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Celebrating 20 Years of
St Clements University

Editorial:

The Next 20 Years

Education in Twenty-Years Hence – A Vision and Mission

The Next 20 Years for the Banking Profession in Nigeria

Democracy in Nigeria: "Challenges and Prospects in The Next Twenty Years"



'The Next 20 Years' Year 2035 (The Mesopotamia)

We All Must Advance to be Recognized

The Next 20 Years of English Language Teaching in Mozambique

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^{*}Veritas is Latin for truth, reality.

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Clockwise from top left: PowerBook Pro (1995), MacBook Pro (2005), MacBook Air (2010) and Surface Pro (2015)

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EDITORIAL: THE NEXT 20 YEARS

Dr David Le Cornu*

President - St Clements Education Group

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Where will St Clements Education Group be in 20 years time? Like all long term predictions the reply requires much guessing.

When St Clements University was registered on the 16th March 1995 the idea was to develop an International University based in the Turks and Caicos Islands. The Turks and Caicos Islands being a United Kingdom overseas territory meant it was going to be a Commonwealth (British) non-traditional university.

Very quickly in its existence it started forming alliances with IMC - Nigeria, DTMSI - South Africa and similar bodies where there was a need for degrees based on local rather than set international requirements.

As markets developed for non-traditional degrees in countries local education establishments lobbied for government action to restrict them or make them illegal. As a result of this, St Clements University in the early 2000's started to evolve into the St Clements Education Group with different degree granting schools. The movement of the past 20 years has been towards each country wanting to control the educational institute offering programs to their citizens. I believe this trend is likely to continue in the short to medium term.

Some years ago the World Trade Organisation recognised education as an industry. Education services are being included in more and more free trade agreements. Where education is not directly included, professional services are and thus if a person gets qualification in one country included in a free trade agreement they can practice (eg. Architecture, Accounting or Law) in other countries.

While education institution accreditors are still ticking boxes on how big and how many classrooms are in campuses and the number of books in libraries, it is inevitable that digital classrooms and textbooks will be accepted in time.

Most Ministry's of Education talk about the need for schools to be more responsive to industry needs but as the accreditors generally come from a traditional academic background they resist too close co-operation with the industry.

Thus where will St Clements Education Group be in 20 years time?

- Due to the free trade movement of services, which include education, St Clements needs to work towards four to six strategically situated degree granting schools with learning centers or mini campuses in other countries where there are potential students.
- With the digitisation of teaching material it is easy to predict that there will be a consolidation of E-Learning providers particularly in the English language space. St Clements has to see it either develops or forms alliances to have access to the best E-Teaching material available to its students.
- 3. There is a growing trend in most countries to privatise more and more services. The public sectors of most countries have long term financial problems. Working closely with industry to maximise on the job learning and make the courses more relevantly to industry needs is a field St Clements needs to work on.
- 4. To help us diversify our education service we went from being St Clements University to St Clements Education Group. Hopefully in 20 years time we can revert back to St Clements University or St Clements University Group to encompass all our education services with branches in many countries.

I hope in 2035 I can report on how accurate these comments are.



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WE ALL MUST ADVANCE TO BE RECOGNIZED: The Way I See Education in the Next 10, 15, 20 Years

Senator (Prof) David Iornem*

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Today's society is a knowledge society. Things keep changing so fast that anyone who stops learning for even a few months will surely become a functional illiterate within a short time. Looking ahead in the next 10, 15, 20 years time, it can be probably safe to predict that the rate of change shall be faster and technology is likely to change the way we do things, significantly, if not totally.

Because of this realisation, many professional institutes such as the Nigerian Institute of Management (Chartered), the Institute of Chartered Accountants of Nigeria, the Institute of Management Consultants (IMC-Nigeria), Chartered Institute of Marketing (UK), Association of Certified and Corporate Accountants (ACCA) and many others, now insist on periodic recertification after members have undergone specified Continuing Professional Development Programmes. Some professional certificates now bear expiry dates. Examples include the CMC (Certified Management Consultant) Certificate of the International Council of Management Consulting Institutes (ICMCI), the membership Certificate of the Institute of Management Consultants (IMC-Nigeria) and the Accreditation Certificate of the Nigerian Council for Management Development (NCMD).

Aside from these mandatory professional development activities, managers and professionals need to embark on self-development. Online Learning, E-Learning and Distance learning are some of the potent ways through which young managers and senior managers alike can advance their knowledge and careers. This paper attempts to show how potent distance, e-learning and online learning learning can be in helping managers and professionals to advance to be recognized in their respective callings.

Permit me to make a few remarks on the subject matter of Distance Learning and E-Learning. This novel concept is not all that novel as such. The University of London has practiced it successfully for over seventy years. The University of South Africa is known to have initiated distance learning for blacks (as part of the apartheid policy, then) since the 1800s. Plato's Academy, almost four centuries before Christ stressed learning, free inquiry and the world of ideas. There were no walls, conceptual or physical.

Distance Learning goes by many names: UWW (University Without Walls), Open Learning, Open University, Home Study, Alternative Education, Non-

formal Education, Correspondence Study, Online learning, E-Learning, etc. in Britain, the Open University, established in the 1960_s has over 250,000 students. The Heriot-Watt University Business School alone prides over 20,000 students on its MBA degree by distance learning. University of South Africa (UNISA) Indira Ghandi Open University in India, University of Durham, Leicester University and hundreds of other Universities in the USA and Europe have recorded huge successes training people through distance learning. In Spain, more than half of their registered students at the tertiary level are made up of distance learning students. University degrees in all conceivable areas have been successfully acquired by men who have distinguished themselves. Professional qualifications such as the ACCA, ICAN, IB, CIM, ACIS, etc, have also been attained by people who, over the years, have proved that society has found the education they acquired through home study a very useful asset. So, sitting in the classroom, receiving formal lectures is only one of the ways, but certainly not the only way, through which qualitative education at the tertiary level can be attained.

Academic Council News Report No. 45, November 2013 of the St Clements Group reported as follows:

"University of Melbourne Vice-chancellor, Glyn Davis has declared his university's experiment with free online learning a success after enrolling 300,000 students into the seven courses it has offered so far... We took 160 years to build up a student body of 47,000 on our campus and in 10 months we recruited 300,000 people online. That's the speed of change. Professor Davis said his team had learnt that 10 to 20 percent of people enrolled were "deadly serious from the start". He also noted that 20 per cent of the 300,000 people who enrolled into Melbourne's MOOC's were still more than the university's 47,000 on-campus students. Professor Davis said that, with the success of MOOC program, Melbourne was planning follow-up steps in online education which he was not yet ready to announce".

Sometimes, one is actually puzzled that, in spite of the unassailable evidence of demonstrated competence, quality and performance of products of distance education, critics are still unrestrained in their attacks. I am not sure if many people know that the legal luminary and impeccable Nigerian sage and politician, the late Chief Obafemi Awolowo, got his two degrees (B.Com. and LL.B.) outside the four corners of the

University wall. How many know that the famous Nigerian professor of mathematics, Professor Chike Obi, got his first class degree studying at home? What of Nelson Mandela, M.T. Mbu, Alvan Ikoku, Professor Okon, Afe Babalola, etc? Most of the leading accountants got their full professional qualifications studying at home. This was done when communication was at its most rudimentary and crudest stage. How is it that some people think that it can't be done today with the facility of modern communication methods such as the telephone, fax, courier, e-mail, multimedia, and the internet?

I want to use this opportunity to call on people with biased and negative tendencies against distance learning education to rethink objectively. For those who believe that it **CAN'T** be done. I would like to suggest that they learn from history as advised by Glen Bland. This leading motivational writer tells us that we should take the "can't" out of our life.

According to Glen Bland, history reveals that there have always been those individuals who spend their lives in the negative world where "can't" is the most frequently used word in their vocabulary. He urges that had such great men as Thomas Edison listened to the so-called experts of their day, our civilization would probably be regressing instead of progressing.

Glen Bland drew our attention to pertinent proofs. Such proofs were fished out from official documents, newspapers and magazines widely read during their day. Listen to what the authorities had to say:

- 1642 (From the church, under Pope Paul V) "The world is stationery and the celestial bodies like the moon, the sun, the stars are motionless." Galileo Galilei, the scientist and the mathematician should be tried and convicted for saying it is otherwise. (But the Church officially apologized to Galileo and the world for condemning this great philosopher finally in 1992)
- 1840 "Anyone traveling at the speed of thirty miles per hour would surely suffocate."
- 1878 "Electric lights are unworthy of serious attention."
- 1901 "Non positive combinations cannot be united into a practical machine by which men shall fly."
- 1926 (from a scientist) "This foolish idea of shooting at the moon is basically impossible."
- 1930 (another scientist) " To harness the energy locked up in matter is impossible."
- 1994 (from the Nigerian Federal Ministry of Education) "It is not possible to study for an overseas post-graduate degree by

correspondence or through distance learning."

- 1998 (from a Nigerian expert) "Private Universities will lead to lower standards in education."
- 2003 (from a Nigerian Commission charged with promoting knowledge) " A university cannot effectively teach a distance learning programme or manage a satellite campus over a distance that is more than 200 kilometers."
- 2013 For a Nigerian Government agency, the Independent Corrupt Practices Commission (ICPC) That it is a crime to offer distance learning programs of a foreign university
- 2013 A Nigerian Professor on Sabbatical at the National Universities Commission (Prof Ishaq Oloyede). That it is unethical and a bastardization of university education for a university to approach individuals to canvass for enrollment into degree programmes.

There have always been those who said, "It can't be done." Yes, even the experts can be wrong. But the real tragedy is that 99 percent of the people believed those who said "it can't be done".

We can be thankful that nonconformists, such as the Galileos, the Wright Brothers and the Edisons, did not accept what the so called authorities said.

You can be sure of one thing – people who made statements, such as those quoted, did not understand one of the most important and basic natural laws of the universe: "Anything you can think of and believe in, you can achieve". The French would put it thus: *Je pense, donc Je suis*.

Professor Chike Obi believed he could study at home at Onitsha when there was not even a telephone link with his university in London. He got top grades and obtained both his Bachelors and Masters Degrees in Mathematics in flying colours. Awolowo believed that he could study at home and get a degree – he got two degrees. M.T. Mbu was derisively commented upon when he was studying at home even as he was a serving minister in Abubakar Tafawa Balewa's government. He went on and on until he made PhD. Let us take the "can't" out of distance education. It can be done. Let nobody mislead anyone.

Finally in the next 10, 15, 20 years time, the unbundling of higher education, the process that is ongoing on in Ghana, UK, Japan, Spain and many other countries will reach the peak. The large universities will be overshadowed by small specialized institutions serving specialized communities and becoming centres of excellence in their own right.

Such small centres shall have equal access to sources of knowledge that is increasingly becoming available to all in an unrestricted manner through the introduction of cloud computing technology.

For professionals, business owners, managers and scholars, there is no alternative to continuing education which existing traditional systems are ignoring. The change is here and more of it is to be expected in the years ahead. We all must advance and also change to be relevant, if we are to be recognized



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EDUCATION IN TWENTY-YEARS HENCE – A VISION AND MISSION

Professor Dr Bruce Duncan*

INTRODUCTION

Nostradamus, amongst others, failed to let the world know about the ethos of the ubiquitous human need and demand for education. On the other hand, we lesser mortals can only research a hypothesis to suggest our predictions! This paper contains the visionary perspectives of the writer and history will judge its merit or lack thereof. However, before addressing this anniversary topic for the St Clements University Group, the writer requests:

- that readers still alive and compos mentis over the next 20-years and beyond and who are ...
- engaged in the educational agora
- test his hypothesis that the ...
- sustainability of education if ...
- "of the people, by the people, for the people [it] "shall not perish from the Earth" (Lincoln, 1863)

For formal education to survive as a personal and nation building discipline, a relevant pedagogic paradigm must be in place to "nurture students by unleashing their potential and dreams" – a people's vision (Seo, 2014).

Non-formal education

Notwithstanding the essential value of formal education however, it is appropriate to flag the everlasting educative value of informal learning and its paramount role in society. This concept, defined as "the casual and continuous learning from life experiences outside organized formal or non-formal education" (Eaton, 2010), will also play a role in learning. However, much past and current research has yet to pin down a widely accepted definition of non-formal education.

Chart 1. The Two Approaches to Learning

		Primary Agency	
		Learner(s)	Teacher(s)
	Already	Non-	Further
	set	formal	education
Structure		education	Elders'
of		Formal	teachings
kn'ledge		schooling	
	Situat-	Self-	Informal
	ional	directed	education
		learning	Informal
		Collective	training
		learning	

(Source: Livingstone, 2001)

Nevertheless, before paving the way, and to contextualise the setting, let us learn about some sobering aspects of educational realities as we skim the archives of yesterday.

LEARNING FROM HISTORY

The philosophy of education's evolution enshrines the names of many pioneer individuals, including Aristotle, Plato, John Locke, Rousseau, Mo Tzu, and Confucius – each of whom wrote extensively on the purpose and role of education and schooling in their respective societies (Stemler and Bebell citing Noddings, 1995; Reed & Johnson, 1996).

Education philosophy flowed also from the pens of American thinkers including John Dewey, George Counts, and Mortimer Adler, whilst early British / English-based individuals included Augustine, Bede, Alcun, King Alfred and, many church oriented individuals (Gillard, 2011).

Control

Subsequently, the control over education has become, in general, the focus of respective governments. This has often resulted in the manipulation of facts to bolster political objectives. Distorted facts (spin) often take precedence over knowledge when education serves the purposes of politicised propaganda.

Education is a prominent cultural institution used to perpetuate the prevailing values of a society. [However the] modern education system has a sordid past largely rooted in industrialism. Its aim is to produce economically viable products - employable citizens. Nearly all our tweaks to the system in the last 100+ years are simply attempts to ensure that the products (graduates) are prepared for the work force (Burk, u.d.).

Historically, societies have placed / allowed education to nest firmly in the hands of their respective state-led structures and to allow government, corporate and private enterprise to teach the curricula — a not necessarily negative reality. However, this process, when tempered by illogical statutory decisions, often stymied by controversial and arbitrary legalities defining that which is accredited and which is bogus, thus frustrating the process. Herein lies the rub!

Democratising education is imperative

Therefore, unless education becomes a truly democratised discipline, its controversial and historical curriculum vitae and modus operandi will continue to raise eyebrows amongst proactive and innovative thinkers – the world is moving on and informed societies must challenge the stunted, elitist, confusing and discriminatory cabals of education and confine them to the Dark Ages. In brief, education must be ""of the people, by the people, for the people [thus ensuring that it] "shall not perish from the Earth" (Lincoln, 1863)

I do not mean to object to a thorough knowledge of the famous works we read. I object only to the interminable comments and bewildering criticisms that teach but one thing: there are as many opinions as there are men (Keller u.d.)

However, when the sourcing and sharing of knowledge becomes a power-based and manipulated source to sustain / advance political objectives, the inherent bias dictates a subjective interpretation of knowledge. Revisionist history, for example, corrected many South African history books that had initially reflected only the political views of white British colonialists – skewed interpretations gave credibility to a white's only hegemony and the legitimacy of apartheid ideology. (Visser, 2004).

In similar manner, the sterling (but formally unrecognised) nursing and caring work of the creative Jamaican, Mary Seacole, before, during and after the Crimean War was ignored. History books had recorded only the great work of the ethnically white Florence Nightingale. It took the voiced involvement of people to highlight this racist blot – and history books adjusted to facts (Alexander, 1981).

In parallel, when Japan colonised Korea (1910-1945) they rewrote history books to endorse and affirm their political ideals – and post 1945 revisionists eventually set the record straight (The Economist, 2010).

Importantly, the cited incidents illustrate the shameful tailoring of knowledge to suit an ideology. Education is above politics and all stakeholders (formal and informal) must add to and monitor its content -democratic involvement will ensure that the next 20-years will end on a triumphant education high. To date, politicians and political parties have not achieved unenviable success in governance of people – many of whom just pay lip service to key words such as democracy, freedom and human rights. Let us consider the words of one of the world's greatest democrats and leaders:

Education is the most powerful weapon, which you can use to change the world (Nelson Mandela).

Unfolding the hypothesis

Societal needs will continue to challenge traditional schooling, colleges and university settings, and the awareness and recognition of informal education will dovetail into its formal acceptance under the influence of democratically focused stakeholders. Democratic input is the sine qua non to ensure that the next 20-years of educational will embrace the technological revolution, democratise its content and management to develop further an essential process and programme that is "of the people, by the people, for the people [thus ensuring that it] "shall not perish from the Earth" (Ibid, Lincoln, 1863).

Now ... the ways forward – the hypothesis.

EDUCATION – ITS MISSION TO ENSURE SUSTAINABILITY WITHIN A GLOBALLY INCLUSIVE ENVIRONMENT

The digital era – embrace technology

Digital marketing is one of the latest innovations addressing also the importance of product development and challenging the Product Life Cycle (PLC). Its application to ensure educational survival by informed, qualified / experienced and astute decision makers, honest providers and entrepreneurs will further grease its progress.

Integration

As the integration of appropriate technology feeds into the warp and woof of everyday life, the flow by informal and formal democratically phased default will permeate the educational field, and the consequent outcomes will ensure positive harvesting during the next twenty-years that will include a wider, more accessible, and involved learner-focussed population.

Grassroots participation

Democratic participation will wag the tail of the political dog and bring pressure to bear on the currently flawed, top down approach by out of touch decision makers who, despite having no educational qualifications or expertise, decide what is good for the people. For example, the United Kingdom's Secretary of State for Education is The Right Honourable Nicky Morgan. Mrs Morgan's leadership appointment includes being the Minister for Women and Equalities since 15 July 2014 and the Member of Parliament for Loughborough. One could enquire whether her qualifications and experience accredit her for the task (after all her department decides on which education provider is bogus or accredited). The Minister is a qualified solicitor (1966) who specialised in corporate law and "advised a range of private and public companies from 1996-2010" (GOV.UK, 2014).

Notwithstanding the current scenario, the previous UK Secretary of State for Education was the Right

Honourable Michael Gove, an Oxford graduate who, prior to his appointment to the education portfolio, was "Shadow Minister for Housing from 2005 to 2007 and Shadow Secretary of State for Children, Schools and Families from 2007 to 2010".

However, after leaving university, Mr Gove was a reporter for The Press and Journal in Aberdeen; did research and served as a Scottish Television and a reporter for BBC Television. He was later Assistant Editor of The Times (GOV.UK – Gove, 2014). Understandably, his input into leadership in education was not without problems – a Cabinet reshuffle gave the responsibility to Mrs Morgan.

This ridiculous situation during the next 20-years, will give way competent, grassroots leadership fed by networking practitioners.

Unity not uniformity - networking

Furthermore, a learner-centred approach to school and university education, enhanced by increasing technology, formal and informal interacting between providers and recipients of education will lessen the number of isolated institutions and independent schools (Wenmouth, 2013).

Unity of purpose adds grist to the educational mill and linked collaboration that shares and focuses on the educational advancement of the student - not vested self-interests and personalised kingdom building - will raise an education image that is "of the people, by the people, for the people [thus ensuring that it] "shall not perish from the Earth" (Ibid, Lincoln, 1863).

Google, for example, will improve on its "connecting related search queries, [and] long, in-depth content will become more of a trend ... [users will] see more and more sites start to consolidate their pages (Patel, 2014).

Mobile devices will begin to move further into the practicalities of cost effective online education and the consequent training of staff will continue to alter the face of traditional education.

We can recall the global revolution that followed in the wake of the inauguration of the new kid on the block – the World Wide Web (Berner's-Lee, 2012). In similar vein, education networked to practitioners will inform and unite education's brains and practice so that all may benefit.

The networked linking of non-formal and formal education will see innovative, grassroots programmes sharing knowledge and allowing facts to flow into communities.

Networked education will embrace "online and pay-asyou go models" such as Netflix NFLX -0.61%. (Patel, 2014), and education-focused entrepreneurs will use and shift more of their traditional operations to online learning sources and introduce / contextualise the real world to learners.

Changing features

Understandably, as this widening of the access door to knowledge evolves further the sun will continue to set on the sole reliance of traditional, expensive, buildingbased education outlets. Collaboration will see education access increasing as the cheaper, online home-centred replacements take control.

The population growth will require more desk space, but available land and spiralling building and equipment costs will add to entrepreneurial, national and international budget challenges.

Nevertheless, practitioners will be thinking outside the traditional box thus separating the "best" from the "satisfactory" and the new approach will epitomise the spirit of the famed Boys' Town organisation", He ain't heavy Father ... he's m'brother" (Boes, 2013). A networked collaboration of a common product will be replacing academic snobbery and the divisive "better-than-you" ethos.

Understandably, the advance of technology into historical contexts previously confined by place, time and teaching methodologies will be culturally disruptive. However, governments and providers of education will not fear a repeat of the history of dinosaurs or have to plan for a pyroclastic surge of destruction of Pompeiian and Herculaneum proportions. Practitioners will have learned that change is never easy and the historic obstruction caused by fragile egos, personal kingdom building and years of personal achievements will adjust to share in participatory educational settings where everyone will have a place under the sun – the bottom-up surge of involvement will democratise access to education without barriers.

Open participatory access

Furthermore, and in tandem, student-lecturer-student contact, inclusive of peer and group-learning possibilities, will advance as networked collaboration develops. For example, platforms such a SKYPE and MOODLE will evolve their capabilities further.

Libraries will grow into a 24/7 service- hours availability and e-books will gain ascendancy over dust-gathering tomes, as the younger generation merge their apps within the online agora that offers ready access to source material.

Custom designed programmes to share knowledge and new discoveries will contribute to the united focus on equally accessible learning opportunities for all, regardless of political, social, ethnic and geographical limitations. The needs and demands of the people will find fulfilment in participatory opportunities.

Education – product access

Education's prime place on societal agendas will continue to optimise its access across channels. For example, the popularity of social media will provide unique opportunities also for educational marketing and the exchange of learning.

- The value of Search Engine Optimisation (SEO) will play an increasingly prominent role in both formal and informal knowledge acquisition and learning
- The global focus on consistency of service incorporating the participation of stakeholders will remain as a key aspect of networking and engaged student feedback

The product development of education, its content, availability and monitoring will cooperate fully with developing internet technology, progressive emarketing programmes and respect the volatile needs of the local market and its dynamics within the wider global realities. Education will be a business that is "of the people, by the people, for the people [thus ensuring that it] "shall not perish from the Earth" (Ibid, Lincoln, 1863).

Furthermore, revolutionary changes to teacher training and employment will indicate the possibility of technology eventually replacing many (not all) teachers – just as has happened in the wake of the technological revolution affecting commerce and industry. To prepare for the inevitable, stakeholders will have proactively prepared for the process because they had realised that the sun is setting whilst national and global clocks ticked.

Education - removing the hangers-on

The growing ascendancy of democratic involvement evidenced in challenging governmental inertia about education will continue to elbow out the narcissistic dictators who control many of education's outlets – a grip that fails to focus on the student but on personal stakes.

The people will call the tune and the infusion of democratic advance will allow for transparency and accountability continually to mark out the integrity of a discipline that truly adheres to the concept of equipping all students (whether formal or not) with education that prepares each participant to embrace employment opportunities equally and without the stain of discrimination.

The people will monitor and report on greedy providers who see education as a means to their own monetary ends. The pecuniary greed of individuals espousing selfish standards and ideals will, under a broad-based educational structure suffer deserved bankruptcy - permanently.

Conclusion

During the next 20-years, the history of education will continue to unfold; leadership will rest in the hands of democratic control, and technology will set the tone and build an exciting and new concept.

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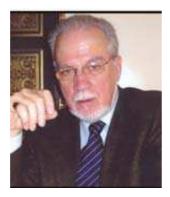
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THE NEXT 20 YEARS FOR THE BANKING PROFESSION IN NIGERIA

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1.0 Evolution of Banking in Nigeria

Elder Dempster and Company Limited (EDCL), a British firm based in Liverpool, England pioneered banking in Nigeria. The 1892 colonial masters,, using steamship services for the importation and distribution of British silver coins from the Royal Mint, London, also introduced the western concept of banking to Nigeria. It, also, repatriated profit on behalf of foreign firms operating in West Africa, to England in the 18th century (Udofa, 2004). The expansionist tendency of the activities of the foreign firm experienced dearth of working capital, which informed the company's decision in 1892, to invite African Banking Corporation (ABC) of South Africa to extend banking services to Lagos colony in aid of its (EDCL) trading activities. ABC heeded the warmth call but failed ultimately to withstand the ensuing economic circumstances. The banking company subsequently transferred ownership interest to EDCL within the same year of establishment.

Inspired by the desire to facilitate international trade, EDCL in March 1894, incorporated the British Bank for West Africa (BBWA) in London, which commenced operations in Nigeria in the same year. The bank enjoyed a complete monopoly of importation and distribution of British Silver currency until 1899 when the Royal Niger Company (Now UAC of Nigeria Plc) established Anglo-African Bank in the Old Calabar, Nigeria. The UAC-owned bank later changed to Bank of Nigeria for effective competition with BBWA, which acquired the bank in 1912.

By 1917, Barclays Bank DCO (Dominion, Colonial and Overseas) opened its first branch in Lagos, followed by the British and French Bank in 1949, (Now United Bank for Africa). The trios were expatriate banks, and therefore, advanced the cause of their promoters (colonial masters) to the anger of Nigerian activists who sustained agitation for the establishment of an indigenous bank to cater for their own interest.

2.0 Advent of Indigenous Banks

The exclusion of Nigerians from the scheme of affairs of the colonial banks in terms of career prospects, access to credit and other allied the establishment in Lagos, of Industrial and Commercial Bank Ltd in 1929. The bank was liquidated in 1930 because of poor capital structure, bad management and stiff competition from existing expatriate banks as well as

negative impact of the prevailing economic recession. In the same year (1930), Nigerian Mercantile Bank Ltd was established but left in the hands of those who had mismanaged the defunct Industrial and Commercial Bank Ltd; hence its sudden death in 1936. National Bank of Nigeria Ltd came on board in 1933 and the Nigerian Penny Bank Ltd in 1940, which saw its demise in 1946.

Agbonmagbe Bank Ltd was established in 1945 and taken over in 1969 by the Western Nigerian government as Wema Bank. The sixth Nigerian bank was the African Continental Bank Limited, which started in 1937 as Tinubu Properties Ltd, renamed in 1947 as Tinubu Bank Ltd and further transformed to African Continental Bank Ltd. The seventh indigenous bank, Nigerian Farmers and Commercial Bank Ltd, was established in 1947. It expanded rapidly with a branch in London. The rapid growth became its Achilles' heel as the lack of capacity to cope with the pace of expansion led to its liquidation in 1953. Indeed (CBN, 2009) indicates that most of the 22 banks established in the period 1892 -1952 went under in the same period. Nwankwo (1980) referred to this period as a free-banking-era. The above scenario, also, shows that all the indigenous banks that came up between 1894 and 1929 went under, while those that emerged between 1930 and 1952 were survived only by the likes of National Bank of Nigeria, Wema Bank and African Continental Bank. The free banking era was, also, characterized by the British-like banking model apparently because of the contagious ownership nature of BBWA, the dominance of the Nigerian economy by British banking institutions and adoption of British Banking Act and education. The business influence of Britain as a colonial master and traditional trading partners further entrenched this culture.

The continued spate of bank failures was largely attributed to the absence of regulatory framework, which attracted a great deal of public criticism. In response, the colonial administration in 1948, appointed D.G. Paton, an adviser to the Bank of England, to review challenges facing the banking situation in Nigeria. The appointee reviewed the situation and recommended a banking legislation basically to protect depositors. This led to the Banking Ordinance of 1952 that was subsequently amended severally to accommodate the ensuing dynamics, including a major surgery that catalyzed it to the current Banks and Other Financial Institutions Act in 1991, as amended to date (CBN, 2009).

3.0 Post Banking Legislation and the Advent of a Central Bank

This era marked the beginning of banking regulation and control in Nigeria. Besides the Banking Ordinance of 1952, the period also, marked the beginning of a move to establish a central bank for Nigeria when in 1952, J. L. Fisher, an adviser to the Bank of England was commissioned to examine the desirability or otherwise, of establishing a central bank in Nigeria as a promotional instrument for economic development (Oguma, 1999). Mr. Fisher reviewed the principles of orthodox central banking on the basis of English doctrine, considered the financial and economic environment and gave recommendations that were unsupportive of the establishment of a central bank in Nigeria (CBN, 2009). A year later (1953), an International Bank for Reconstruction Development (IBRD) Mission visited Nigeria. Its objectives, included a review of the quest for the establishment of a central bank in Nigeria, but again, its recommendation did not support the idea. Instead, the Mission advised that the erstwhile currency board system in existence be restructured into a "State Bank of Nigeria" with limited functions, to replace the Board (CBN, ante).

In 1954, a third study was undertaken by J. B. Loynes, another adviser to the Bank of England whose report and recommendations gave rise to the enactment of the Central Bank Act of 1958, which was given effect to on July 1, 1959. The consequence of the Act was that the Central Bank of Nigeria (CBN) now has the power to control banking system. In addition to the control, the Act, also, gave CBN the authority to: issue legal tender currency, promote monetary stability and sound financial system, and act as a banker and financial adviser to the Federal government of Nigeria and as a banker to banks (CBN, ante).

By these powers, the CBN assumed responsibility to promote monetary stability and a sound financial system, which are platforms for banking regulation and control. However, it was not until 1966 that the CBN took over the responsibility of on-site banking supervision that was, hitherto, exercised by the Federal Ministry of Finance. It would be recalled that the examination department of the Ministry of Finance conducted on-site surveillance of banks, while the scrutiny/supervision department of the CBN conducted off-site supervision (Oguma, 1999).

The Banking Act of 1969 returned the bank supervision role of the CBN to the Federal Ministry of Finance. This development was seen to have significantly impaired the former's regulatory effort in relation to the phenomenal growth of the industry arising from de-regulation policy of the structural adjustment programme (SAP) of 1986. SAP, also, led to a major alteration in the role of banks necessitating additional responsibilities to the CBN. The need to develop and strengthen CBN's regulatory capacity to effectively monitor activities of the emerging banks

and other non-bank financial institutions under the prevailing economic circumstances became manifest. This led to a promulgation of the CBN Act No. 24 of 1991 and Banks and Other Financial Institutions Act No. 25 of 1991 (BOFIA) to address the challenges brought about by post SAP developments. Reiterating the imperative of regulation in banking industry, (Oguma, 1999) observed that the main focus of BOFIA, 1991, was to strengthen the powers of the CBN not only to license banks but, also, to deal effectively with any distress in the industry to engender safety and public confidence. Oguma further noted that the establishment of Nigeria Deposit Insurance Corporation by the NDIC Act No. 22 of 1988 was part of the strategy to address the challenges. The two banking Acts remained substantially in operations, though with occasional amendments to address intervening challenges, until the period 2006-2007 when major changes were effected in them.

4.0 Banking Reforms in Nigeria

In the last 122 years of banking in Nigeria (1892 & 2014) the banking sector witnessed seven reform cycles. This gave an average of 17 years per cycle, each bringing a new set of focus with capital regime. A review of the cycles suggests the first took 59 years to occur since the introduction of banking in Nigeria. The review ushered in banking regulation under the Banking Ordinance of 1952. The second major reform stemmed from the economic restructuring of 1986, which set the stage for the emergence of a plethora of other financial institutions (OFIs). The reform, also, altered significantly the role of banking institutions in the economy with most engaged in fee-based activities (Udendeh, 2012). The growing complexities of such activities informed the amendment to the Banking Act of 1969, which subsequently became Bank and Other Financial Institutions Act, (BOFIA) 1991. The amendment gave the CBN the necessary power to effectively regulate the emerging institutions. The reform of 2000, effective 2001, introduced universal banking by creating a level playing field for all banking institutions, while stream-lining operations to banking activities, insurance marketing services and capital market activities (CBN, 2000).

In the writer's opinion, banking reforms up to this stage stemmed from the imperatives of prevailing economic circumstances, and was well articulated. Country experience suggests that jurisdictions predicate banking reforms on either the prevailing economic circumstances or well-articulated strategic growth initiatives. The United Kingdom (UK) for instance, introduced Financial Services Authority (FSA) in 1997 after the collapse of Baring Bank and its contagious effect on the UK financial system. Northern Rock-led banking distress of 2007/8 and review by the Independent Commission on Banking (ICB) in 2010, led to the dissolution of FSA into Prudential Regulation Authority (PRA) & Financial Conduct Authority (FCA), Lindsey (2010). The UK's Financial Services Act, 2012, created PRA & FCA which took

effect from April 1, 2013. Malaysia's financial reform of 2000-2010 was a strategic growth initiative.

In the US, the ravaging effect of the 2007/8 GFC necessitated the use of both the monetary and fiscal measures by authorities to contain the lingering impact. Using monetary measures, Federal Reserve (Fed) lowered rates to near zero point to limit inflationary pressures considered inimical to the economy. It expanded lender of last resort role by creating more loans to the financial system (\$2trillion btw Sept-Nov 2008). It implemented measures to induce greater confidence among lenders (Wikipedia, 2014). As observed, Nigeria has experienced 7 reform cycles since 1892. However, focus is on the most recent two (2004 & 2010 Reforms).

The 2004 reform upgraded share capital (from N2 to 25 billion), which appeared to have ignored the capacity of the economy then to absorb the new capital. The 2010 reform upturned the erstwhile, universal banking under circumstances that tended to attract some adverse comments to the effect that the reform was a panic reaction to the spur of the momentum with transient upshot. In its opinion, this school of thought felt the economy was too fragile to absorb a quantum leap in capital (N2 to N25 billion) for about 25 banks, which translated to N625 billion or N6.25 trillion given adjusted capital ratio of 10:1 (USD \$1 exchanged for N120 then). They further argued that merchant banks had practised universal banking for barely four years (2001-2004) and needed more time to stabilize to garner momentum for an effective competition with well-entrenched commercial banks in raising the N25 billion (Teriba, 2004, Peterside, 2004 sited by Ezegbu).

Proponents of the reform felt otherwise, and postulated that the reform would, among others, reposition the sector to meet the credit needs of the society; sustain exchange rate stability with enduring interest rate structure; enhance macro-economic coordination and developmental role of the Central Bank of Nigeria; improve the payment system; build capacity in the industry and diversify the financial sector (CBN, 2005).

5.0 2004 Reform Outcome

The 2004 reforms buoyed confidence in the industry which attracted foreign direct investments (FDI), including acquisition of financial institutions. International rating agencies like Standard and Poor (S&P 500), Fitch, etc. renewed interest in Nigerian banks by placing same on scales appropriate to their worth, thus, enhancing their global competitiveness. The industry witnessed a resurgence of experienced industry expatriate professionals with helpful skills to the overall Nigerian economy. Banks became awash with huge resources and the ripple effects positively impacted the economy in terms of consumer loans & genuine investments. Nigerian banks got engaged in under a public-privateconsortium financing partnership (PPP) arrangement in the real estate and other socially desirable projects. They migrated from manual to electronic processes in line with the payment system vision. The reform offered better avenues for funds mobilization and management; while ushering in market-induced mergers and acquisitions.

However, the slack in regulation shortly after the 2005 banking consolidation tended to upturn these gains when the lingering effect of global financial crisis (GFC) of 2007/8 began to rear its ugly head in Nigeria by 2009. The 2010 banking reform was necessitated by the reversal of foreign portfolio investment (FPI) as attempt by banks to manage the ensuing liquidity drought precipitated unwholesome practices through subsidiaries set up under universal banking. The 2010 reform aimed at addressing the abnormally through a ring-fencing strategy. The strategy was predicated on role-specific structure, while introducing the concept of financial holding company. The reform classified banks into commercial, merchant and specialized banks, while commercial banking was further categorized into regional, national and international banks. Specialized banks (institutions) were subdivided into development financial institutions (DFIs), financial holding companies, (F-HoldCo), non-interest banking (NIBs), micro-finance banks (MFBs), primary mortgage banks (PMBs), finance companies (FCs), bureau de change (BDCs) and credit bureau (CBs). The hallmark of this reform was the recognition of key functions in banks as being regulatory importance. To achieve these objectives, competency levels were prescribed for such positions and a framework used for industry guide and compliance, with the Chartered Institute of Bankers of Nigeria (CIBN) as certifying agency for competencies in the industry (CBN, 2010).

6.0 Outlook for the Nigerian Banking in the Next 20 Years

At a world conference of banking institutes held in Nairobi, Kenya for the period June 23-27, 2013, with the theme Frontiers in Financial Services, ethical professionalism and best practice, the contending issue was whether going forward, people would need physical banking halls in the same manner they would its services. In the same year at a seminar organized by Etisalat in Dubai on November 23, 2013, with the theme Digital Arabia; the aura of digital banking was, also, exhibited. In Nigeria, the momentum is high, and the monetary authorities had envisaged this since 2006 by setting up a financial system strategy for 2020 (CBN, 2013). The strategy sought, among others, to deepen financial inclusion as a policy to elevate access to credit opportunities. A cardinal principle of financial inclusion is the payment system; hence part of the objectives of the strategy was to achieve an efficient and reliable payment system by the year 2020 (CBN, 2009). Experience has shown that no payment system is efficient and reliable without the right technology. In the light of this, the financial authorities in Nigeria, in 2013 introduced cash limits for financial transactions with appropriate sanctions against holders to imbibe ebanking habit. The overall initial assessment of the

exercise suggests that except for the poor infrastructure, legal challenges and initial policy resistance, it recorded reasonable success.

The Nigerian financial sector is presently experiencing revolution payment dynamics, in telecommunication companies are at a opportunity to partner banks in this transformation. Statistics released by the Nigerian Communication Commission (NCC) in July 2014, indicated that the four major telecommunication companies had 130.4 million subscribers. This figure of phone subscribers exceeded bank depositors by multiples with the latter hanging around 28 million. In terms of telecommunication banking platforms, automated teller machine (ATM) remains the most patronized. ATM is defined as a computerized telecommunication device, which provides a bank customer with access to financial transactions in an excluded public space without the necessity for human assistance. It is a customer self-operated device using an electronic card customized and embedded with elements that allow for account transactions/activities.

The customer could use an ATM card which may be a debit card, credit card or foreign currency denominated card to effect transactions electronically. Most ATM cards such as visa card, MasterCard, American express or Verve card are on global network such that a customer of one bank can withdraw through the ATM platform of another bank at other locations, sometimes subject to a fee. The use of ATM for financial transactions has reduced banking manpower requirement to save cost or, at least, decongest banking halls. Why banks may see this as a kind of workload relief, the opportunity of personal contact leading to mutual bond between the banker and the customer is being lost. The telecom companies will sooner than later, leverage on this to provide superior services to bank customers.

Nigeria is a cash-based economy, which informs ATM as a preference electronic banking platform for financial transactions. Manufacturers of ATMs have endeavoured to ensure that the cash dispensing machines provide timely, accurate and reliable services to end-users. They are installed at safe locations and for cash dispensary, foreign currency convertibility and back-end system functionality. Access to the account is through a PIN, though in other climes, biometric check may be complemented before authorizing a transaction. All these combine to arouse customer interest in ATM usage. However, like any other man made device, ATM has its challenges. These include insensitivity as to the legal capacity of the withdrawing party in contrast to a chequeing system. ATM is open to forgery (misrepresentation), poor functionality, acceptance of fake currency, dispensary of over-cycled currency notes, failure to accept PIN, failure to dispense, while debiting the customer's account, or outright attack by robbers at the time of a transaction. All these could result the customer in some

unmitigated losses. Bad enough, ATM does not promote the culture of savings mobilization.

7.0 Necessary Infrastructure to Achieve the Envisaged State

Electricity infrastructure, which presently lags below 3,000 megawatts, needs improvement for effective functioning of electronic system in Nigeria. The ebullient analogue payment system enjoys its patronage because of the statutory protections accorded cheques, this should be extended to electronic banking platforms in order to limit losses and buoy up confidence in electronic banking. There need to be a continued financial education led by the CIBN, and creation of an efficient and reliable financial ombudsman for conflict resolution. This is because the Nigerian bank customer of the next 20 years will have a wider choice of financial services to make from, need better services from bankers, require bankers to meet or surpass his level of sophistication and above all, would a require a partnership that is mutually beneficial to both parties.

8.0 Summary and Conclusion

With the trend is electronic banking cum commerce, an upgrade in competency requirements for banking operation, consumer awareness and statutory protection, greater integration with the global world, growing sophistication in banking business and the necessary legal support, the next 20 years portends opportunity for a vibrant and dynamic banking profession. The industry will not only contribute but serve as catalyst to economic transformation through credit access.

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THE NEXT 20 YEARS OF ENGLISH LANGUAGE TEACHING IN MOZAMBIQUE

Godwen Veremu*

Introduction

Over the last twenty years, English Language teaching in Mozambique has improved. Updated teaching and learning methodologies and the availability of teaching aids in the classroom contribute to the professionalism of pedagogy. However, the successful mastering of the English language remains a desired but yet unachieved goal. Despite the introduction of three revised syllabiduring the past fifteen years, student learning needs remain unmet.

What will happen in the world of English Language teaching over the next twenty years? With the focus on Mozambique, let us address this speculation in four ways: Why English is taught as a second language where Portuguese is the official language, a reflection on English Language Teaching, challenges in teaching English and a synopsis of a twenty-years perspective on English language teaching.

1. Why English is taught as a second language where Portuguese is the official language.

1.1. Colonisation

Due to the colonisation of many countries by Britain, English became an international language. In the SADC region, only Mozambique and Angola have Portuguese as their official language. However, in order to communicate with other countries, Mozambique needs to learn the English language. Consequently, the demand for qualified English teachers in its schools remains a major concern for the Ministry of Education.

1.2. Academic Purposes

The establishment of the first university, in the Middle Ages in Italy by 'Mosteiro de Salerno', saw a developmental phase of education. In 1090 AD, the first University of Medicine was established. Following the model of this University, famous universities came to existence, viz. Oxford, Salamanca and Cambridge. Cortizim and Mário (1981:154).

When English became the international language, it replaced Latin which was the language of instruction. Many people who came from different countries to study at universities had to be proficient in English = a true situation until today. For a student to be admitted into a university program where English is the language of instruction, he / she should pass a language proficiency test (IELTS, TOEFL or equivalent).

English has become a compulsory subject at all levels in schools in many countries, including those countries that have other official languages like Mozambique.

1.3. Business Purposes

Business and trade contributed to the use of the English language. Knowing that many developed nations (e.g. Britain, the USA), use English in trading, English has become more important in the globally inclusive business environment. One of the other reasons why English is important for non-speaking countries is tourism. Many tourists who come from various countries see English as a means of communication and some learn it for tourism's sake. Mozambique is not an exception.

1.4. Language for international media

People all over the world, regardless of their first language, watch movies, comedies, soap operas, 'Hollywood' blockbusters, listen to newscasts and music, all in English.

Another important reason is that popular American culture (like music, and McDonald's) has quickly spread throughout the world. It has brought its language along with commercial investments and cultural imports. (www.bbs.chinadaily.com.cn)

2. A reflection on English Language Teaching

Over the past years, English was only taught in secondary schools, but since 2004, English has been taught from grade six (primary level). Along with the Government's effort to improve English language teaching in the country, public and private language institutions have been established since then.

The introduction of English in primary schools was to solve the problem of the poor pedagogical performance of students who finished secondary school. The teaching of English in primary education forced the curriculum designers to change the English curricula to accommodate the contents previously taught in secondary schools. However, if we look closely at the primary school syllabus, it is clear that the contents did not meet the students' level; they were too demanding for beginners. (*Ministério de Educação e Cultura*, 2004)

I have a particular experience in designing short courses for private English language teaching institutions, and once I designed and taught a course which I had to take my time teaching the very basics

until all students understood. This helped a lot instead of hurrying behind the syllabus, explaining grammar rules to students who don't even understand the common vocabulary. We are aware that grammar should be taught after vocabulary, as put in by Schmitt et al, 'Vocabulary is no longer a victim of discrimination in second language learning research, or language teaching. After decades of neglect, lexis is now recognized as central to any language acquisition process, native or non-native'. (Schmitt et al, 1997:141).

Due to congested contents and limited teaching time, students who had two years of learning English in primary school, commenced secondary school without knowing the basics such as the English Alphabet, numbers, days of the week and months of the year.

When the Education officers analysed student performance in English they discovered that students had made no progress. In 2012, a new syllabus introduced a student book, a practice book and a teacher's guide. (*Ministério de Educação* 2012).

Subsequently, the Ministry of Education has been training primary education English Teachers for a period of one year since 2008. These teachers are scattered around the country teaching English in primary schools. The training came as a solution to meet the demand for English language teachers. Whilst the teaching abilities for these teachers are not in question, the results stay the same - children lack English proficiency after completing two years in primary school and the knock on effect causes further academic disruption.

Pupils at primary school level do not sit for English examinations.

'We assume that the pupils are not yet prepared to sit for an English exam. They only have English starting from grade six, and it seems unfair to examine them, that's why the Ministry decided to examine the pupils in grade ten when they would have studied the subject for five years' (Education Official, 2015).

I strongly believe that in the next twenty years, testing English in primary schools will extend to lower primary classes because the demand for English within the country will motivate change in that direction.

Furthermore, evidence of unmet quality performance in English exists in graduate students who cannot hold a simple conversation in English. Although various Universities are training secondary school teachers for a period of four years, there is a feeling that these teachers are not doing their work properly – as reflected in the tested outcomes of the inability of students to understand, read, write and speak English.

3. Challenges in Teaching English Language.

One of the main hindrances in teaching English is the fact that students have knowledge of the Portuguese lexis, structures and forms. First language interference causes learning difficulties. When learning English in upper grades, students often compare with the phonology, conjugation. Portuguese verb pronunciation, orthography, intonation and word order, all of which is different from the English Language. This leads to many mistakes and communication barriers. In many cases, the word order differs from one language to another and the nuances of translation bedevil the process. For example, the use of the English phrase, 'A strong man' is equivalent to the Portuguese 'Um homem forte', where 'strong' is 'forte' and 'man' is 'homem'. In English, the adjective comes before the noun, whilst in Portuguese the adjective comes after the noun. Mozambican students often come up with mistakes such as: A man strong. This is due to the Portuguese word order they have acquired since young - understanding syntax remains a challenge.

To illustrate further how first language interference muddles the waters, consider the use of pronunciation in the Chart 1.

Chart 1: Phonetics

Portuguese	Phonetic	English	Phonetic
	Transcription		Transcription
A	[]	A	[eI]
Е	[ε]	Е	[i]
I	[i]	I	[ai]
О	[5:]	0	[0]
U	[<i>U</i>]	U	[juː]

Adapted from: (www.longmam.com/newcuttingedge)

The fact that the phonetic sounds in both languages are different plays a negative role in reading and writing. Students often pronounce words as if they are reading Portuguese, making a particular word lose its meaning. Ur defends that 'The learner has to know what a word sounds like (its pronunciation) and what it looks like (its spelling). These are fairly obvious <u>characteristics</u>, and one or the other will be perceived by the learner when encountering the item for the first time' (Ur, 1996:60). The influence of Portuguese phonology affects negatively the learning of English.

Schmitt also mentions another influence of the mother tongue on second language vocabulary acquisition.

Second language learners, too, face the problem of establishing the range of reference of new words and expressions that they meet, and a good deal of exposure may be needed before they have enough experience of the way words are used to be able to do this accurately (Schmitt, N. et al, 1997:164).

To consolidate the challenges of pronunciation, vocabulary and grammar consider the following example. The word 'boy' in English, has a different meaning from the Portuguese 'boi'. The English 'Boy' is a male child, but the Portuguese 'boi' is a cow.

The next twenty-years must address the theoretical construct undergirding the learning of English.

4. A synopsis of a twenty-year perspective of English Language Teaching.

The next twenty years of English language teaching in Mozambique are likely to follow the curricula of many private schools that teach English language at primary level from grade 3. They start learning important day to day vocabulary (family members, names of animals, colours, numbers, classroom objects) in lower grades. Teachers in private schools take their time teaching the lessons, revising the language and testing the students. This fails to take place in the public schools because of the large number of students in each class and the short period allocated for English instruction. In the next twenty years, I foresee curriculum designers suggesting teaching English at lower primary classes in order to extend the learning time.

Politicians and curriculum designers feel that students will be more motivated to learning English than the country's official language if it is taught from grade one. I strongly believe that soon the education officers will change this perception due to poor quality performance demonstrated by the students. The country needs to invest more, and in the twenty years to come, time will tell that the language needs to commence from an earlier age, forcing the syllabus designers to come up with new syllabi for all levels.

Another important contribution in order to upgrade the quality of English language teaching is in-service training. Although most of the teachers are qualified, there is a need for a continuous training in modern teaching methodologies and approaches.

Conclusion

English syllabus designers need to carry out a needs analysis process together with primary school teachers. Portuguese, the language for instruction unification, influences a lot in English language learning. By the time students start to learn English, they would have acquired and assimilated a lot of Portuguese language structures and forms, which means a lot of investment would be needed to teach a new language. A possible solution is to teach both languages at the same time, that is, in grade one. Children would learn of the differences between the two languages early and this would help them as they grow to other levels. I presume that Portuguese will continue to be a prior language, but we could have fluent English languages speakers as well who can communicate with the world and study abroad without restrictions.

In case the English syllabi does not change in the next 20 years, the country's expectations of having fluent English speakers will not be met.

I suppose the English Language teaching in the next twenty years would be better off if some of the ideas put here are considered. All in all, everyone in the Education system has to do his/her work properly: syllabus and school material designers, education officers, teacher training institutions, teachers, and the society at large.

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'THE NEXT 20 YEARS' YEAR 2035

(The Mesopotamia)

Dr Kemal Yildirim*

(This is a Translated Document)

POLITICAL ISLAM & POLICY IMPLICATIONS

What is Mesopotamia? (Beth Nahrain is the Assyrian name) which means "land of rivers") as majority of kurds live in the area for a number of centuries and it is known as Mezrabotan in Kurdish so it is a name for the area of the Tigris–Euphrates river system, corresponding to modern day Iraq, Kuwait, the northeastern section of Syria and to a much lesser extent southeastern Turkey and smaller parts of southwestern Iran.¹

Mesopotamia is widely considered to be the cradle of civilization in the West, Bronze Age Mesopotamia included Sumer and the Akkadian Babylonian, and Assyrian empires, all native to the territory of modernday Iraq. In the Iron Age, it was controlled by the Neo-Assyrian and Neo-Babylonian empires. ²

Mesopotamia dominated from the beginning of written history (c. 3100 BC) to the fall of Babylon in 539 BC, when it was conquered by the Achaemenid Empire, **First Persian Empire** ³

The indigenous Sumerians "land of the civilized kings" or "native land4 was an ancient civilization and historical region in southern Mesopotamia, modern-day southern Iraq, during the Chalcolithic and Early Bronze Age and Akkadians, an ancient Semitic empire centered the city of Akkad / | ækæd ⁵(including Assyrians Babylonians) around 150 BC. Mesopotamia was under the Parthians. the control of (Old Parthava, Parthian: Persian: Parthaw, Middle Persian: Pahlaw) is a historical region located in northand cultural base of the Arsacid dynasty, rulers of the Parthian Empire. Mesopotamia became a battleground between the Romans and Parthians, with parts of Mesopotamia coming under ephemeral Roman control. In AD 226, it fell to the Sassanid Persians and remained under Persian rule until the 7th-century Arab Islamic conquest of the Sassanid Empire, also known as Sassanian, Sasanid, Sassanid or Neo-Persian Empire⁶. A number of primarily neo Assyrian and Christian native Mesopotamian states existed between the 1st century BC and 3rd century AD, including Adiabene, Osroene, and Hatra.⁷

eastern Iran, best known for having been the political

Do you think the next 20 years is going to be for moderate and mainstream Islamists. Will it be important vehicle for democratization. 1 think many Arab countries seem to be demonstrating the validity of this assertion to various degrees and in different ways. Because the Democratization itself with political openings may provide us only a mainstream that Islamist groups avenues for legal political participation usually would end up taming Islamists. They then may tend to shift their strategy from Islamism, which seeks the imposition of Sharia law means the moral code and religious law of a prophetic religion⁸, "Muslimhood," which aims not so much at Islamizing state and society as reflecting society's identity through the infusion of Islamic normative values and Muslim political sympathies into state policy.

As a result What do all of these projections imply for U.S. policy toward the mesoptamian part within Middle East over the next 20 years? Taken together they point to the need for U.S. policies that come to terms with these projected trends. First, given that feasible alternatives to oil and gas as major sources of energy at affordable prices are not likely to appear within the time frame of this Article, White house will probably begin treating oil suppliers not as its clients or supplicants but as equal partners. So what does that

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¹ Finkelstein, J.J. (1962), Mesopotamia, Journal of Near Eastern Studies 21 (2): 73– 92, doi:10.1086/371676, JSTOR 543884

² Wilkinson, Tony J. (2000), Regional approaches to Mesopotamian archaeology: the contribution of archaeological surveys, Journal of Archaeological Research 8(3): 219–267

³ Sampson, Gareth C. (2008). The Defeat of Rome: Crassus, Carrhae and the Invasion of the East. Pen & Sword Books Limited. p. 33. ISBN 9781844156764. "Cyrus the Great, founder of the First Persian Empire (c. 550–330 BC)

http://oi.uchicago.edu/OI/MUS/ED/TRC/MESO/writing.html"

⁵ Sumerian: Agade

⁶ "Historians have also referred to the Sassanian Empire as the Neo-Persian Empire

⁷ Foster, Benjamin R.; Polinger Foster, Karen (2009), *Civilizations of ancient Iraq*, Princeton: Princeton University Press,

⁸ Ritter, R.M. (editor) (2005). *New Oxford Dictionary for Writers and Editors – The Essential A-Z Guide to the Written Word*. Oxford: Oxford University Press. p. 349.

mean then? I think it means it should be more sensitive to their domestic opinion — which will increase in importance as these countries move towards greater popular participation in governance — as well as to their long-term strategic and economic interests. It becomes therefore all the more important because energy is going to be a suppliers' market for some decades. The industrialized countries will face stiff competition for the scarce energy resources of the Middle East from China, India, and in a decade's time from countries such as Turkey and Brazil.

Second, I think that the United States will have to accept Iran's political rise to regional preeminence and begin building bridges to it.

No legitimate and stable structure of regional security can be established in the Middle East and the Gulf without Iran's willing with a direct participation. It is almost inevitable that Iran will acquire a nuclear capability, even if it is cloaked in a policy of deliberate ambiguity, much like that of Israel or of India and Pakistan until 1998. Such an approach of destroying Iran's emerging nuclear capability by military attacks from the air are likely to be counterproductive and provide Iran with the excuse to withdraw from the Nuclear Non-Proliferation Treaty. As two leading Washington-based analysts of Iran also stresses the importance of the issue.

REGIONAL POLITICS AND THE ARABISRAELI CONFLICT

The war between Iraq and Iran which took several years, both parties were locked in total war, Lebanon was invaded by Israel, the PLO was in mortal combat with Israel. Despite the present turmoil in Iraq and continuation within historic Palestine of conflict between Palestinians and Israelis, the Middle East is somewhat less Hobbesian than it was a generation ago.

Violent conflict between these countries seem less likely now than at any time in their modern histories. For instance Jordan has had a peace accord with Israel, and Syria protests that it would also like to do so. In any case, it is in no position to wage war. Lebanon is tense, but for more than five years has been free from Israeli occupation forces if the Shebaa Farms anomaly is ignored.

The Arab world has never come together to unite, but it is also not divided in a political contrast, I think it would be wrong to be too hopeless about what the situation will be like 20 years from now on. As far as Iraq and Syria are concerned, the primary cause of violence — the presence of U.S. and allied forces — will be removed long before 2025 and probably well before 2015. Such as political division of Iraq and Syria because Political fragmentation within the three principal communities (Shia, Sunni Arab and Kurd) suggests possibilities for coalition formation that ultimately will cross and blur those lines, making stable, nonviolent, intersectarian politics possible.

The sheer fact that Iraq may possess the second-largest reserves of oil in the world is an enormous incentive for all parties to make sufficient concessions to permit the exploitation of that resource. And while it is all too obvious that rationality does not necessarily prevail in politics, it is a better bet in this case than one on a continuation of insurrection and violence for another generation.

The progression of the conflict over the past 25 years, despite the breakdown of the Oslo process in 2000, suggested that the main parties especially the Turks with PKK guerillas have come to believe the issue can, in fact, be resolved. Only a small minority on each side now reject the search for one through peaceful means, whereas rejectionist maximalists were probably still in the majority through some point in the 1970s. As a result betting on a resolution of this conflict ,it has been a guaranteed way of losing funds for more than a century, but the relative progress of the past 25 years thus suggested that a balanced treasury bet now so it might recover some of the bad previously lost.

For Mesopotamian region, if presently identifiable trends continue, then the area in late 2025/30's will be a more democratic, economically developed and peaceful area than it is now. It is likely also to be one with a much-reduced U.S. military presence. The Garden of Eden is unlikely to be restored to the region in 20 years — or ever, for that matter. The United States could take steps, including military ones, that would stimulate, rather than ameliorate, the putative clash of civilizations. But, from the vantage point of 2006, the likelihood of such disasters is less than it was in the early 1980s. The prospects for steady, sustained improvement in all vital areas have also improved. This change for the better is easily overlooked in a region which is still beset with problems, but they are less intractable than they were a generation ago.

THE KURDS

The Kurdish people are an ethnic group whose origins are in the Middle East. Syrian Kurds will face uncertain future in Iraq. 9

So the Syrian Kurds will continue to stream into Kurdish areas of northern Iraq, as the Islamic State of Iraq and the Levant (ISIL) will continue its offensive across much of Syria. and hundreds of Syrian Kurds will flee the besieged Syrian town of Kobane finding refuge near Erbil or elsewhere, in an act that would appear to be bringing the two embattled Kurdish communities closer, but with fighting showing no sign of abating, many would thus face an uncertain future in the 'tent cities' especially during 2015 thereafter till the war ends.

⁹ Gunter, Michael (2008). *The Kurds Ascending*. New York: Palgrave MacMillan. ISBN 978-0-230-60370-7.

Many Kurds will seek to build an independent country rather than autonomous federal statehood gained in the post-Huessein era, however, a solution for Kurdish problems in Iraq would be mentioned in the past UN resolution that would establish Iraq's interim government on what would happen then in coming thirty years then?

President Barzani of Northern Iraqi Kurds would announce the new push for independence again in mid 2015. If problems with the Baghdad administration would not be resolved by end of 2015, then he would call the Kurds to vote in a referendum and choose where they want to live within Iraq or be independent. However, Barzani is not an irrational person, rather he would like to create a Kurdish state under the current circumstances though it would be not logical to many central governments in EU, especially when the biggest obstacle to an independent Kurdistan would be the United States. The White House would still advise him to work with the central government until late 2015. There after the situation will be reshaped again by mid or end of 2016.

IRAQ AND SYRIA

Iraq currently is a country in Western Asia that borders Turkey to the north, Iran to the east, Kuwait to the southeast, Saudi Arabia to the south, Jordan to the southwest, and Syria to the west. It has suffered from and remained in conflict with Kurds in the north within an Arab political entity and current state of near civil war between Sunni and Shia Arabs. The Kurds' insistence on maximum autonomy for Iraqi Kurdistan would likely result in a two-entity "solution." The Kurdish entity will either remain in an anomalous position, much like northern Cyprus, with its sovereignty recognized by only a few or declare its independence as a newly democracy such as Kosovo in the Balkanin late 2015 and thereafter I think the American's political approach to designing Iraq would have a failed over a few years. To many it would look to be a great irony that the United States, which is partially responsible for the failure of the Afghan state, I think this would make US responsible for state failure in Iraq in coming years.

The Iraqi war would come as a very profitable boon again for Islamist extremists. For instance Osama bin-Laden and Abu Musab al-Zarqawi acted as the greatest advertisement for their cause among potential recruits in the past. Thus Al-Qaeda's strategy of polarizing the "Muslim World" and the "Western World" would be the chief gainer from the invasion of Iraq.

On the other hand, there would be no such unifying force in Iraq due to it its political organization as Sunnis would still fight for an independent Shari'a

¹⁰ Gunter, Michael; Denise Natali; Robert Olson; Nihat Ali Ozcan; Khaled Salih; M. Hakan Yavuz (March 2004). "The Kurds in Iraq". *Middle East Policy* 11 (1). doi:10.1111/j.1061-1924.2004.00145.x.

state against the central government in Baghdad, which would likely descend to further civil strife and possibly into anarchy. This eventuality would thus call Turkish military intervention if the Kurds of northern Iraq would declare independence for statehood to establish their Democratic Kurdistan As known the Iranian influence would then also bound to increase in the predominantly Shia south, as the Sunni-Shia division would at the end continue to intensify. Iran recently announced that they would take all benefits if they enter into a sort of tie with Turkey to protect the major Governments both in Syria and Iraq thus, to prevent any internal conflict. Apparently, Iranian foreign policy to be a close ally would change in mid 2015's and thereafter.

The weakening and possible division of a major Arab state will reinforce the commonly held opinion in Mesopotamia that the war would wage to control the oil and to ensure Israeli dominance of the region — and not necessarily in that order as expected on a routine basis.

The political failure of the American venture in Iraq will finally erode the U.S. credibility in the region. The United States will find itself in a paradoxical position: while its military-technological lead would continue to widen globally during the next two decades, its political influence in the Mesopotamia decrease.

In the future ISIL/ISIS will dominate Syria. A country in Western Asia, bordering Lebanon and the Mediterranean Sea to the west, Turkey to the north, Iraq to the east, Jordan to the south, and Israel to the southwest. All these borders would slightly change in a new political sub division and Its capital Damascus be among the oldest continuously-inhabited city in the world as today's Syria ¹¹ thus it may be re called as capital of ISIS/ISIL. After defeat of Assad regime probably in late 2015 or 2016's some part may remain under Syrian army, dominated by pro Assad groups.

The armed opposition consists of various groups, Free Syrian Army, which will the first to take up more arms. Hezbollah's entry into the war in support of the Syrian government will enable it to gain more power especially in Lebanon. ¹²

TURKEY AND IRAN

Though I do no agree that Turkey would ever appear to be loyal member of NATO with a membership for more than 50 years, known as the second largest standing army in the alliance which would be knocking at the gates of the European Union again in late 2015's would be denied again for an entry into

Neolithic Tell Ramad in the Damascus Basin of Syria". Web.archive.org. Archived from the original on 11 November 2006. Retrieved 25 January 2013.

¹² Bassem Mroue (May 25, 2013). "Hezbollah chief says group is fighting in Syria". Associated Press. Retrieved May 25, 2013.

the European community. Turkey would be forced to wait due to many reasons to develop its political agenda. This would be the case despite the reforms introduced by the Turkish government in the past several years to meet the Copenhagen criteria for admission into the European Union. Many Turks believe it has been just a signal that Europe is still considered synonymous with Christendom. In the perception of most Turks the major reason they would be denied entry would be their conservative Islamic faith which will be politicized with the policies and reforms of AKP (Justice and Development party). As a result This national feeling will be reinforced by the rhetoric emanating from influential quarters in France, Germany and Austria and by the entry into the EU of the Greek part of Cyprus, despite the Greek Cypriots' refusal to accept UN terms for reunification of the island. Turkish Cypriots may accept the terms by a wide margin in a future referendum again who know in late 2015's or mid 2016's.

To many people, Turkey's candidacy would do the country one great favor which I do not believe that it would develop the Turkish Democracy. It may further the democratic process by sidelining the military and improving human rights. Democratic consolidation in Turkey would seem to have taken on a life of its own and is likely to continue a pace over the next two decades irrespective of what would happen with regard to the EU.

I am unsure if the emergence of the post-Islamist Justice and Development party (AKP) as the leading advocate of political and economic reform will be a further healthy development that would signify a number things for its national development. It would be that mainstream Islamists would accept the rules of the game, including secularism. This may cause repackaging themselves as conservative democrats and as a kin to the Christian Democrats of Western Europe. The artificial dichotomy created by the Kemalist elite between secularism and the country's Muslim identity. It would be revealed as an excuse for authoritarian rule. Repblicians in the country will be divided between Nationalist left and Democratic left groups No pluralistic representation in republican ideology would take place in the parliament except national and conservative values shaped by the future pro islamist and nationalist parties.

Over the next 20 years, Turks will become increasingly conservative in their domestic life with a self-confidence in their Muslim identity. The European rebuff, when combined with the popular assertion of "Muslimhood" — as distinct from Islamism" will thus push Turkey into reevaluating its relationship with the Middle East, including its policies toward the major problems besetting the region.

The two wars against Iraq began this process, will be accelerated and prompted among other things by the creation of a de facto Kurdish state (against which Turkish, Iranian and Arab interests will coincide), and

increasing dependence on Arab and Iranian oil for industrialization will proceed.

American disengagement from Iraq and possible retrenchment from the Middle East following the Iraqi fiasco will also stimulate Turkey to demonstrate greater strategic autonomy from U.S. policies in the Middle East. The decreasing role of the military in policy making will negatively affect Turkish-Israeli relations, as will the differences between Turkey and Israel over Iraqi Kurdistan, which Israel would support clandestinely. Moreover, popular support for the Palestinian cause will also be increasingly reflected in policy as Turkish democracy consolidates. While there would be little evidence currently that Ankara would have nuclear ambitions, such aspirations will not be ruled out as Turkey would become more deeply engaged in the Middle East and simultaneously would upgrade its already respectable technological infrastructure.

Irrespective of whether Turkey would join the EU or not, its continued economic advancement will be contingent on the financial, technological and other help from the United States, Europe and international organizations such as the International Monetary Fund. Despite future considerable advances, the Turkish economy will be seriously affected in late 2015's By the same token, Turkey's military strength and the influence ensuing from it would largely thus become affected by the consequence of its Western ties and NATO membership. Finally, the option of their foreign policy of breaking with the West would not be a viable one for Turkey.

Do you think that Barack Obama would make peace between the Arabs and Israel' in 2015 and whether peace process will continue thereafter and or solve minority issues such as political clashes between Turks and the Kurds as well as the conflict between Islamic and non Islamic sects etc. It would be easy to see how he might fail. Or what if he succeeds and really does create a "new beginning between the United States and Muslims as well as other native inhabitants of the region such as Kurds, Assyrians, Arab Christians etc."? In beginning of 2015's as a challanging new policy who knews then things in the area would change. Let us take a first draft of future history at least for the next 20 years is in question. However shall we consider all the events as fantasies, of course, but the logic would then be based on various trends as follows:

First, Islam will slowly work out what it is for instead of simply what it is against. It will stop being used as an anti-western ideology but will remain a destabilising force and will mobilise people against tyranny and corruption. Second, Arab nationalism will finally be buried after decades of failure, and non-Arab identities will re-emerge. Arabism again and it will power the struggle for independence from colonialism and then the fight against Israel, until political Islam would be the coming global vision in the later 2015's thereafter. But it would suppress the real religious, ethnic and

cultural diversity of the Mesopotamia. As Arabism would decline, urban elites probably would result to more cosmopolitan outcome but local and minority identities to me will thus sharpen, some to the point of violence as it would continue in the region for long.

Third, democracy will advance but only with slow and painfull steps. Without an Arab-Israeli conflict, autocrats will find it tougher to justify repression by citing national security. Rulers in countries such as Egypt, Saudi Arabia, Tunisia and Algeria will no longer be able to assume US support. I think a number of Muslim intellectuals will seek to prove that Islam enshrines democratic values. Rather than lead the debate with references to Western scholars.

However, oil revenues will free many governments from any need to consult their citizens. No taxation, no need for representation anymore would be a convenient idea . Intelligence services and armed forces will shore up rulers so they themselves will continue to enjoy power and wealth. Iran , Iran and Syria would be close strategic allies, and Iran will increase to provide significant support for Syrian Government in the Syrian Civil War, including logistical, technical and financial support, as well as training and some combat troops. Iran will notice the survival of the Syrian government as being crucial to its regional interests. ¹³

Iran would see the survival of the Syrian government as being crucial to its regional interests¹⁴ Iran's supreme leader, Ali Khamenei, reported in September 2011 to be vocally in favor of the Syrian government. So to me they would increase voice in mid 2015's. ¹⁵

Finally to sum up, Mesopotamian economies will result new frusturations. The most dynamic economies in the region would have been crippled by religious wars and/or political sanctions: such as the war between conservative Sunnis and Shia. The Kurds in south eastern of Turkey would have a poorer economy in the region, Iraq and Iran would have probably better oil sources. Stability and open borders thus will make possible waves of investment in infrastructure, property and services etc. Economic Growth will be dragged down, though by corruption, cronyism, and a chronic shortage of water made worse by climate change. Rising prosperity will barely keep up with rapid population growth and the chasm between rich and poor will not narrow.

Chronological sequencing of events from 2015 to 2030

2015: Kurds vote to secede from Iraq and establish an independent state. Kurdish Peshmerga forces would seize the disputed city of Kirkuk and all neighbouring towns, centre of Iraq's northern oilfields. But Israel then would joins Turkey and Syria in blocking Kurdish oil exports through pipelines to the Mediterranean coast and months later, Kurdish resistance would crumble. A peace agreement would give the Kurds control of Kirkuk, but would also keep Kurdistan as a semi-autonomous region within a federal Iraq. On this while Kurdish protests in Turkey during the 2015 thereafter will be increasing with unbalanced control by Government in Turkey.

However, the establishment of Middle East Water Community (MEWC) by Turkey, Syria, Lebanon, Israel, Palestine, Jordan and Iraq, its first project will be one of the major giant pipeline network to carry water from the Tigris and Euphrates rivers in southern Turkey to Israel, Palestine and Jordan.

2015:2017 pro-democracy demonstrations will paralyse in Cairo and Muslim Brotherhood will gain more power The Islamic State will be fighting, conquering, and slaughtering innocents in Syria and Iraq. Meantime, the nation of Iran will still do nothing other than empty words based on blind diplomacy who knows if Iran will be attacked by the West. At this time Bashar al-Assad will be attacked or be assasinated or even will be killed by his oppositions or ISIS millitants.

The muslim world in Mesopotamia will not be ready to absorb the basic values of modernism and democracy because the Leadership in Mesopotamia will remain as prerogative of the ruling elite. Arab and Islamic leadership will be more patrimonial, coercive, and authoritarian. Such basic principles as sovereignty, legitimacy, political participation and pluralism, and those individual rights and freedoms inherent in democracy thus will not exist in a system where Islam which would be the ultimate source of their law.in late 2017 who knows if Iranian warships would be sunk in Pesian Gulf due to their agressive diplomacy on nuclear weapons policy.

Turkey would also go through a painful process of remodeling its social market, which will become more competitive if the EU would really hope to occupy leading positions in the 21st century. Ceyhan Energy Terminal and other integrated facilities would deal with about three to four percent of global natural gas supply, and about five to six percent of global oil supply will be the leading goal of the country. These steps will be slower and thereafter will be painful but by adopting an approach for energy issues and Turkey will rapidly continue its endeavors towards transportation of the Caspian, Middle Eastern and Middle Asian energy resources to Europe and the world market. Turkey will put forth its whole effort for

Iranian Strategy in Syria, Institute for the Study of War, Executive Summary + Full report, May 2013 Iran boosts support to Syria, telegraph, 21 Feb 2014

 ¹⁴ Iran boosts support to Syria, telegraph, 21 Feb 2014
 ¹⁵ How Iran Keeps Assad in Power in Syria". *Inside Iran*. 5 September 2011. Retrieved 6 February 2012.

the development of new projects through its bilateral cooperation to increase prosperity and enhance the peace of their region but they may face a number of political problems also for instance The Kurds declare an independence for free Democratic Kurdistan and Israel thus will be the first country to recognize it.

2018: A woman president will come into power in Iran such as Zahra Rahnavard She will be elected as one of the Iran's first woman presidents, who will be succeeding her husband Mir-Hossein Moussavi. Her government would thus establish a more peacefull diplomacy with US and West.

No slogans "Death to America, Death to Israel" will be used anymore especially during Friday prayers. The other original revolutionary chants, "Death to the Shah" and "Death to the Soviet Union", would be not strong slogans anymore.

2020: The Gulf Co-operation Council (Saudi Arabia, Kuwait, the United Arab Emirates, Bahrain, Qatar and Oman) merges with the Middle East Water Community to form the MEC, the Middle East Community, a free trade area in which citizens of any member state would live, work and buy property in any other member state. Egypt, Sudan and Yemen immediately would join the new grouping. The Arab League will be dissolved and its 1950s headquarters in Cairo leased to Arab Disney as the hub of a new entertainment complex.

2022: After closely-fought referendums, voters in the 16 MEC countries will finally agree all to admit Iran. Saudi Arabia's vast solar power arrays in the desert would now be linked with Iran's five nuclear power stations in a grid which will halve electricity prices across the Community. Cartoonists mock the MEC's grandiose new solar-powered parliament building in Baghdad as a modern Tower of Babel, where every document and debate now will be translated into Arabic, Hebrew, Kurdish, Turkish, Farsi and Aramaic at great expense. In practice, most Community business will be done entirely in English.

2023: The **2023 vision** would be a goal list of the Prime Minister Recep Tayyip Erdoğan administration to achieve by the 100th anniversary of the establishment of the Republic of Turkey. The Erdogan Government would plan to make following success by 2023:

- Become one of the top ten world economies
- Gross domestic product of \$1 trillion by 2014
- Gross domestic product of \$2 trillion by 2023
- Increase annual Turkish exports to \$500 billion^[1]
- Per capita income of \$25 000
- Foreign trade volume of \$1 trillion
- Increase the employment rate by 10 points to a working population of 30 million
- Reduce the unemployment rate in to 5 percent

Turkey aims to achieve all EU membership conditions and become an influential EU member state by 2023. Second, it would wish to continue to strive for regional integration, in the form of security and economic cooperation. Third, Turkey would also wish to play an influential role in regional conflict resolution, and play a determining role in international organizations and become one of the top 10 largest economies in the world will be all among their future government agenda

Future Risks to be expected by Turkey in case of its failure for the **2023 vision goals**.

What happens if the Government would ever fail in all its goals. Turkey would become the worse economy in the middle east gross domestic product would decrease to the less developed nations treasury would fail in export industry and a highly increase with high unemployment would occur and they would face a domestic war with Kurds in South east so the Kurds would declare an independent state rather than having an autonomous region to be bargained with the Government.

2026: Crude oil production in the Middle East will fall below 20m barrels a day for the first time this century as climate change policies across the world cut fossil fuel demand and reserves in smaller producers would run out. The total labour force, though, in MEC countries will be doubled since the turn of the century to 200 million, 60 million of whom are unemployed – 7.5m of those in Saudi Arabia alone. Who knows even it is an assumption that Former US President Barack Obama will even accept an honorary doctorate in law from the University of Tehran, and a woman driving a car will be arrested in Riyadh.no rights given to women in KSA upto late 2026's and local protests against the Kingdom will take a place.

Conclusion:

Most Intellectual Islamists themselves would regard liberal democracy sometimes with contempt. Because they would be more willing to accommodate it as an avenue to power, but as an avenue that would also run only one way. To me, Islamic fundamentalism will sometimes expresses mass sentiment and belief as no nationalist or socialist but at the end (they would add democratic) ideology. Probably the United States restrain its one-dimensional attitude to democracy and recognize [that] the authentic roots of democracy exist in Islam would thus prove a basic ignorance of both democracy and Islamist teachings. I think it will be far more dangerous when such wrongheaded theories would begin to affect policy. But hope not. However, some assumptions in this article The Next 20 Years' - Year 2035 (The Mesopotamia) shown in chronology year by year are only either assumptions or fiction.

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DEMOCRACY IN NIGERIA: "CHALLENGES AND PROSPECTS IN THE NEXT TWENTY YEARS"

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Abstract

Nigeria and the world over, everybody and every nation clamor for democracy now. A development informed by the curiosity for greater freedom and right to liberty which everyone yearns for through inclusions of its clause in the constitution, the Blueprint for Governance that is popularly elected. The word has found favor and flavor even to the household and where even political leadership everywhere wants to be associated with it in their statecraft. No one wants to be called a tyrant or addressed as authoritarian, even though, in action they are. It has been certified by the political scientists all over and law experts, as the best form of government that guarantees sustainable national development in a state and its stability and quality citizenry. To this end, Nigeria adopted it from her independence in 1960 but was confronted with some challenges that impeded her prospects for rapid growth and development efforts.

This paper examines democracy in Nigeria and its trends from independence to date and twenty years after, looking at challenges and prospects and how events unfold to confirm or dispute the level of democracy and democratization process in Nigeria. In conceptualizing democracy therefore, its contextualization is drawn to the Nigerian experience and the patterns it takes for its theory and practice. Is it the one characterized by crises and conflicts or is it that which is peaceful and violent-free? Is it the one that offers its dividends or is it democracy of the stomach? These and other thematic questions are raised and examined in the text.

Keywords: Democracy, Challenges, Prospects, Nigeria, Twenty Years.

1.0 Introduction: A Historical Framework and Analysis.

One of the most acceptable forms of government if not the only preferred in most parts of the modern world today, Nigeria inclusive, is 'democracy'. It has been really so, since everybody now clamors for a governmental rule or system that guarantees fundamental human rights and freedom through constitutional means and an organized electioneering process viably regarded to be all-inclusive, even up to the grassroots.

Nigeria became a sovereign nation-state on October 1st, 1960 when her former colonial master Britain granted her political independence to manage her own affairs in the most credible and acceptable popular means to her citizens. From this date, the country adopted a parliamentary west-minster democracy that allowed for a federal system of government that recognized grassroot participation and regional autonomy within the confines of a federation. This obtained till 1963, when the country became a Republic by October 1st, when she had to fully govern herself without any link of domination with Britain. This continued until January 1966, when the instituted democracy was aborted by a military coup d'état led by Late Major Kaduna Chukwuma Nzeogwu and the situation remained until Oct 1st, 1979 when the military government of General Olusegun Obasanjo conducted a general election nationwide and handed over power to a democratically elected ex-president Alhaji Shehu Alivu Shagari, who turned 90 years today 25th February, 2015. The paper discusses democracy in Nigeria by examining its major challenges and prospects in the next twenty years from now, using historical frameworks and conceptual analysis to determine the Nigeria's democratic growth and advancement as the most populous black nation and giant of Africa that has a credible mouth-piece on global issues, especially, those ones bothering around African problems and affairs. The paper focuses more on the country's pattern of democracy and its trends from 1960 to date and what the stakeholders need to do to overcome existing and probable future challenges, while consolidating on the gains that democracy offers or can offer to leverage on sustainable development and growth as well as the advancement of a popular rule in the next twenty years for Nigeria. The author argues, this can only be realized or achievable when the political leaders and others harness the available avalanche resources and potentials that abound in the country and channel them towards purposeful integration and meaningful developments for national security and corruption eradication. This, the author contends, would help to stabilize the politico-economic integrity and survival of the nation, believed to be undergoing serious strains and setbacks that cast doubt on the attainment of advance democracy for Nigeria by 2035. Although, it has been speculated by many economic watchers and analysts that, Nigeria may probably attain this height of economic advancement by 2025, however, political analysts have expressed doubts, just as expressed by their economic analysts and public affairs commentators, that this speculation may likely be a mirage if the political leadership in

Nigeria does not re-strategize to overcome major constraints to sustainable growths and advancements, through proper re-orientation and *political will* that are needed to harness the abound avalanche and stupendous resource potentials in the land for managing the political economy of the country, Nigeria.

1.1 Conceptualizing Democracy:

Before going in-depth of democracy in Nigeria in our discussion, it is imperative to conceptualize the term in order to help our readers to actually understand what democracy means and its various variants and why it becomes the most acceptable and an organized government that actually helps the individual in the state to realize his/her bestself. In the free encyclopedia, Wikipedia, democracy was described as a form of government in which eligible citizens may participate equally either directly by voting for the passing/rejecting of laws or running for office themselves, or indirectly through elected representatives. The description of democracy in this light is a perception of the governmental process that allows for freewill for people's choices on who governs them, how they are governed and the expectant benefits (always referred to as the dividends of democracy), that accrue from such a governance process.

In his own opinion, Wilson, N. G. (2006) says, democracy is a people-power or rule by the people. Going further, he remarks, democracy is a system in which people decide matters as a group, arguing, the term is typically used in the context of a form of government in which all the citizens have a vote. This conception connotes democracy as a people-oriented, people-driven and people-deciding rulership that recognizes the sovereignty of people's decision against the dictatorship of a monarch or an oligarchy characterized by oppression, repression and force which is already moribund to modern governance process and practice. In his own submission, Omotosho, O. F. (2014:1), views democracy from three connotations; as a concept, as an ideology and as a system/process. As a concept, elaborating further, he says, it is a terminology in the dictionary of political science used for issues interpretations, e.g. such as describing what the term is from the perception of a group or system and so on. As an ideology, it is a practice suggesting a people's way of governance life and as a system it is a mechanism for serving as a working tool to achieving a viable governance process within the principle of the 'General Will'. Roskin, G. M. et al (1994: 61 - 63), contends on modern democracy... "Within the entire vocabulary of political science, there is probably no single word that has been given more meanings than democracy. At the present, the word has a rather magical connotation and a somewhat tranquilizing effect. Any citizenry which is persuaded that its own government system is a democratic one is likely to accept the political power exercised by that system. That which informs the

Soviet Union, now Russia claimed it was democratic, the government of mainland China calls itself the "People's Republic" and governments the world over advertize their democratic attributes". This assertion corroborates Omotosho (2014) and Enemuo (2005) analyses on the meanings of democracy that, it is by far the most popular form of government to the extent that, there is hardly any leader who does not wish to be seen as a democrat or a regime that does not seek to be described as democratic. Hence, the word holds a strong appeal among the ordinary people, determining administration of justice, equality and equity in a state, (Enemuo, F. C. {2005: 141 - 143}; Omotosho, O. F. {2014: 1 – 4}; Roskin, G. M. et al {1994: 61 - 63} and Cummings, M. C. et al {2005: 19 - 20}), at a time the evils of dictatorship had been exposed even to a school child and/or a housewife at home or a maid in the house of her master, who today, wants their freedom enjoyed and preserved by their state.

Garner, R. et al (2009: 68), elucidating on the elusiveness of the term democracy reiterates... "Like many other political concepts, democracy is an essentially contestable concept. It is a term with no precise and agreed meaning, just as argued by Enemuo (2005: 144)". Garner stresses that the efforts made in funding a definitional consensus to the term by scholars could rather be strenuous, if not frustrating because of its emotive connotations and the rather diversifying and confusing meanings that many from different walks of life and schools of thought have given to it (Garner, R. {2009: 68}; Enemuo, F. C. {2005: 144}; Omotosho, O. F. {2014:}). Nonetheless, in finding an acceptable meaning to democracy, some variants, elements and characteristics have been listed to validate this consensus among which are the two main models that explain the characteristic nature, scope and mode of a democracy namely the direct democracy known to be the classical/ Athenian mode where all citizens participated in decision-making. This was obtainable in the medieval times. For the second. we have the modern, believed to be representative in mode, where not all or everybody could directly be involved in decision-making any longer as a result of largeness of crowd and perhaps the cost of running such a system, but, where everybody has a right to a vote in an election, irrespective of the form of election, to choose freely whom he/she wants him/her to be his/her representative. This is the choice that is most cherished today and could attest to the claim that a particular government in this modern era is truly democratic.

The free encyclopedia asserts that... "no consensus exists on how to define democracy, but legal equality, freedom and rule of law have been identified as important characteristics since ancient times" (The Wikipedia 2014). These principles are reflected in all eligible citizens being equal before the law and having equal access to legislative processes. For example, in a representative democracy, every vote has equal weight, no unreasonable restrictions can apply to anyone seeking to become a representative and the freedom of

its eligible citizens is secured by legitimized rights and liberties which are typically protected by a constitution. One theory holds that democracy requires three fundamental principles: (1) upward control, i.e. sovereignty residing at the lowest levels of authority; (2) political equality and (3) social norms by which individuals and institutions only consider acceptable acts that reflect the first two principles of upward control and political equality.

The term 'democracy' is sometimes used as shorthand for liberal democracy which is a variant of representative democracy that may include elements such as political pluralism: equality before the law, the right to petition elected officials for redress of grievances; due process; civil liberties; human rights; and elements of civil society outside the government. As argued by Roger Scruton... "democracy alone cannot provide personal and political freedom unless the institutions of civil society are also present". In some countries, notably in the United Kingdom which originated the Westminster System, the dominant principle is that of parliamentary sovereignty, while maintaining judicial independence. In the United States, separation of powers is often cited as a central attribute. In India, the world's largest democracy, parliamentary sovereignty is subject to a constitution which includes judicial review and in Nigeria, the Africa's largest democracy, but, with turbulence of challenges, amidst expectations for an advanced attainment of a democratic governance, separation of powers like in the USA, autonomies within federalism and the supremacy of the constitution are cited as dominant principles and attributes of democracy.

This informs why the author of this piece critically contextualizes this study for an examination of Nigeria's democracy and where it will likely be in twenty years to now.

1.2 The History of Nigeria in Brief

1.2a Early History

The history of the 'political animal' now called 'Nigeria' is traceable to the pre-historic settlers who lived in the area, dating back to 11,000BC. Numerous ancient African civilizations settled in the region, prominent among which was the Nri Kingdom, while the Songhai Empire was also believed to have extended to some parts of the territory's lands. Islam reached Nigeria through the Hausa states in the 11th century AD and the missionary activities spread Christianity to her in the latter centuries through the South-South region of the country in a town now called 'Calabar'.

Archeological research, pioneered by Thurstan Shaw and Steve Daniels has shown that people were already living in the South-Western Nigeria (specifically Iwo-Eleru) as early as 11,000BC and possibly earlier Ugwelle-Uturu (Okigwe) in South-Eastern Nigeria, where microliths were used. Smelting furnaces at Taruga dating from the 4th century BC provide the oldest evidence of metal - working in archeology

(Wilson, N. G. [2006], Hilla University, 2004). The earliest known example of a fossil human skeleton found anywhere in West Africa which is 13,000 years old was found at Iwo-Eleru which attested to the antiquity of habitation in the region. Microlithic and ceramic industries were also developed by savanna pastoralists from at least the 4th millennium BC and continued by subsequent agricultural communities. In the south, hunting and gathering gave way to subsistence farming around the same time, relying more on the indigenous Yam and Oil palm than on the cereals important in the north (Barker, E. [1906]). The stone axe heads, imported from the north in great quantities and used in opening the forest for agricultural development, were venerated by the Yoruba descendants of Neolithic pioneers "thunderbolts" hurled to earth by the gods.

Kainji Dam excavations revealed iron-working by the 2nd century BC. The transition from Neolithic times to the iron-age apparently was achieved without intermediate bronze production. Others suggest, the technology moved west from the Nile Valley, though, the iron-age in the Niger River Valley and the forest region appear to predate the introduction of metallurgy in the upper savanna by more than 800years. The earliest identified iron-using Nigeria culture is that of the Nok culture that thrived between approximately 900BC and 200AD on the Jos plateau in the northeastern part. Even though, there wasn't sufficient information from the first millennium AD, following the Nok ascendancy, but, by the 2nd millennium, there was active trade from North Africa through the Sahara to the forest, with the people of the savanna acting as intermediaries in exchanges of various goods (Wilson, N. G. [2006]; Barker, E. [1906]; Aristotle [2010] and Grinin, E. L. [2004]).

1.2b Modern History: "A Trace of the Colonial to Post-Colonial Democracy"

Nigeria as an amalgam of ancient kingdoms, Caliphates, empires and city-states and with a long history of organized traditional political systems, contrary to botched claims by the Europeans and their writers, came under attack of the British army in 1861 with the conquest and control of Lagos from where they penetrated the hinterlands up to the Niger Delta in the South and the north caliphate territories. This conquest, basically drawn on trade interests and the overseas territorial ambitions of the European powers, and believed to have been inspired or instigated by the forces of the industrial revolution which had occurred in Britain and the rest of Europe, had required a firm administrative control, but, with elements democracy in preparing 'the colonized' towards selfgovernment.

In 1898, the name 'Nigeria' was given to the entire territory to designate the British Protectorates on the River Niger. By 1900 and 1906, when Sir Frederick Lord Luggard was designated the British High Commissioner to the Northern Protectorate, he had

studied and discovered that the various ethnic-nationalities that came to make up Nigeria were administratively organized, though, with the Yoruba Kingdoms more democratic and liberal than the Hausa-Fulani (Sokoto Caliphate) autocracy and the acephalous republican Ibo societies. He however preferred that the traditional rulers that controlled these segmented ethnic groupings continued to administer their subjects, thus, culminating into the introduction of the 'indirect rule policy'.

By January 1st, 1914, Lugard amalgamated the already established two protectorates of Nigeria as one country for easy administrative control and they were the Northern and Southern Protectorates of Nigeria and 'he' becoming the first Governor-General. By 1922, Sir Hugh Clifford, who succeeded Luggard as Governor-General in Nigeria then, introduced "the elective principle" which gave election/voting rights to Nigerians who were resident both in Lagos and Calabar. This development marked a new era and milestone in the country's journey to a modern democracy with the formations of political parties and an established functional party politics and agitation for constitutional advancement and government, backed up by Nationalist struggles. By 1948 to 1951, after twenty-four years' rule by Clifford, Sir Arthur Richards marched forward in the democratization process of Nigeria as Governor-General with the retention of the elective principle, introduction of regionalism (regional politics) and quasi-federalism. These opened up more agitations, especially from the west and the east under Late Chief Obafemi Awolowo of the Action Group party which held sway to the west and the National Council for Nigerians and the Cameroonian, later called the National Council for the Nigerian Citizens (the NCNC) under late Dr. Nnamdi Azikwe. The Northern Peoples Congress that held sway to the north under its charismatic and religious leader Sir Ahmadu Bello was not much politically intimated and curious with political independence and democratization like his west and east counterparts initially. By 1954, when Governor Oliver Lyttleton took over reins of power, full federalism had been constituted and Nigerians had had a good taste of federal democracy. This was reflected in the various constitutional agitations by the nationalists who championed the independence movement and the democratization process. The outcomes of the 1953-54 constitutional conferences in both Lagos and Ibadan and another in London in 1957 culminated into the passing of an 'Act' on the floor of the British parliament for a full democratic independence for Nigeria slated for 1st October, 1960. From this date, Nigeria became independent with a federal system of government, formulated electoral laws that recognized elections into the established two Houses (The Houses of Representatives and the Senate), but patterned along the Westminster System (Parliamentary System). At the regional levels, two Houses i.e. the Houses of Assembly and Chiefs were also allowed to be formed by elections. Although, in the Houses of Senate at the centre and the Chiefs at the regions, members were

selected by the Governor-General and the Queen in Britain who acted as Head of State until 1963, October 1st, when Nigeria voted to become a full republic. Dr. Nnamdi Azikiwe who was appointed by an Act of Parliament in London as Governor-General became Nigeria's first Head –of-State on October 1st, 1963 and the Senate members were now elected like their counterparts in the Federal House of Representatives. This was the situation of things until January, 1966 when the nascent democracy was truncated by a military coup d'etat led by Major Kaduna Chukwuma Nzeogwu and who along with his colleagues, later ceded the power then to the most senior military man by that time, Major General Thomas Aguiyi Ironsi. The latter ruled for six months only with a reversal of the federal democracy to a military oligarchy and dictatorship, believed to be ethnically incited and motivated. By July of 1966, another mutiny had held in the country bringing into office a young northern military leader Gen. Yakubu Gowon, whose sudden elevation and assumption became controversial both among the military brass and their few collaborated political hegemons. This generated into an ignominious crisis of civil war that lasted till 1970 after Col. Odumegwu Ojukwu of the Nigerian Army and who governed the Eastern region as a military administrator declared secession and named the Biafran Republic.

Many factors were said to have instigated the demise of the 1963 federal democratic republic chiefly, ethnicity and the flagrant displays of regional politics and weak federation. We also had the census crises, election crises of both 1962 and 1963 respectively, which heated up the polity and caused total lawlessness and mayhem. The highest level of this lawlessness was more severe in the West, following power tussles between Chiefs Obafemi Awolowo and his contemporary S. L. Akintola. As this essay is more concerned with the democracy in Nigeria and the pattern it took to unfold, we shall try to focus more on this by looking at the determinant factors for this pattern and how it has shaped the country's nascent democracy and democratization till date, especially, from 1999, when it has enjoyed some relative stability from military incursions and oligarchy. We shall also survey the place of Nigeria's democracy in the next twenty years and what pattern it has taken and the resultants of this pattern to political advancement of the nation.

1.3 Nigeria's pattern of Democracy, Prospects and the Major Confronting Challenges as at Date and in the Next Twenty Years.

By pattern, we mean, the mode and method by which the practice of democracy and democratization process in Nigeria unfolds in giving to its citizenry the desired "dividends of democracy", believed to bring improved living conditions and standard governance that thrive for advancement in industry, technology, politics services and law. This pattern is not without some upheavals, intrigues and turmoils which have accompanied it from the independence time and have

not allowed the country to realize its greatness in truth. Formidable among these challenges are the structure of the political system which the British oligarchy bequeathed on Nigeria at independence and which gave rise to the nature of and nurtured political elite that was corrupt, inept and ethnically-based, as well as the entrance of the military, considered aberration to civil rule, but, who had capitalized on the weakness and corrupt nature of the political class, coupled with externally-incited influences within Africa and beyond , seized power and instituted a highly centralized oligarchy that ruled the nation with decrees for more than thirty years out of its fifty-two years of nationhood and democratization period. As Kifordu, H. A. (2011: 1) posits... "Since political independence, achieved from Britain in 1960, political regimes and resources in Nigeria have seen many changes". The changes according to him, that have resulted in repeated regime ruptures with authoritarian types which dominated Nigeria's half-century of postcolonial experience. During this period, democratic governments rarely outlived their second term in office before they were toppled by the military who had tasted the sweetness in political power. Not until in 1999, when the fourth republic was constituted under the 1999 constitution, that brought the first post-1999 civilian administration of Chief Olusegun Obasanjo to power, was a break in military coups observed, culminating into successive democratic means of succession to political power and consolidation and advancement of the democratization process. Despite this, political watchers, local participants and observers, nationally and internationally, have yet to certify this successive trend as truly democratic and people-orienting as the three consecutive national elections are said to have been marred by massive political and electoral corruptions, riggings and other mis-governance practices of the political elites, that which have not made the dividends of democracy to be realized in the one part as effective and efficient as required and in the second part, which have ignited series of ignominious crises like ethno-conflict and religious wars, increased militancy movements including the on-going and pervaded insurgency in the North-East of the country by the Boko-Haram sect as well as multi-facetted and spectrum of strike actions by workers and different groups and bodies, like the "Bring Back Our Girls" crusade, led by her coordinator, Dr. Okuosiliese (a former Government Cabinet Member under Olusegun Obasanjo), all of which are borne out of discontents and the distrusts with the civil authorities over neglect, non-policy prioritization and democracy bastardization.

As observed by Kifordu (2011)... "A 2008 public perception survey covering the post 1999 democracy period showed that approximately 78 percent of Nigerians support democracy, but, in spite of this positive development and measurement ratio, only 42 percent of the surveyed Nigerians is satisfied with the country's democratic governance performance and an even lower 32 percent could perceive democracy extensively in their respective experiences, unlike what

is recorded in the neighboring Ghana, where the picture is more positive, 83percent was able to perceive the extensiveness of democracy, while 78 percent supported it, 80 percent felt satisfied with their country's democratic governance (Kifordu, H. A. [2011:1]; Okeshola, B. F. and Igba, A. [2011] and Oke, Leke, [2010: 31 - 40])". This index ratio shows the degree of the poor performance of the democratic governance process in the post 1999 Nigeria's democratization process and March towards the advanced democracy, presumed attainable by 2025, when Nigeria would top ten among the most industrialized and "highly politically cultured" states of the twenty-first century. This plummeted democracy level, which would have again attracted the military to incurse, but, for the outright local and international rejections of their incursions and excuses that always attended them, which according to political analysts, have not effected any meaningful/positive changes in the polity, has worsened, even increased and sustained violence in the country, Nigeria.

What has been happening in the election history of the country as a match towards the fourth elections continues, where a few days to the February 14th, 2015 general election, postponed out of mysterious circumstances and the political antics of the ruling elite in connivance with the military that have been pocketed and co-opted, and where about 58persons have lost their lives so far, in Rivers, Lagos and Kaduna States out of several cases of recorded preelection violence across the federation, is a confirmation and an attendant factor that attest to claims of poor democratic governance performance, contrary to popular expectations (National Human Rights Commission Index, February, 2015).

Nigerians had yearned for a much better governance that will fight corruption, strengthen national security, promote more of the unity of the country amidst poverty level and diversity. reduce hvbrid unemployment, (described by Gen. Buhari as "keg of gunpowder" that the nation is sitting on), after the prolonged military dictatorship and the subsequent return to democratic rule in 1999. As this hope is shattered by the corruption of the Nigerian politicians and their greed in promoting mis-governance and distrust, which is rapidly eroding confidence in the ability of the political class to leverage on the dividends of democracy and good governance, with a credible opposition coalition of the All Progressive Congress (APC) under its chairman, Chief John Oyegun and its presidential flag-bearer, Gen. Muhammadou Buhari, perhaps, such hope could be revitalized if a credible change could be effected by the ballot with the opposition party winning the election and taking power to overhaul the polity and the economy by May, 2015. This would be preferred for the nation, if only, promises are kept and manifestoes are fulfilled to the people. It is also the preferred and of course best alternative in place of mob rule by violent means and/or military intervention or insurgency overthrow of the state.

As Chaj (2008) observes, democratic governments and legitimate systems, the world over, have centered around provisions of welfare and basic necessities that make life easier and prepare their citizens for the challenge of nation building. They are the means by which a nation is assessed viable, stable and sustaining with veritable-populist economic policies that help to trickle down wealth to the least rural man and woman in the village, which some countries which are not endowed with natural resources, have used their initiatives and discipline to guarantee good, promising and satisfactory life for their citizens. Countries like Singapore, Indonesia, Malaysia, South Korea and the Gambia under president Yahya Jammeh are good examples of responsible and pragmatic leaderships that are development-oriented and people empowering in the world today.

From the onset of the 4th republic in Nigeria, there have been repetitions via media, government officials and the populace of the slogan "dividends of democracy". The dividend of democracy implies the coordinated benefits and advantages of democracy coming in the forms of adherence to the rule of law (supremacy of the law, equality before the law and respect for human dignity and rights), legitimacy of the state, improved living standard/conditions for all, stable polity, national security and people- empowerment. Others are corruptfree society, equal opportunity, level playing ground for all (irrespective of affiliations), high political participation and attractions of viable foreign investments and domestic-opportunity expansions. All these thematics constitute pre-requisites or indices for national developments (Igba, 2012; Eyinla, 2000; and Oke, 2010). The efforts of the new democracy, have been scuttled by some human and material challenges, the challenges that have constrained development strides and gains as dividends of democracy for the people. Prominent among these challenges are the loss of direction by the leadership and the decay of the leadership to initiate credible policies that leverage on national development goals and sustainable growth, political, bureaucratic and electoral corruption epitomized by decayed civil service and inept - porous leadership at the government level, ethnic - conflict and politics, religious bigotry and extremism, lack of political will for effective - efficient decision - making process, unemployment, god-fatherism in politics, poorly implemented economic policies and practice like the privatization and commercialization of the energy, oil and gas as well as mining and communications sectors, lack of patriotism and nonprioritization of state policies, list not exhausted. This woeful performance of the leadership and constituted corrupt political brass in using what the state has to get that which she desires for her teeming population as the most populous African nation and indeed largest democracy and economy in the black world has given birth to terrorist practices and rise in the number of terrorist organizations including the insurgency of the Boko Haram, going on in the North-East of the country. The failure has also produced shame for the country as its image and credibility are plummeted by

the occurrences of killings daily and weak national security (the primary object of governance) which the country's armed forces have failed to redeem. Today, international organizations like the African Union, ECOWAS, the UN and concerned nations including the world powers are those helping Nigeria to contain the surge and scourge of insurgency in a nation that used to be a destination for all around the world, because of its avalanche of human, material, physiological resources and ecosystem. In the midst of abundance, more than 35percent of her citizens live in absolute poverty according to World Bank statistics and among the most twenty poorest countries, Nigeria is counted, mortality rate is on the increase, youth unemployment exacerbates, crimes like ritual killings, armed robberies, money doubling, money laundering, narcotics, prostitution, 'one chance', certificate faking, reep-offs, undue exploitations and youth restiveness are all on the high scale. With this deplorable state of the nation, coupled with the crippled educational system and licensing of private educational institutions for political patronages, the killing of the refineries and sales of public utilities and institutions, through the Federal Bureau of Enterprises, as well as oil thefts by those favorites of the politicians, the fourth republic is almost crossing the red-line of collapse and disintegration under sitting President, Goodluck Ebele Jonathan, lest, something urgent is done in the national interests.

The Nigerian streets are filled with smokes of generating sets, following the incessant black-outs, resulting from the poor electricity system. This has crumbled the economy and made many businesses to close. Foreign investments are not attracted, crime perpetrators use the blackouts' advantage to continue in their heinous activities, the business moguls and beneficiaries of licenses for generator importations milk on the economy indiscriminately widening the unbridgeable gaps between the well-offs and their poor majority.

This has been the situation in Nigeria as at today. And for what will be in the next twenty years, only posterity will tell and if a freer and fairer credible March and April, 2015 general elections can be realized, and disaster is averted, with a concomitant positive political re-engineering, Nigeria, the land of hope and glory may not doom in the hands of political prostitutes that cross from one political party to the other without a controlling legislation, just merely to satisfy personal and group interests and aggrandizement on the altar of democracy, through electoral politics and chauvinism. The hope and prospects for Nigeria in the next twenty years are bleak and not promising if the conduct of free, fair and credible elections is scuttled or undermined. In spite of various non-violence pacts signed by leaders of the political parties, with world powers and international election observers and political juggernauts as well as concerned local groups like the religious bodies and the civil society groups, election crises rage daily and polity is heated up by reckless and unguarded statements by some

irresponsible and unpatriotic politicians and individuals like Gov. Ayodele Fayoshe of Ekiti State, Asari Dokubo of the Niger-Delta Youth Movements, a Militant stalwart and the brutal Boko Haram sect leader, shehu shekarau in his "Sambisa Forest".

One striking thing to note is the fact that, while Nigeria is too big, but very complex for all these occurrences that threaten her future and prospects, the society is too pluralistic for just a few to take laws into their hands and use their aggrandizements to plunge the nation into a slum. It is a country for a greater population of the African people, foreclosing that, the present situation is rather prevented and sanitized by all Africans, their leaders and those of the entire world by stopping the potential worst refugee problem in the world, if a few succeed in their plots. For now, the refugees Syria, Libya, Iraq and Egypt (to mention a few) have produced are enough as the worst from the Central African Republic and South Sudan and Sudan are not vet worst. Calamities can be curtailed and contained if only right, urgent and meaningful decisions are taken in time. "A stitch in time saves nine" as said the English man. Fortunately, if this situation is contained, which scholars are praying for, the prospects ahead of Nigeria as, not just the giant of Africa, but, as the proposed 10th best economy and democracy in the world in twenty or more years time is very promising. Nigeria has all it takes to rise to the position even before then if the leadership can be disciplined and could play politics according to the rule of the game. If only, the love of their nation can stick to their hearts with the fear of God and the nation and only if ethnicity, hatred, ill-gotten wealth and variants of talents can be properly harnessed and channeled for sustainable national growths and developments. Prospects are brighter, when corruption that is already hybrid is tackled through the "Top-Bottom Approach" and if ruler-ship is made to be national service. Prospects are promising in the next twenty years, only if, politics and democracy of the stomach is discouraged, where politicians see political career as a money-making venture and property-acquisition affair. For example, the Polytechnic, Colleges of Education and other tertiary institutions' faculty members are on strike now, the law makers of the two 'Houses' of the national Assembly in Abuja, are favoring a bill that will cut down lecturers' salaries and not their own in curtailing public spending because of fall in international oil prices. Where there is national interest and where there is a genuine interest in the national interests, should the lawmakers who are already rich with all the privileges and wealth that they enjoy in the House be contending to further enrich themselves at the expense of those working to produce the nation's money and human capital? The answer is 'NO'.

Americans think first of what they would do and sacrifice for America, because, their leadership always thinks first of them, protect and provide for them. This has reduced unnecessary tensions at home except those arriving from the foreign policy orientations and obligations of US and which is believed to bring glory

and comfort home. If Nigerian leaders can cultivate this political culture, Nigerians are people who are subtle with their leaders and very loyal to their authorities, let alone, raising arms against them. Boko Haram is for example, a product of mis-governance. Today, it is Boko Haram, who knows what is out there tomorrow as the Niger-Delta militants are also threatening to strike in the event that Dr. Goodluck Ebele Jonathan loses elections. All these are outright 'hate' for the nation but love only for the 'National Cake". If national cake dries, what becomes of the nation? This question will be for further research.

1.4 Conclusion and Recommendations

This piece has examined democracy in Nigeria with is concomitant challenges and prospects in the next twenty years or beyond. These three phenomena, that is, challenges, the prospects and democracy itself gives some concern for thought as to what the pattern of democracy in Nigeria holds for the country and its populace in the next twenty years. Such expectations are clouded with intensity of fears in view of the diverse nature of the society, the unpatriotic attitudes of the political class and their intent to selfaggrandizements, which run counter of genuine national development efforts for a greater nationhood, with Nigeria as a black super power to reckon with. The work does not only unveil future events and expectations, but it has surveyed happenings before, during and after 2015 general elections in the country.

General deplorable state of the polity and economy as well as the lack of government initiatives to take positive decisions in the best national interests, coupled with an inept, porous and unpatriotic political leadership, whose gains is on personal enrichment and ostentations, due to greed and aggrandizements are decried and steps to take in savaging situations to bring normalcy to all the fabrics of the state in the best interest of Africa and humanity in general are highlighted.

Some thematic questions are raised, including, what happens in the post 2015 elections in Nigeria and what happens, the paper contends, will depend on posterity and unfolding events after the general elections, These events hinge on the plans and ploys of the political class and their allies and surrogates who compromise national interests and national development efforts for sustainable growths for their personal and group enrichments and oligarchy consolidation. The paper concludes that, should the political class re-orient itself and put logics and common sense into use, the job of national development and integration, through national consciousness is an easy, though sensitive and challenging, but rewarding task to perform for national pride and integrity.

In the quest for a greater nation by 2035 and the attainment of an advanced democracy, the political class is more tasked to provide for responsible leadership and growth of a credible political culture

that will instill, consolidate and sustain ethical values and discipline in the polity. This will provide for what Socrates (469 – 399 BC), the doyen of political philosophy and theory in the medieval Greece (Athens), had described as "virtue", which is knowledge in partisanship. If virtue, according to Socrates, can be taught and learned, then it suffices to say that the political leadership can encourage the inculcation and practice of good habit, just as Aristotle also theorized in his 'golden mean' application, in the state by all, where the idea of the good holds as cardinal point, through a veritable political education.

Nigerians ought to also genuinely love one another amidst political divide and cultural differences that rule our socio-cultural and political lives. This is where compromise and consensus are needed to advance our understanding for national consciousness toward national integration. Emphasis on ethnic politics and chauvinism by the gladiators as it is expressing itself now in the current dispensation and as it has always been, going by inflammatory political statements that are uttered to heat up the polity unnecessarily, should be discouraged.

Electoral fraud and other electoral criminalities aimed at stealing mandate, that which have pervaded in Nigeria's polity, like the June 12, 1993 presidential election and the unprecedented series of rigging that have been carried out in the past elections in the country should be stopped. This will bring stability to our electoral politics and bolster the electorate's confidence and that of the general society in election conducts and its efficacy for a peaceful - moral change of government. The practice of true federalism with emphasis on merit system needs to be encouraged to strengthen our political structures at all levels of governance. With this, the political horizon will be invigorated and made lively for all Nigerians. Level playing ground will be encouraged, politics of national cake will jettison for politics of patriotism and good statesmanship as obtained in advanced countries, especially, the United States. Importantly also, resource control issue needs to be dynamic and federally-inclined. It is crucial to note that the report of the 2014 National Conference which the delegates arrived at and submitted for implementation in resolving all crises bedeviling Nigeria's existence as a corporate entity to President Goodluck Ebele Jonathan, should be made public and passed into law. Since the change by dialogue and consultation, which politics stands for, the National Assembly and the Executive Arm of Government under President Jonathan should defend Nigeria's integrity and constitutionality by fulfilling Nigeria's decision on the conference. Nigeria needs to also partner with her African brother-nations, especially, those within ECOWAS on the need to promote regional integration for democratic survival. Without Nigeria's leadership and the leadership by example first, this partnership would become a child's play as it is more potentially positioned in terms of human and material capital as well as the political will to drive the force in this age of globalization. Her other brothers always look up to her for this leadership role, which President Olusegun Obasanjo has always been offering both during and outside his office term. For this leadership role to be strengthened, internal problems of national security, political corruption and economic mismanagement must all be addressed and laid to a rest. The military must be kept at bay in politics and the politicians should be careful at playing into the former's hands would ever make them to think of any political interests.

By extension, the faculties in the nation's tertiary institutions should increase research activities into efforts of national development and national consciousness, with the help of the various governments that will leverage on advancement democracy for both Nigeria as a nation and Africa as a region. With all these measures and many others yet to be raised but deferred for further research, Nigeria by 2035 and beyond has a great hope to become Africa's super power and by extension, the world.

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