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*BUSINESS MANAGEMENT IN THE NIGERIAN CONTEXT:
REMOVING THE "SENSE" FROM THE "NONE-SENSE" -PROF. MAIRO*



USMANU DANFODIYO UNIVERSITY, SOKOTO
**BUSINESS MANAGEMENT IN THE NIGERIAN CONTEXT:
REMOVING THE "SENSE" FROM THE "NONE-SENSE"**

49th Inaugural Lecture

By
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BUSINESS MANAGEMENT IN THE NIGERIAN CONTEXT: REMOVING THE "SENSE" FROM THE "NONE-SENSE"

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PROTOCOLS

A'uzu Billahi minal shaidani rajim Bissmillahi rahamani Rahim, “We seek refuge from Satan that is cursed. In the name of ALLAH the beneficent the merciful” The Vice Chancellor sir, the Deputy Vice Chancellor (Academics), Deputy Vice Chancellor (Administration) and Deputy Vice Chancellor (Research, Innovation and Development) The Registrar, Bursar, University librarian, Provost of College of Health Sciences, Dean of Post graduate School, Dean of Student Affairs, Dean of Management Sciences, Dean of Respective Faculties. Directors of numerous centres within the university, Members of University Senate. Respective Heads of Department. I wish to specially recognise the head of Department of Business Administration. Members of the University Community, My Fellow Professor, Great Danfodites. my husband, royal fathers present, my sisters, my brothers, my children and my friends and colleagues all over the nation. Gentlemen of the press,

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my distinguish students here present. Distinguish guest, families, Ladies and Gentlemen. Assalamua. Alaikum warahamatulahi taala wabara katuhu

PREAMBLES

All glory and thanks belong to ALMIGHTY ALLAH, we thank YOU with all your purified NAMES for showing us this day. Let me also use this opportunity to thank each and every one here for sparing your precious time and resources to commensurate on the august occasion of my inaugural lecture. The gratitude extends beyond surface to an in-depth prayer to ALLAH (SWT) to convey each and every person to his/her destination safely.

Having said that, as I stand today in your presence; The Vice chancellor sir. permit me to say that; “I am standing in the presence of greatness”, hence to explain a phenomenon that has been a persistent issue in our society today, the failure rate of businesses in the presence of economic hardship in Nigeria.

Business Management in the Nigerian context; Removing the “sense” from the “none-sense”

“Removing the Sense from the None-sense”

Philip Kotler

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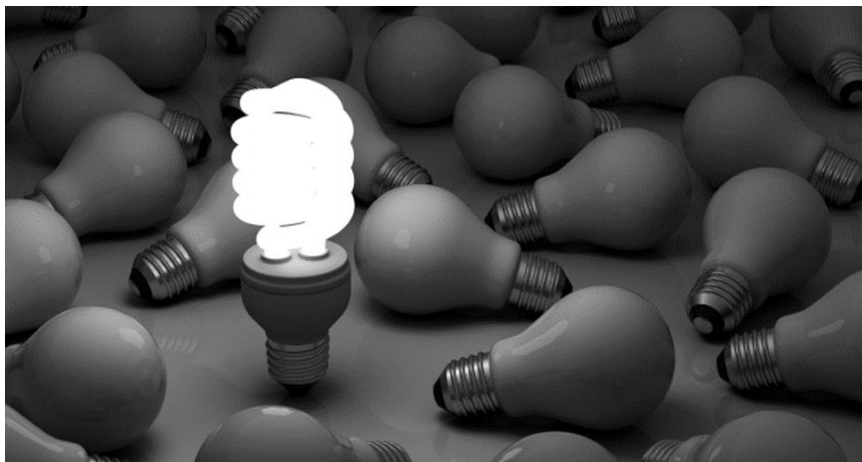
Has been a phrase frequently used by Philip Kotler. Kotler is a S.C Johnson and Son Distinguished Professor of International marketing at the Kellogg School of Management, North-Western University. He is the author of Marketing Management (Pearson), now in its fifteenth edition and the most widely used marketing textbook in graduate business schools worldwide. Kotler, has more than 50 other successful books and has published more than 150 articles in leading journals. He is the only three-times winner of the coveted Alpha PSI award for the best annual articles in the journal of Marketing. Professor Kotler was ranked first most influential business write/guru of the 21st century.

Mr Vice Chancellor sir, the above phrase refers to the uncertainties encountered by business managers in the environment of business, it is now left for the manager to use discretionary approach in choosing the right variables for survival. It can also refer to as the strategic uniqueness of a businesses, a business creates a strategy/strategies that will make it have an edge over and above competitors, because the dynamic world of today is manifested with a lot

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of challenges. The picture below is an illustration of
“Removing the Sense from the None sense”

**Pic.1: PICTORIAL REPRESENTATION OF “REMOVING
THE SENSE FROM THE NONE SENSE”**



Sources: - Starting a Business 101 (Canadian Edition)
published as an eBook original by Blue Beetle Books

From the above pictorial illustration (Pic.1), it can be
seen that the bulb with the energy saver is still standing
and performing its function, while the rest bulbs are
down and without any performance. This is what
happen to a Business Manager with unique preposition,

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more so, the business will have an outstanding performance against competitors.

However, despite the rich fertile soil for agricultural produce, hunger and starvation is the order of the day.

Business Managers should take note of the environmental factors that are constantly changing.

Small and medium scale enterprises (SMEs) are on the decline in terms of input and output, in spite of several interventions of government (Abdullahi, M., 2015)

Hence, no country can grow without the presence of SMEs. The SMEs are the engine of growth and development in any society

Furthermore, Mr Vice Chancellor sir, acknowledgement of the role of historical and colonial legacies in shaping the current landscape of poverty in Nigeria, must be noted. During the 1960s The legacy of colonialism has left deep scars, exacerbating existing inequalities and disrupting traditional socio-economic systems. Patterns

of land ownership, resource allocation, and power distribution continue to reflect the enduring legacy of colonial rule, further marginalizing already vulnerable communities. Moreover, the intersectionality of oppression further compounds the experiences of poverty within Nigeria. Women, ethnic minorities, and marginalized communities bear the brunt of poverty, facing multiple layers of discrimination and disadvantage. Gender disparities in access to education, healthcare, and economic opportunities perpetuate a cycle of intergenerational poverty, trapping individuals and communities in a cycle of deprivation. These, becomes evident that addressing this pervasive issue requires a multifaceted approach. Policy interventions aimed at poverty alleviation must go beyond mere economic interventions and address the underlying structural inequalities that perpetuate poverty. This may involve land reforms, equitable access to education

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and healthcare, and initiatives aimed at empowering marginalized communities. Above all the establishment of SMEs for grassroots participation and engagement, in order to remove the rural communities from the shackles of poverty

Mr Vice Chancellor sir, Business Managers are facing numerous challenges within the Nigerian context. The country got its independence in the 1960s from the colonial administration. Most businesses then were agro-allied because of the dependences on agricultural produce. There was on problem of infrastructural decay, as the population growth was corresponding with the country's development, then. 1970s was associated with crude oil discovery, this invariably brought about a shift from the agrarian monoculture to a dependency on petroleum. The discovery of crude oil also led to the industrial revolution that brought multinational foreign companies and foreign capital in to the domestic

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production of crude oil. The sector was at its peak, because of the revenue generation for the country, it generated 22% of the country's Gross Domestic Product (GDP). The country's total revenue reserve rose to 80%, more so crude oil was the major product exported then, so Nigeria's export earnings rose to 90%. The presence of multination organization did not allow the indigenous SMEs to stand the test of time. The strong competition between the locally produced items and the foreign products that are close substitute was uncontestably.

Mr Vice Chancellor sir, this was the beginning of the enormous challenges we faced as a nation today; the discovery of crude oil and the abandoning of agricultural sector. Rural-Urban migration persisted because the youth movement to the urban areas in search of white-collar jobs. There by leaving the women and the aged in the villages to farm for the teaming population of the country. However, by the middle of 1980s the country

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was in crisis because of the volatility in oil prices, crude oil prices fall from \$114/barrel to \$38/barrel to further decline of \$32.6/barrel. This led to drop in foreign reserve which increase the country's debt problem i.e. deficit balance of payment, unemployment and under employment, economic depression and persistence rural-urban migration, galloping inflation increased from 5.4% to as high as 57.2%, All those dramatic movement in the economic profile of a country translate to turbulence to the business manager. Mr Vice Chancellor sir, those challenges further deepen in to “economic quagmires”. By the end of 1980s Nigeria's external debt has risen to \$22 billion. Nigeria has to resolve to collecting loan from the International Monetary Fund (IMF), this resulted to the introduction of Structural Adjustment Programme (SAP). The loan comes with stringent rule and regulation; hence the country devalued its currency, subsidy removal, high

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fiscal and monetary policies, privatization and commercialization of existing government properties. The already existing problem in the Nigerian economy was really compounded to its maximum, business manager found it very difficult to cope. Furthermore, a lot of SMEs cease to exist because of the economic hardship, that hardship lingers till the 1990s.

Mr Vice Chancellor sir, the year 2000s witness global financial crises, although the Central Bank of Nigeria under the leadership of Mr Charles Sulodu, envisage that the Nigeria banking sector is strong and can withstand any shock. At the end of the day, the Nigerian Banking sector has to be recapitalised for a more robust financial strength, banks were merged and some were acquired for stronger capital base. It is also within the year 2000s that Nigeria paid up its bilateral external debt to the tune of \$12 billion and \$18 billion was written off. At this point the Nigerian government need to

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industrialize the nation, the quantum of huge money movement outside the economy is alarming. Perhaps, no nation with such large population size can be developed without industrial revolution.

Mr Vice Chancellor sir, the year 2019 is associated with the worst of challenges that devastated the entire globe, the COVID 19 pandemic dealt with the globe. An air born disease that was created in a lab in Wuhan China, it spread to every corner of the earth, followed by the devastating lock down of activities and even human movement. COVID 19 was the worst thing that have ever happen in the history of the business market, every business venture was at a standstill. Much later after the lock down businesses started regaining their grounds and they come up by re-strategizing their activities for a better sustainability. Mr Vice Chancellor sir, majority of the African nation were immune by the special grace of GOD, that became a blessing. That is not withstanding,

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as a nation, the fact is we do not have the capacity and the facility to withstand the pandemic. However, in the mist of this crises, Climate Change manifested devastatingly effect all nations. Through sea level raise, hence, flooding especially in the rural communities- washing away houses, farm, land etc Stagflation was also very persistent, this occurred when rising food prices are combined with increase unemployment and underemployment, which is majorly as a result of climate change variables. In the presence of all these crises come the ultimate fuel subsidy removal. On the removal of fuel subsidy, more than 50 million SMEs collapsed or died a natural death.

Thus, Mr Vice Chancellor sir, this is where our dear nation is today, the population has been on the increase without a corresponding improvement in growth and development. It is a clear classical example of development without growth. The failure of

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government to address the problems of poverty, unemployment, inequitable distribution of wealth, ultimately resulted in anger, agitation and violence crises against the Nigerian government by some individuals or groups. These individuals or groups are; insurgency, militancy, secessionist movement, kidnapping, terrorism and banditry to mention but a few. The environment is highly uncondusive for the operationalization of SMEs. This inaugural lecture is timely, it will remind the business managers and community members that every person is uniquely made by GOD ALMIGHTY with skills, identify your uniqueness and capitalise on it. One can be an entrepreneur, an agroprenuer, an intrapreneur, or an afroprenuer. We don't have to wait for solutions to come down from heaven, we can solve our problems ourselves by using the natural resources in our environment. To foster the production of goods and

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services for household utilization and gradually generate employment and engagement at the grass root level, which can lead to growth and development at the long run. As a nation we should believe in ourselves, have confidence in ourselves, thus, there shall be light at the end of the tunnel.

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BACKGROUND

Business Management, is a practice that has been there for decades. There were times when agriculture was the major occupation of Nigerians, the country is blessed with abundance of natural resource. For example; cocoa, ground nut, palm kernel, tin, iron ore, marble, rubber, columbite, graphite, granite, lime stone, and so on, above all, it has fertile soil for agriculture. Then, people lived in communal setting made up of father, mother/mothers, sons, daughters, sons-in-law, daughters-in-law, grand children etc. So, there were enough farm hands (workers). While surpluses of the farm produce are taken to the market for sell or exchange, invariably, the economy was driven by the agricultural sector then, International Monetary Fund (IMF,1980). Regardless of what Business Managers were called then, someone had to plan what was to be done, organize the family members, farm tools, materials, lead

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and direct the workers. Hence impose some controls to ensure that everything was done well. Those tasks were usually coordinated by head of the family i.e., the father. He coordinates all affairs and lead the way, while the women follow after them. Hence, it was an initial form of business management, surpluses were stored in a special storage facility, while some were brought to the market for sell, on the “village market days” or special occasions in order to purchase other domestic items that were very necessary for home-hold uses.

Business Management has witnessed a lot of transformation in Nigeria, especially during the 1960s. For example, in the north-western region of Kano, ground nut was extensively cultivated to the extent that ground nut pyramids, gave credence to the nation. Ground nut, cocoa and rubber were use as export to earn revenue for the country. Those were organized endeavors directed by someone responsible for; planning, organizing, leading, coordinating, controlling and above all legal tender exchange. More so, they are business management activities that have existed for hundreds of

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years before even the advent of colonial masters. In a related development, the Feudal System was practiced in Nigeria, the landowners needed no other principles to guide their management of the serfs but their hereditary title. This was a period of enormous extremes, characterized by the chiefs and the peasants, the emirs and the slaves, the haves and the have-nots etc. During this pre scientific–management period, all that was needed was for one to be in a position of authority, for authority meant power and control in the social and economic systems then. (Abdullahi, M and Kirfi, M., 2014)

During the 1970s Nigeria discovered the presence of crude oil in abundance at the Niger Delta region, hence the neglect of the agricultural sector and concentration of the crude oil sector. The oil sector accounted for 22% of the Gross Domestic Product (GDP), It also provided 80% of the country’s total revenue, 90% of export earnings, National Bureau of Statistics (NBS, 1980). By middle of 1980s, Nigeria was in crisis because of the volatility in the oil prices. Therefore, oil prices fall from \$114/ barrel to \$38/barrel, it

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further fluctuated to \$32.6/barrel. These, lead to a drop in foreign reserve, which consequently manifested in the increase in external debt of the nation. Numerous problems surfaced them self as a result of the decline in crude oil prices. For example, deficit balance of payment, increase in the inflationary rate, economic depression. Rural-Urban migration which lead to the neglect of agriculture, increase in unemployment level, hence distortion in the management of businesses like; the Micro, Small, Medium and Large Enterprises (MSMLEs) in the economy. By implication Business ventures that were meant to foster economic growth, generate employment opportunities, improve the people’s standard of living, faced fluctuations in performance during economic turbulence.

Therefore, this is an inaugural lecture, with an intent of evaluating an integral part of business management within the Nigerian context; showing casing the ideas that are MAKING SENSE, to be extracted from those ideas that are NOT MAKING SENSE so that managers can prosper in a

dynamic environment of business. Hence, the content is divided in to sub topics for ease of understanding.

BUSINESS

The 21st century business has come with tremendous transformations, especially with the present of Information Technology (IT). Business can now be performed individually or groups with the objectives of satisfying defined consumer needs and wants. The objectives of business can be translated in to; produce goods and services effectively and efficiently to suit the needs and wants of the ultimate consumer or end use. Secondly, business generate enough revenue and profit, wellbeing of employees will be protected through personnel management and industrial relation. Invariably, the presence of businesses in an environment should have positive impact on the lives in the communities as a result of Corporate Social Responsibility (CSR). This is contrary to what is obtainable in ancient times. Presently, business have expanded it horizon to incorporate different sectors, in order to have more robust theoretical

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classification in to the areas of; production, management, marketing, finance, actuarial sciences and accounting. 1) production; every business produces one form of service/product or the other. Some organizations, firms or industries are in to the production of goods and services that satisfies human needs and wants. Production is basically the only process of converting raw materials (inputs) in to finished product (output). 2) Management is essentially the process of getting jobs done through people, a business organization should be well groomed and experienced in terms of how to manage both human and capital resources. Hence, he plans, organizes, coordinates, directs and controls the affairs of the organization. 3) Marketing is not selling, but it is the essential element of the performance of all business activities that direct the flow of goods and services from the producer down to the ultimate consumer or end user (Kotler, 2018). According to Baker, (2016), Marketing is consumer oriented, in that, it anticipates consumer demands and design strategies to satisfy these demands in the process of profit making. 4) An actuarial scientist is

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essentially a specialist in insurance, any form of insurance job is handled adequately by an actuarial scientist. 5) Accounting is most of the time combined with finance, because they all deal with money matters essentially. It simply described accounting / finance as the recording of business transactions in such a manner that the record will show at any point in time the true affairs of business.

BUSINESS SECTOR IN NIGERIAN

The Nigerian business sector is one of the largest sectors in the economy. It is seen as the pivot of economic development of the nation. Indeed, most people see this sector as an engine of growth, which has enormous capacity to function. Perhaps, this is why Etuk, (1985) supported this view by asserting that;

Business is the sum total of organized efforts by which the people engaged in commerce and industry provide the goods and services needed to maintain and improve the standard of living and quality of life to which each of us may aspire. The organized effort should not be limited to activities such as agricultural manufacturing, mining and

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quarrying, assembling, transportation, banking, insurance, wholesale and retail distribution, but to include all kinds of services performed daily by members of the society.

In the light of the above, business sector is viewed to constitute all kinds of business activities targeted at profit making. It is for this reason that in Nigeria the sector contributed immensely in providing income-earning opportunities for a large number of the unemployed youths. On the other hand, the employment generation opportunities by this sector consist of a wide range of activities from small scale manufacturing to services of all kinds (Obadan et al, 1999). They added that, these are businesses that involve between one and ten and even more persons. In addition to providing income and employment, the sector offers essential services for a wide range of people, especially those who could not secure white-collar jobs and the low privilege Nigerians. More so, the sector serves as a training- platform for entrepreneurial development and management, as well as in fund transfer

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through money market to build other sectors of the economy. Another landmark is the high-level participation of the business sector in export activities which enables it to generate foreign exchange earnings to pay for imported goods. This also enables the sector to make significant contributions to government revenue through the payment of various taxes which makes it possible to carry out government business (Odoko,1999)

CONTRIBUTIONS OF BUSINESS SECTOR

Despite enormous contributions made by this sector to the economic growth of the nation, the sector is still without reasonable assistance from the government, even when the firms within the sector have continued to improve tremendously on their innovation. Business sector comprises of various units that concentrate on the manufacturing and the provision of goods and services to satisfy the needs and desire of the society at a profit. In Nigeria for instance, the activities of the business sector cover a very wide area as identified by Etuk, (1985) to include agriculture, manufacturing, mining and quarrying,

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construction, transportation, commerce and all other kinds of services. However, the impact of these activities played a key role in the economic growth of the Nigerian society. This sector is the largest employer of labour, which has help in reducing unemployment problems in Nigeria and in other African countries.

Obadan, et al, (1999)., remark that the sector serves as the single most important source of employment in a country. Business sectors provide avenues to generate incomes to sustain the livelihood of both rural and urban household in Nigeria. The sectors also serve as a source of additional income to most working-class Nigerians. Perhaps, this is why the sector is seen as the major components of economic growth in developing countries. The activities of the sector range from agriculture and petty trading to all kinds of services. Business sector is seen as a ground for training and re-training of business operators, practitioners, managers of business and entrepreneurs. Here formal education is not a basic requirement or barrier to entry because of constant training and re-training of both skilled and unskilled

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personnel within the sector at all levels. The training includes: apprenticeship training, on the job training, job rotation, and in most cases off the job training is allowed for the purpose of improved productivity (Nwachukwu, 2000 & Stoner, et al., 2022). The training could also take the form of seminars and workshops. Business sector takes care of the basic needs of the Nigerian society, such as food, clothing, housing and so on.

In other words, the sector produces and provides goods and services that are generally accepted by the people in the right quantity and make them available at the right place and at the right time and at the least prices. More importantly, the sector helps in empowering, and improving both economic and social lives of the people. As such the contributions of the sector to the growth of the society cannot be overemphasized.

BUSINESS SECTOR PARTICIPATION IN NIGERIA

In recent time's business sector has make life more meaningful to people, by investing in essential

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infrastructures such as water, power generation, roads, housing and telecommunication. For instance, in Nigeria, Public water taps in most cities and towns remain dry for many years, while public power supply and most federal and state roads are at their worse states. The same applies to the government own telecommunication facilities. It is on this background that private individuals, and corporate bodies take initiative in owning and investing in telecommunication services (G.S.M).

These can also include; boreholes, housing estates; assist in constructing and maintenance of short distance roads, as well as generating and supplying power to their immediate operational environment as part of the business social responsibility. Transport is very important to commerce and industry, as well as the entire economy of a country. It is a link between the various towns, cities and countries of the world, such that the world is now seen as one economic unit (Alyenuro., 2012). An efficient transport system reduces distribution costs, permits wider markets and larger scale production (Osuala., 1985). By facilitating the free

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movement of workers and commodities, a good transport system offers business sector and other sectors a wider choice of business and office locations which give the best balance of economic advantage. It is for these reasons, that business sector take initiative in investing so much in transportation.

Today in Nigeria, government has no single commercial airline, rather the airlines are owned by private firms, same goes to inland waterways where almost all the ships are owned by business organizations. The rail is not left out, it is owned and managed by the government, but is in its worse state -compared to what is happening in other part of the world. While on the road transport, some states and local government have made a reasonable impact, but, then it is still dominated by the business sector.

This is a landmark achievement by the business sector to improve the economy of the nation. Business sector helps in the development of entrepreneurship in Nigeria through the process of training the intended entrepreneurs, who subsequently establish small scale businesses. This form of

business is simple to establish, as there is little or no government regulations to influence its existence. This unit of the business sector is of great importance, because it is seen as a feeder to other major unit of the sector and as such is often regarded as the engine of economic growth.

CONSTRAINTS OF BUSINESS SECTOR IN NIGERIA

The Nigerian Business Sector is also facing numerous challenges, which adversely affect their growth and the realization of their full objectives. These problems are discussed as follows: a) Shortage of finance: The major problem affecting the growth of business sector in Nigeria is the shortage of finance, such that most of the firms within the sector lack working capital, as well as adequate finance to expand their businesses. According to Corman and Lussier, (1996), money is necessary in order to begin well and to continue operating the business. Based on this, several studies have been conducted by various scholars which confirmed that the initial investment capital and finance for expansion of most businesses comes from

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personal savings, contributions and borrowing from relatives and friends (Corman and Lussier, 1996; Damson and Oyeyinka, 1993). Most firms have direct access to bank credit facilities to finance their business activities. However, to further strengthen and ease the setback experienced by some business firms, there is the need for them to reposition themselves. This can be achieved through the establishment of financial institutions and strengthening the existing one specifically by granting financial assistance to the business firms, through Co-operative Societies, Commerce Bank, People’s Bank, Community Bank etc.

In addition, appropriate policies and techniques should be put in place to ensure that all loans obtained are repaid within a stipulated time frame. b) Inadequate infrastructure: In most society infrastructures are seen as essential element for business development, where as in Nigeria the case is different. This is why we view infrastructural facilities as one of the problems faced by the Nigerian business sector. For instance, today the sector is experiencing constant power outage, irregular water supply, poor access roads in our

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towns and cities. It is also associated with inadequate site; for building structured business centers and shops; facilities in the rail system, seaports and airports are depreciating on daily basis. These, create serious operational inconvenience to the business sector, such that the sector could not compete favorably with the same sector in the developed countries of the world. To this end, there is urgent need for government to give more attention to improving and strengthening those infrastructural facilities that will enhance effective and efficient functioning of the business sector. For instance; in constructing and rehabilitating of rural and urban roads, rural and urban markets with good shops, providing good communication network, constant water and power supply and other social facilities all at a reduced cost.

Furthermore, government could explore the possibility of the business sector to give more assistance in the provision of some of these services. c) Unstable business climate: Business sector activities are affected by unstable climate characterizes by political crisis, and indifference among

various groups in our villages, towns and cities. Odoko (1999) asserts that;

Not many people, especially foreigners, will be willing to commit their financial resources to expanding existing facilities or funding new investments in a climate of instability, Hence, there is urgent need therefore to put in place various measures that will provide a conducive business climate that will encourage both local and foreign investors to invest in the Nigerian business sector.

In other words, government should collaborate with the business firms to make good people-oriented investment decisions. A decision that will provide basic amenities, employment; empower and make life more meaningful to the people. d) Research and development: In order to minimize the problems faced by the business sector, there is need for collaborative efforts between the business sector, research institution and the government to undertake result-oriented studies, especially in the area of basic and applied research.

POTENTIALS OF THE NIGERIAN BUSINESS SECTOR

The Nigeria Business Sector have the likely potential of recording some achievement that cannot go unnoticed. These can be envisaged in the exploration of all the available business opportunities and how to make best use of them. As well as identify all available threats within the sector and how to minimize its rate of influence on the activities of the business sector. Odoko (1999) advised that, to achieve success, necessary incentives must be provided to arrest the needles waste which brain drain constitute. He added that the efforts of the institutes need to be properly focused in the short to medium term. 1) Government Regulations: Most government laws affect the smooth growth of the business sector in Nigeria. Such laws include those on trades, taxes, foreign business licensing, pricing, labour and standards of goods and services provided. Others are frequent harassment of the business operators by the local government personnel.

Therefore, government should make laws that will help encourage investors to invest more in the Nigerian business

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sector. Business has the characteristics of being involved in transfer or exchange of goods and services, as well as human activity directed towards the acquisition of wealth, which will lead to growth by increasing the National income. Apart from this, business has the aims and objectives of earning profit, manufacture goods and render services to the society, involving payment of taxes regularly to generate income for the government. As well as, provision of job opportunities for the public, improve the standard of living of everybody in the country thereby resulting in sustained growth or development. In terms of size, the private sector in the Nigerian economy is substantial. There are two components: the organized private sector and the informal sector. The organized private sector comprises public limited liability companies, private limited liability companies and partnerships.

Whereas the informal sector consists of peasant farmers, petty traders and artisans. Nigeria, which was one of the richest 50 countries in the early 1970s. The sixth largest exporter of oil, turned to become one of the 25 poorest

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countries at the threshold of the twenty first century, hence, poverty in Nigeria in the midst of numerous problems. Nigeria is among the 20 countries in the world with the widest gap between the rich and the poor (Igbuzor, 2006). The World Bank in its 2001 report titled 'Attacking poverty' proposed a strategy for attacking poverty in three ways: promoting opportunity; by encouraging effective private investment, provision of adequate infrastructure, facilitating empowerment and enhancing security. All of these will go a long way in fostering, innovation and creativity in the Nigerian business sector. Nigeria, an Oil-rich country has been restricted by political instability, corruption, inadequate infrastructure, and poor macroeconomic management, but in 2008 began pursuing economic reforms. Lack of infrastructure and slow implementation of reforms are key impediments to growth in Nigeria. The government is working toward developing stronger public-private partnerships for roads, agriculture, and power. Nigeria's financial sector was hurt by the global financial and economic crises, but the Central Bank governor

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has taken measures to restructure and strengthen the sector by imposing mandatory higher minimum capital requirements (Nigeria Economy Profile, 2013). National Economic Empowerment and Development Strategy (NEEDS), was launched in 2003 as a major initiative to reposition the economy of Nigeria in order to meet the multifaceted challenges confronting the economy.

The NEEDS is a home-grown economic programme targeted towards achieving a stable, predictable and sustainable macroeconomic environment; non-inflationary and non-oil GDP growth. It is a medium-term strategy which aims at poverty reduction, wealth creation, employment generation and value re-orientation. It is a nationally coordinated framework of action in close collaboration with the State and Local governments (with their State Economic Empowerment and Development Strategy (SEEDS) and other stakeholders. The vision is to consolidate on the achievements in 1999-2003 and build a solid foundation for the attainment of Nigeria as the largest and strongest African economy. The NEEDS encompasses important

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structural reforms designed to enhance the transparency and accountability of public sector policies and institutions. The process was expected to address many of the deep-rooted macroeconomic and structural challenges in order to restore stability and promote rapid and sustainable economic growth (development). The NEEDS document implemented was to create conducive environment for business and foreign investment so as to ensure a government sector cum private sector partnership for growth. Particulaly, it is focused on the provision of basic services, empowering Nigerians and encouraging the private sector to become the engine of growth of the economy.

The empowerment was focus in the areas of health, education, environment, integrated rural development, employment, youth development and so on. As well as a weapon to reduce poverty and underdevelopment in the country. Weak infrastructure has been a driver of rising cost of doing business in Nigeria. In order to tackle this problem, government embarked on massive rehabilitation and

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construction of new infrastructure reinforced by the privatization and deregulation policy for increased participation of the private sector in infrastructure development.

National Council on Privatization was set up to ensure proper implementation of the privatization programme. The policy of deregulation of major sectors of the economy which had been put in place since the Structural Adjustment Programme (SAP) in 1986 was sustained. Consequently, the communication sub-sector was the first to be privatized with the licensing of many global system for mobile (GSM) communication which led to the telecommunication business revolution (Soludo, 2007). The deregulation of the downstream oil sector enhanced private sector participation and put an end to the incessant fuel crises that plagued the economy.

BUSINESS ACTIVITIES IN NIGERIA

The effect of businesses on the economic development of Nigeria. This is with the desire to examine its ability to

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achieve the desired objectives in the country. According to William et al. (2005) business activities could be grouped into: Education, Computer training centers, Primary Schools, Secondary Schools, Universities. Colleges, Music Schools, Computer Hardware Dealers; Emergency: Ambulance Services, Emergency Rescue, Fire Brigade, Hospitals; and Entertainment: Art Galleries, Night Clubs, Cinema Hall, Live Bands, Fashion; Fashion Designers, Modeling Agencies, Boutiques, Clothing Accessories, Barbing Salon and Agriculture, hotels and restaurants, building and construction, telecommunications sectors and many more.

EFFECT OF BUSINESS ON ECONOMIC DEVELOPMENT IN NIGERIA

Business has played very important role in economic development in Nigeria and also forms the backbone of National development in Nigeria. The organized private sector, even when it was small in size, is the source of technological advancement in the economy. The large

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informal segment, on the other hand, employs an estimated 70-80 per cent of the labour force and represents a major source of capital formation, particularly in the rural areas. It also provides a cheap source of low-level technical manpower to the organization. Employment is created by businesses whether small, medium or large scale for the citizens of Nigeria. Now the employment is created by both private and government businesses unlike the pre-independence era when government was the major employer. Thus, businesses in Nigeria have helped to reduce the rate of unemployment in the country and thereby helped the businesses to achieve their aims and objectives.

The “Dangote Group” is the largest industrial conglomerate in West Africa and one of the largest in Africa. It generated revenue in excess of US\$2 billion in 2011. The group is one of the leading diversified business conglomerates in Africa. It employs in excess of 21,000 people (<http://en.wikipedia.org>). The organization has helped in contributing to the Nigeria Gross National Product (GNP) which is the total monetary value of all goods and services

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produced in a country within a particular year. The histogram below is a testimony of the work of Dangote group of companies, particularly in the crude oil production (Chart 1)

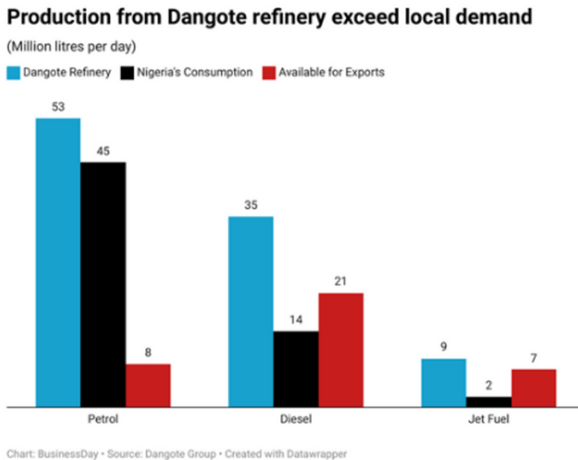


Chart 1 is a histogram representing the achievement of Dangote refinery in the area of refining crude oil, hence enhancing the availability for adequate consumption. These will further increase output of goods and services in the country. Since a country's level of economic development is determined by its growth rate from the development of its GNP. Dangote group of companies have contributed to economic development of the country.

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Statistics show that the incidence of poverty using the rate of US \$1 per day increased from 28.1 percent in 1980 to 46.3 percent in 1985 and declined to 42.7 percent in 1992 but increased again to 65.6 percent in 1996. The incidence increased to 69.2 percent in 1997. The 2004 report by the national Planning Commission indicates that poverty has decreased to 54.4 percent (Igbuzor, 2006). For Example, DANGOTE GROUP is one of the most diversified business conglomerates in Africa with a hard - earned reputation for excellent business practices and products. It is the largest industrial conglomerate in West Africa and one of the largest in Africa it generated revenue in excess of US\$2 billion in 2011. Innovations have been initiated by establishment of businesses that will bring new ideas to the country and also engineered by businesses seeking to improve their products and services.

These innovations have brought tremendous improvement in the economy of Nigeria for example there is reform in the Nigeria banking with the introduction of computer and internet services by certain business units. Competition

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helps in better performance of various Business units. In the banking and education system, many units there have created competition among them for better performance. The competition has helped in improving the quality of goods and services produced by these sectors and thereby improved the economy. Businesses provide for each other, certain business render services, provides products or raw materials needed for other businesses to survive. This has indirectly helped in the promotion of business establishment in Nigeria and the economy at large.

According to report the non-oil sector of the Nigerian economy was the main driver of the country's real Gross Domestic Product (GDP) growth in 2013; also, report has indicated that ongoing reforms in the key sectors of the economy also aided output of the non-oil sector as stated by FSDH Merchant Bank Limited. The National Bureau of Statistics (NBS) data revealed that GDP growth rate stood at 6.81 per cent as at the third quarter of 2013 while the growth rate of the non-oil sector stood at 7.95 per cent which

is the highest quarterly growth as at the end of September 2013.

The increase in the economic output recorded in the third quarter of 2013 was as a result of increases recorded in the agriculture, hotels and restaurants, building and construction and telecommunications sectors of the economy. The contribution of the non-oil sector in the third quarter of 2013 was due to benign weather conditions that led to bountiful harvests in the agriculture sector. Hence, increased investments by local and foreign investors and the positive macroeconomic environment. Business has contributed to changes in the level of development in the country and the business companies in each state of the country determine the contributions of states to GDP of the country.

Thus, business in Nigeria has been able to achieve the expected target. It can even perform better if better conditions are provided as motivation for entrepreneurs. There is need for the country to invest more on electricity supply because, it is pointed out that the supply of adequate

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and consistent electricity in the country would help to galvanize activities in both the formal and informal sectors of the economy. GDP is expected to grow further, there is therefore the need for import substitution policy and other fiscal measures of the federal government aimed at encouraging the development of the agriculture sector and agro-allied activities to boost output of the sector. Also, Nigerian Government should pursue the goal of helping Nigerian entrepreneurs through motivation. To make it happen, there is the need for a thorough business plan and plenty of patience as suggested previously in 2008. To increase production there must be investment, in production, plant and infrastructures which is impossible without capital. Therefore, it is necessary to borrow within the country, seek aid, save from earnings, and welcome foreign investment. Capital is regarded as the key to development and the best way to accumulate capital is to export to rich countries. It is crucial to facilitate growth of export capacity, the more that production increases the more the tax income the government will have to spend on

education, health, welfare, public facilities, and the environment.

MANAGEMENT

This term has also taken a standardized form today, it can be styled as “Manage-men-t (ie manage- men-tactfully) why manage-men-tactfully? this is with a view to get the thing done. In order to manage-men-tactfully. One has to understand the highly unpredictable and uncertain human owing to this management is very complicated and challenging activities. A precise definition of management is not so simple because the term management is used in a variety of ways. It has drawn concept from a number of disciplines economics, sociology, psychology, anthropology, statistics and so no.

Management is a distinct process by consisting of planning, organizing, activities and controlling performed to determine and accomplish the objectives by the use of human beings and other resources (Terry, 2000).

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The diagram below is a representation of this definition;

The management process is illustrated in the diagram below:



Sources: Chartered Institute of Personnel Management in Nigeria (CIPM, 2023)

Managers in the 21st century are encountering extremely significant challenges in their process of management in an organization such as hiring and keeping the right employee, building a strategic mind set, crafting an innovative culture and organization, developing system thinking and also getting rid of short-term mentality. Many management thinkers have defined management in their own ways;

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Management is the process of reaching organizational goals by working with and through people and other organizational resources. Also, Management is a universal phenomenon, a very popular and widely used term.

All organizations, business, political, cultural or social are involved in management because it is the management which helps and directs the various efforts towards a definite purpose. According to Koontz, H., (2001)

Management is an art of getting things done through and with the people in formally organized groups. It is an art of creating an environment in which people can perform and individuals can co-operate towards attainment of group goals.

According to Taylor, (2011)

Management is an art of knowing what to do, when to do and see that it is done in the best and cheapest way.

According to Drucker, P., (1987)

Management is a multi-purpose organ that manages a business and manages managers and manages worker and work. Management has three (3) characteristics: 1) It is a process or series of continuing and related activities. 2) It

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involves and concentrates on reaching organizational goals. 3) It reaches these goals by working with and through people and other organizational resources. The four (4) basic management functions that make up the management process are described in (Planning, Organizing, influencing, Controlling)

THE ROLE OF MANAGEMENT

It is interesting to stress the predominant roles management play in our everyday life not minding the classification of our given institution. The coverage of such scope transcends institutional boundaries and sectional disciplines. The possibilities of any functional institutions, is dependent on the function of management even where such terms are not captured or expressed literally. The connectivity with the cycle of action and reactions within any system demand and requires the services of management. The multiplier effect for the need of management practice is made accessible in its sectionalization with each providing specific skill to furnish practitioners with relevant information to make better decision that will be visible in their everyday activities.

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These categories more often than not range from: Human resource management, Organizational behaviour and management, Change management, Marketing management, Management information system, Production/operational management, etc.

Deliberate attempt has been made to isolate the very essence of management practice within some giving disciplines and institutions as noticed in the definition of concept. The lack of which has literally reduce the impact of the given construct as against expected result and practicability envisage. Nwachukwu (2000). These attempt those not only negate the trend of history that trace management practice as far back to the very stone age. A result of which (Stetan R., 1963; Nwachukwu, 1982) buttress that institution cannot function in isolation without management practice as that is the very essence of the institution. Management is viewed as the engine room that defines the flow of all economic and productive activities. Nwachukwu (2000) assertions on the subject matter were: -

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The increasing demand for human capital development is hinged on the rational that the birth, growth and development of any business ventures is dependent on the human capital consideration which has a multiplier effect on the developmental trend in the nation. The creation of employment opportunity for all level of individual falls within the jurisdiction of management which in turn pose some level of challenge. The bedrock for management challenge falls and remains under the cycle of human resource management as presented in his diagram. There exist two separate goals of both organizational and employee that must be reconcile for effectiveness within any system. Management is the engine that steams any economic progress within any system.

Nwachukwu (2000) on the subject matter identified a host of challenge and created the space for the way forward. Owing to which, the current paper will toe a similar line in the approach of management as an agent of change that functions efficiently and effectively on the basis of the past,

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in the eyes of today with the picture of tomorrow given cognizance to existing and would be environmental variables. Concept of Managing and the emergence of management scholars has no less been visible in the number of definitions attached to the concept of management or managing. So much that the words of Koontz, H., (1961) in an article “Management Theory Jungle” was developing to the enormous definition of the term management and its application. His work also foresaw the future as today management archives lack in no means on the meaning and definition of the subject matter. He opined a new vista for management scholars to measure the wealth of existing definition and presented a platform to narrow the relatedness and difference if any as they portray.

CLASSIFICATION AND CATEGORIZATION OF MANAGEMENT

Traditionally the term management is viewed on tripod/levels: 1. Strategic managers: These are executives of an organization placed with a responsibility to development

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the company's goal. Specific focus is placed on long-term issue. The growth and overall effectiveness of the organization forms their very essence as their interaction often requires them to work extensively with outside individual and organization.

2. Tactical/middle line managers: The interest of these line of managers are the translation of the general goal and plans design and develop by the strategic managers into specific objectives and activities which most times requires proper coordination of resources for expected outcome.

3. Operational managers: They are regarded as the link between non-management personnel. These are lower-level managers placed with the responsibilities of supervising the operations of the organizations. It is interesting to note though that even with such classification; today's globalization has almost provided a plain sequence for management to operate freely.

Management and Managing Defined The term management and managing are used interchangeably but they are in no means the same even where they are similar.

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Management as defined by the American Institute of Management “it is used to denote either a group of functions or the personnel who carry them out; to describe either an organization’s official hierarchy or the activities of men who compose it; to provide an antonym to either labour or ownership.” Managing on the other hand is the effective performance of the established function of management. Although, to some Nigerians, it is a term used to describe a state of absence or lack of satisfaction for an expected event or issue.

CHALLENGES OF MANAGING IN NIGERIA

The everyday Nigerian manager is compounded with enormous challenges that require a strong will to work the next day. The realization of any institutional progress is closely linked to informed information that shapes existing or would be environmental forces which define the extent of managerial practice. This environment could be external and internal with their individual peculiarities. However, the proper marriage of the first and the latter create the green

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light for any manager not minding the weight of the said challenge. But you may ask is that every possible in the current Nigeria? Where the wave of globalization wind for best management practice and value for human co-existence with core interest on transparency and reduce corruption, accountability, stewardship, peace and collective drive for ethical values and integrity amongst practitioners etc. tend to sound ill-timed and therefore should not see the light in the formulation of our personal and collective policies.

However though, the present administration is making frantic effort to reposition the lost glory by tackling neglected generational managerial decision that would have yielded a better working environment. The choice for taking most of these unpopular economic and managerial decisions for the common good of our tomorrow is indeed a big challenge as visible in the last episode of flue subsidy removal. The big picture becomes the challenge for managing how to create a balance from the past system of approach to the modern rush for global recognition by

placing a benchmark which in turn helps to strengthening the identified weakness within our institution and organization.

BUSINESS MANAGEMENT

We have seen the advent of Business Management in Nigeria during ancient time, hence we advanced to modern time of business management which can be seen as all the activities performed by an organization that end up in profit making. Such activities can be categories under planning, organizing, directing, coordination and controlling (Onah and Thomas 2004). Business Management is a vital aspect of the economic life of man, which is an organized group activity. A central directing and controlling agency that are indispensable for a business concern.

The productive resources material, labour, capital etc. are entrusted to the organizing skill, administrative ability and enterprising initiative of the management. Hence, business management provides leadership to a business enterprise. Without able managers and effective managerial leadership,

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the resources of production remain merely resources and never become production. Business Management occupies such an important place in the modern world that the welfare of the people and the destiny of the country are very much influenced by it. Business Management is a technique of extracting work from others in an integrated and coordinated manner for realizing the specific objectives through productive use of material resources. Mobilizing the physical, human and financial resources and planning their utilization for business operations in such a manner as to reach a defined goal.

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Business Management performance can be evaluated through; Micro, Small, Medium and Large-Scale Enterprises (MSMLSEs) a times classified just as Small and Medium Scale Enterprises (SMEs) This particular business sector is the engine of growth. According to Abdullahi, M., 2015 SMEs have historically been the main players in domestic

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economic activities, especially in the provision of employment opportunities, and hence generators of primary or secondary sources of income for many households. Income redistribution, promotion of indigenous entrepreneurship and production of primary goods to strengthen industrial linkages. The National Council of Industries (NCI) defines SMEs as enterprises with costs excluding land but including working capital not more than ₦10 million. As a group, these enterprises have also been an important engine for the development of local economies and communities (Abdullahi, M and Usman, F.S, 2021).

On the international scene, it has been identified all over the world that; SMEs account for more than 60 percent of the workforce and 50 percent of income in developed countries, and they account for the majority of personal business growth. Even the SMEs play a significant role in the creation of job opportunities, civic participation, and the elimination of unemployment. In developing markets, the ordinary contribution of SMEs to jobs and overall GDP is greater than 50 percent (OECD 2016). In 2014, local firms contributed

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\$5.9 trillion, or 43.5%, to the \$13.6 trillion quasi private US economy. SMEs have remained active in contributing significantly to real GDP growth, employment opportunities, and economic reform (Kobe & Schwinn, 2018).

On the other hand, the importance of SMEs can also be captured on the international scene In Europe, Microfinance institutions have a crucial role in the modernization and wealth creation, as they constitute over 99 percent of entrepreneurs in the European Union. This is approximately 100 million individuals, make up for 52 percent of Europe's GDP, and contribute significantly to the profit maximization of every portion of the economy (Hansjorg & Nettekoven, 2017). Midsized entrepreneurs (SMEs) account for further than 96% of all organizations in Asia and provide one out of every three professions in the country's corporate companies (Yoshino & Taghizadeh-Hesary, 2018). Consequently, business owners who have accepted the idea of personal business, may have the transformative potential to navigate their organizations through a volatile world in

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order to generate a significant amount of wealth creation. Numerous Studies have shown that the SME subsector is very vital in the process of economic well-being as well as wealth creation. It is argued that entrepreneurship development is a veritable tool that can engender better socioeconomic well-being (Kamba, K., Junaidu, A., Abdullahi, M., 2016, Abdullahi, M., 2015 and Abdullahi, M., 2014)

Hence, the investments or policy directions to develop entrepreneurship are sound alternatives in a bid to ensure the socio-economic upliftment of Nigerians. The researcher is of the opinion that entrepreneurship development when understood as it relates to the Business Management will become the most important means and channel to improve the socioeconomic status of Nigerians and solve poverty rather than dependence on already worsening revenues from oil and other large sectors. The demand for statistics at all levels of government; federal, state and local continues to grow exponentially, and with it, the analysis of the aforementioned data into concrete trends on various

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socioeconomic issues will be available for analysis at any point in time.

A major macroeconomic transition will be required to move laborers from minimal industries to top, heavier individuals in order to achieve the goal of redistributing wealth (African Development bank, 2018). Nigeria has always been considered one of the world's most impoverished nations even though that, it possesses abundance of resources. The major industries, which create a lot of jobs and help cut down on unemployment, some have already failed as a result of constant economic fluctuation (Chibundu, 2006). Nigeria's unemployment and poverty are getting worse at an alarming rate because the country's population is growing and its resources aren't being used well enough. This has led to poor performance on the country's local and global markets (Metu & Nwokoye, 2014). National Bureau of Statistics, (NBS, 2019), posits that, 82.9 million people in Nigeria were considered to be poor by benchmarks (2020). This translates to the fact that about 41% of the population live through poor levels of socio-economic well-being.

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Nigeria's oil sector is unable to create the massive job opportunities needed and is also inadequate to reduce massive unemployment and improve the social economic status of Nigerians. The ability of large economic sectors in Nigeria to launch wide-scale economic revival is fast deteriorating occasioned by the increasing rise in population and global demands. To solve poverty, world leaders came up with the Sustainable Development Goals (SDGs), which aim to end starvation, impoverishment, and lack of education.

As a consequence of this, numerous Antipoverty Efforts in Nigeria have been started over the course of the nation's democratic history in an effort to lessen the nation's level of poverty. It was hoped that these approaches would lead to an improvement in the standard of living enjoyed by Nigerians. Amongst others, the report can be counted as examples of some of these programs: Domestic Improved Food Production Programme (NAFPP), Nigerian Agricultural and Co-operative Bank (NACB), Operation Feed the Nation (OFN), which was initiated in 1976, The Green

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Revolution Scheme, which geared at agriculture activities to constrain food trading and boost plant and fiber output, were some of the programs that were implemented. As well as the Go Back to Land Programme established in 1983. In 2016, the Anchor Borrowers Programme (ABP) was established after banning the importation of rice through the borders. Although these programs attained some levels of success, but Nigeria currently has the largest number of poorest people on earth (IMF, 2022).

The desire to eliminate poverty and achieve a high socioeconomic status is shared by everyone. Where there is high and sustained socioeconomic status, the growth, progress, well-being, and standard of living of a country, and its citizens is assured. Primarily, the major policy direction and desire of every country is to improve its citizens' socio-economic status, that is solve poverty (Nkwusi, 2019). Good socioeconomic status is important because it is a direct indicator of the quality of life and living standards. Increasingly, scientist and policymakers are interested in business and its relationship to employment generation.

Numerous studies have discovered positive relationships between wealth creation and job creation, poverty reduction, and economic growth (Anochie, Ude, and Egbo 2015). Variations in household income resulting from economic ventures is one of the most significant indicators of long-term economic development, job creation, and poverty reduction. (Zafar & Mustafa, 2017).

EASE OF DOING BUSINESS IN NIGERIA

Nigeria has improved its performance with respect to simplifying its mode of operations, ensuring transparency and facilitating access to capital in terms of doing business. These are hugely important, of course, but the challenges in for instance, getting electricity, trading across borders and enforcing contracts go well beyond issues of process, they relate to substantive issues such as cost, efficiency of services delivery, the quality of legal infrastructure, the density and enforcement. Starting a business years ago would have been tough and we acknowledge the government role on improving the ease of doing business in

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Nigeria, The PEBC made strides in reducing the number of agencies in Nigerian ports to ease of entry of goods and people. Accordingly, the import of these reforms was evident in the recently released Business 2018 titled “Reforming to create jobs” as Nigeria moved up 24 places (surpassing the target of 20) to 145th and ranked in the top 10 most improved countries

The key areas of improvement in Nigeria in terms of doing business include; Starting a business (online registration of business which reduces turnaround time). Getting construction permits, Registration property, getting credit and lastly payment of taxes (electronic payment and filing) It has been reported that businesses already established faced enormous challenges in the country. The ease of Doing Business is indicative of how favorable an economy is for business operations. There are important considerations for foreign Direct Investment in the existing regulatory frame work, policy and security. Essentially these investors are interested in anything that can affect the success of their investment.

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**TABLE 1. COMPAIRING SOME AFRICAN COUNTRIES ON
THE EASE OF DOING BUSINESS**

<i>SSA Country</i>	<i>Ease of Doing Business - SSA Rank</i>	<i>Ease of Doing Business - Global Rank</i>	<i>GDP Growth (%) (Q2'17)</i>	<i>Inflation (%) (Sept'17)</i>	<i>YTD Currency Movement</i>
<i>Rwanda</i>	2	41	4	7.10	-3.52
<i>Kenya</i>	3	80	5	5.72 (Oct)	-0.8
<i>Botswana</i>	4	81	1	3.20	1.23
<i>South Africa</i>	5	80	1.10	5.10	-1.64
<i>Ghana</i>	12	120	9	12.20	-2.26
<i>Nigeria</i>	21	145	0.55	15.98	-11.6

Table comparing SSA countries across the three major regions (South, East & West Africa), using variables important to investment considerations. The Currency Movement column records the YTD gains and losses in the Spot Exchange Rate. Sources: Bloomberg, World Banks, Trading Economics.

Sources: Bloomberg, world bank, Trading Economics

When international organizations want to invest in a country in terms of business, they look at wide range of variables such as size of potential market, and the ease of doing business. Investors are trying to avoid market with a strong presence of politic and bureaucracy coupled with high operating cost. Even domestic businesses the tough regulatory environment forces businesses to stay small and in the shadows. This is the reason why Nigeria has one of the largest informal economies. The more friendly an economy is to business operation the more attractive it is for

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investment, which is a vital catalyst of economic growth and development

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The ideas that do- not- make- SENSE are environmental forces that should have the bearest impact. But as a result of the complexities in the Nigerian situation they aggravated because of the controlling power domicile outside the hands of the manager. Hence, influencing the overall managing process, to the level of management perceptions and climate outside the organization leaving cognizance to envisage projection. The following factors are supposed to be overcome by the manager, but they still linger as a result of complexities in the Nigerian Business environment; Among the scope of external environment that pose some level of challenge for managing are: 1) Challenge of political interference: Most Nigerian institution, organization and workforce has been so politicized that it takes only the divine hand of our creator to stand the chance of been recruited.

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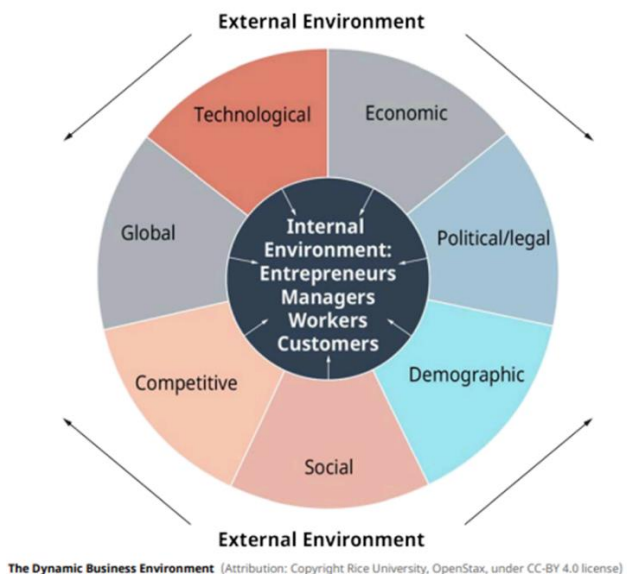
However, there are still few organizations and individuals that preach and practice the message of meritocracy and at such, some employee remains thankful for such gesture. The dilemma for most manager that are captured in this web of political selection, amongst pestilent issues they are that of positioning the manager to accept and manage personnel and employees that may not suit the specific criterion for the job, but must take responsibilities and account for their entire organizational activity.

On the other hand, the sole appointment of external individual based on political association will pose a great deal of challenge for the employee and the internal factors within such system especially where such an appointee lacks the professional experience. Which is the story of most government owned institution in Nigeria. 2) Challenge of inconsistent government policies: The concise dictionary student edition defines policies as “a course of action; a program of actions adopted by individual, group, or government, or the set of principle in which they are based”. As alluded from the above a clear-cut contrast interplays

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within the Nigerian work environment, as each government (local, state and federal) create and introduce policies and regulations that produce dramatic effect on the overall work force. Those policies most times lacks the connection from the past to create the present and project for the future. Thereby hampering the trend and transition of managerial activities to consider limited forecast which actually opposed and becomes the challenge for the process of strategic management that look at the future with the “big picture”. Below is an illustration of the types of Business Environment known to business managers;

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The challenge for managers for such inconsistency are considered as a shift of focus in the specific agenda of any established government, for instance a policy on tariff increase/decrease and/or import and export issues that has a multiplier impact and effect on the kind of management decision that should and will be formulated and practice bearing in mind the sensitivity of employees and customers. Issues also predominant are: a) No guarantee of employee policies, thereby causing unguided layoff of workers and downsizing. b) Inconsiderate government policies etc. 3)

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Challenge of technological change: These are environment that allows the creation of new ideas that transform into creative and innovative product and services which impact the technological advancement within a given system. Today's managers are in the era of "Information Age" where the use of information translates into ideas which create and innovates inventions that position the human intellectual capital within the institution to be abreast with today's technology. The challenge however, for managing becomes how to tailor such creative and innovative process in a hypercompetitive environment as ours with the level of our technological backwardness. The manager must be faced with the reality to understand that technology actually transcend the use of machine and portrays the actual work system as to current trend in human capacity training and development, customer satisfaction, design of formulated policy etc.

A greater challenge also within the space of technology for managing is the proper allowance and the need and marriage of creative ideas and innovation within the work

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force as it is considered to be imperative in organizational survival. To buttress, Goleman, Kaufman and Ray (1992) understand creativity and innovation demand a management culture that encourages the freest expression and the open exhibition of ideas. This actually can be viewed as a challenge to keep moving with the pace of global innovative demand. Is that really possible for the Nigerian system you may ask? 4) Challenge of social-cultural condition: These are regarded as a distinct environmental/societal norms, tradition, values and preference that interplay within the said society which are most times not constant but subject to change given cognizance to the peculiarity of the area or zone within the country.

The challenge of managing in such environment becomes tasking to consider in relation some form of social responsibility function as to the consideration of host community/environmental norms, traditions, cultures in the creation and delivery of any business especially where existing business outfit or organization is introduced to a

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new norm and culture not envisage by the manager. 5)
Challenge of insecurity: Insecurity almost sounds like a song that is in mind-eyes of almost every Nigerian today. So much that they cry out for help within our workplace has drastically water-down the passion for working not minding the amount of armed and security checkpoint in offices and institution. But an ideal secure society is that which its citizenry can work without the watch of security checkpoint but an internalized consciousness for individual freedom that transcend the movement of armed security agents. As for the level of challenge insecurity pose for managing is enormous as the level of most employee interest is not only on job enrichment but job security. Most working environment today are so hostile that managing becomes almost impossible where, organization spend above the required procedure for specific, tasking and less productive activities owing almost to an incomplete secure working environment.

Internal Environment These are challenges that are under the control of the organization and the management to

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better create an atmosphere that will provide the climate and culture for effective performance and productivity. Amongst the internal environment are: 1) Challenge of employee perception: The topic of perception cut across section, institution and organization which must be understood by managers to provide the platform to draw from its flow for any given issue. As the employee understands the awareness of expected thought, actions, and result is traceable to the level of perception. Perception is not freely accessible directly by managers or fixed by a switch of a button which becomes a challenge, because a proper understanding of the perception process plays a greater role in the entire mind-set of the employee within their cycle of work operation.

The length and breadth of organizational practice lies solely on the kind of understanding attached to information disseminated within the organization which the manager must understand is a product of perception. 2) The challenge of organizational culture: According to Schein, E., (2020) organizational culture as: “a pattern of basic assumption –

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invented, discovered, or developed by a given group as it learns to cope with the problem of external adaptation and internal integration - that has worked well enough to be considered valid and, therefore, to be taught to new members as the correct way to perceive, think, and feel in relation to those problems.” 3) Organizational Culture; Imagining a system where everything flows in the sequence as designed, where workers are happy at their workstation and wish that they had more than the normal working hour in a day and weeks to work, where managers listen painstakingly to the worker's comment about their general affairs and the general atmosphere within the organization is vibrant, i.e. an ideal environment that respects the value of workers and gives special preference to ethics, values, spirituality etc. This kind of workplace can be created and among the starting point for such creation also falls within a workable organizational culture. The existence of a successful organization is hinged on the national, organization climate and culture that flourish within such systems.

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As society are a product of people and their prevailing culture which is dependent on the national culture that is learned, shared and a sum total of the believe system, custom and roles that is characterized in its population. Because there are individual peculiarities in the formation of culture, it poses some level of challenge for managing. Most predominant is occupational mobility or geographical mobility which demands a cultural mobility or context within the said organization and at such, individual cultural characteristics interplay with each other and demands a process of learning new values and processing information in new ways in an established environment.

This consideration and many more become key issue that managing must strive with as it is believed that organization is closely related to shared values amongst its employee which in turns create the procedure in dealing with both internal and external factors. 4) Challenge of job design: By job design, this is the initial stage of designing a job done by management with specific duties and responsibilities. But this definition is too fixed and rigid. Thus, the term job

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design will be referred to as “all managerial efforts to create jobs weather initially or subsequently.” The existence of any institution or organization is on the basis of a given job. At such, the design of business ventures and organization in most Nigerian environment is traceable to this fact. But the extent to which this job designed improve and better the lot by way of providing Quality for Work Life (QWL) becomes an issue for management to handle.

The concept of QWL is widely used to denote “a philosophy of management that enhances the dignity of all workers; introduced changes in organizations culture; and improves the physical and emotional wellbeing of employee (e.g., providing opportunity for growth and development)”. Owing to which, the challenge for managing becomes how to provide QWL and to better understand the trade-offs between organizational growth and QWL, the job design becomes the key for such trade-offs. Because job is created for people and not the opposite. 5) Challenge of effective utilization of resources: The process of managing in our environment as define in economics with “limited

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resources” becomes a challenge for some managers as to creating the balance with existing resources within their power with the expected goal.

Among the choice to be made that poses some challenges are that of how to efficiently and effectively use: Human resources, Technological advancement, financial resources, Inflow of information within and outside the organization, SWOT analysis etc. Visible most times are issues of unsatisfactory working condition characterized by heavy workload, lack of professional autonomy, poor supervision and support, long working hours, inadequate working structure, Lack of induction, orientation, training and development for employee, Poor managerial attitude for planning, Lack of core managerial skills etc.

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Some recommendation that makes “SENSE” has been made to handle these challenges: 1) Total reforms in the entire workforce by the business manager of the various

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sectors through education stressing the need for the moving concept of “Workforce Spirituality”. This is so because, a personal consideration and collective application of truth, honesty, integrity, fairness and equity etc. to our workforce not minding the categories and differences would form a free flowing effective and efficient working environment thereby reducing any foreseen challenges. 2) Positioning the organizational plans from the inside-out mentality. The organizational cycle is a make-up of both internal and external environment; it’s therefore eminent in the planning process, for managers to hold any existing variables within and outside its organization to project future occurrence and situations for any change that could hinder the atmosphere of good working situation. 3) Positioning the organizational structures to meet with external requirement.

This is the perfect understanding of the need and demand of your location as against your company’s objective. 4) Attract employees with multiple incentives, especially to make working in an unattractive area more appealing to drive back passion and zeal. 5) Strong attention should be placed from

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the human resource personnel for training, induction and development of employees within and outside the organization. 6) A strong drive for government policies to capture the utmost interest of the organizations and its workers. Such interest should be visible in its; Economic Policies, Legal Policies, Political Policies, Internal and External Policies etc. 7) Understanding the situational requirement for each of the organizational planning stage; a perfect understanding of your situational requirement as a manager or individual will guide to determine the kind of procedure or decision to come up with giving the specific situation being faced with. 8) Accusation of requisite managerial skills as listed above 9) Lead by example; be a team player 10) Equitable distribution of national income and zero tolerance for corruption. From the outline above, a clear emphasis is shown in the requirement for who should be responsible to manage such challenge.

Business Management in the Nigerian Context; Removing the “Sense” from the “None-Sense”

Business Management was earlier characterized, manual setting operations in a communal environment. As it gradually advances there was room for modernizing some aspect of the sector. The 1980s was associated with major economic turbulence, the volatility in the oil market. However, the population explosion of Nigeria, combined with the nation's inefficient use of its resources, is driving the nation deeper into poverty at an alarming rate. West African countries have some of the highest rates of poverty in the world, with 43 quarters of the population living on less than the international poverty line of \$1.90 per day. Even though the economy was growing up until 2016, wealth disparity remained at a high level. The wealth disparity brought out the creation of different kinds of nefarious groups ie Banditry, Kidnapping, Arm Robbery, Militances etc. Further, pushing the economy in to more hardship, poverty hunger and starvation

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However, business managers need to realize that the employee is able to work innovatively while the advancement in technology can never replace the ability of that person, also the managers need to use the strength of the organization to overcome weakness and also try to turn threats in to opportunities. In today’s volatile economy under the condition of uncertainty, managers are expected to work vehemently under pressure and successfully resolve problems in business.

Conclusion

The challenges of business management in Nigeria are immense, requiring a comprehensive approach to leverage the country’s abundant natural resources. From fertile soil to cocoa, rubber, tin, columbite, iron ore, zinc, lead, limestone, and more, Nigeria possesses a wealth of resources that should be harnessed to solve local problems. Therefore, SMEs must be strategically aligned to utilize these resources effectively. The success or failure of a business manager hinges on their ability to integrate past experiences, current

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realities, and future forecasts into the organizational framework. This integration must consider the workforce and other relevant variables to shape a trajectory that meets the organization’s ultimate objectives.

Effective business management in Nigeria demands a nuanced understanding of the environment and the challenges it presents. Managers must exhibit the ability to analyze specific issues within their operational context and devise solutions that can serve as practical guides for the entire management community. This involves a deliberate and detailed examination of both individual and collective challenges, ensuring that responses are tailored to the unique needs of each situation while also contributing to broader management practices. A manager’s capability to address these challenges determines their effectiveness and the sustainability of their organization’s success.

Ultimately, the path to overcoming business management challenges in Nigeria lies in innovative and resource-oriented strategies. By focusing on the optimal utilization of Nigeria’s natural resources and aligning organizational

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practices with environmental realities, business managers can foster growth and development. This approach not only enhances the resilience of individual enterprises but also contributes to the overall economic stability and progress of the nation. The synergy between resource management and strategic foresight is crucial in navigating the complexities of business management in Nigeria, paving the way for a prosperous and sustainable future. In essence, making sense out of none-sense is about transforming challenges into opportunities, thereby creating a framework for enduring success and progress.

ACKNOWLEDGEMENTS

Alhamdulillah, I thank the ALMIGHTY ALLAH for everything in my dear life, all praises are on to HIM the master of the day of judgement. HE alone we worship and HE alone we seek for help. I thank YOU immense for the blessing, guidance and protection. HE saw me through all the academic rigors and spiritual challenges. May the ALMIGHTY ALLAH have mercy on our souls (Amin your Rabbi Alamin). I wish to acknowledge the crucial role my husband Arc. A.S Mohammed played especially in my studies since undergraduate to my professorship, I thank you immensely for your unwavering support, patience, tolerance and understanding. May ALLAH reward you with Aljannatuf-fiddausi. My aunty Hajiya Saudatu AZ Abdullahi and her late husband Alhaji AZ Abdullahi Barden Yawuri. No words can measure the amount of selflessness in the both of you, may Allah lay that reward in your graves as Sadaqatuj-jariya.

My family, the late Chiroman Gombe Umar Abubakar Umar, my late siblings; Dr Muhammadu (Gimbajo), Hajiya Aishatu (Adda Madam), Hajiya Aminatu (Adda antu), Malam Haruna

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(Yaya Maigari) Malam Umar Umar Abubakar (Yaya Maijama’a). May Almighty ALLAH forgive all your sins and may HE continue to allow all of you rest in perfect peace, AMIN YA RIBBIL ALAMIN. My siblings that are alive; Alhaji Abubakar (Marafan Gombe), Hajiya Fatima (Fulanin Gombe) Hajiya Zainabu and Malam Adamu Chiroma, may ALLAH continue to bless the remaining of us with long life and prosperity with love and care for each other. Amin. My Family, the late AZ Abdullahi Family that saw me through thick and thins. I will continue to love and cherish you all, for the rest of my life. I could always remember Baba’s encouragement; “Mairo, I know you can do it”. My Paternal Family the royal family of Gombe, I am always proud of you and continue to nurture your love, care and support. My maternal family, the Ajiyan Gombe Family. I love to be around them because I could “taste” the motherly love and affection they have for me. May Allah (SWT) reward you all with Aljnnatuf-faddausi.

The family of Dr Abubakar Ali Gombe, the family of Aminu Ajiyan Gombe, the family of Marafan Gombe, and the family

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of Adamu Chiroma. They were exceptionally good to me, and they love me dearly. Mine is just prayers to you and your entire family members, to be in ALLAH’S blessing, guidance and protection till the end of time.

My teachers, from the kindergarten up to my PhD, likewise my Islamia teachers from the start up to “Saukan Alqurani” words cannot quantify my gratitude to you, may Allah SWT reward you abundantly. My mentors; Professor Mika’ilu, Professor Sabir, Professor Bashir, Professor Nasiru Musa Yawuri, Professor Bada, and Dr Ukashtu Abdulkarim. Thank you very much for believing in me, you stood by me through thick and thins, that is what TRUE MENTORSHIP is all about. May ALLAH (SWT) reward you all with aljannatuf-fiddausi. Professor Femi Usman and his lovely wife Dr Mulikat Folashade and the children, they were my pillars of strength, there presence is a blessing in my life. I acknowledge their devotion, selfless and TRUE FRIENDSHIP; towards me and my Family members “Baban-Ibrahim” may you and your family continue to excel to greater height. My colleagues, both academic and non-academic, my friends, my students.

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I pray to ALMIGHTY ALLAH to forgive our short comings and grant us all internal rest. I acknowledge the commitment, and selfless sacrifices done by Hajiya Aishatu Shehu Abubakar

(Yeyya) for being a great mother. She hosted me warmly and made my sabbatical worth the while. All her maids were at my disposal. I also acknowledge the kindness of Hajiya Kaltume Shehu Abubakar, she is such a good mother with a kind heart. My ALLAH (SWT) reward you all with Aljannatuffiddausi

I acknowledge the pro-chancellor of North-Eastern University, (NEU) Gombe; In person of Dr Sani Jauro. For his support ever since I grew up to know him, he has been very supportive in all my endeavors. Words cannot measure the enormous respect I have for you, MY BROTHER. May the special grace of Allah be with you and your entire family members. Dr Sani (Dan lawan na Gombe) You have touched many lives positively, may ALLAH uphold yours FIDUNIYA-WAL-AHIRAH. Members of the community of North-Eastern University; the Vice Chancellor, the Registrar- a

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mother to both the staff and the student, The Deputy Vice Chancellor; in person of Dr Sani Isyaka- very intelligent young man full of prospect. My faculty members; Dr Dangana, Dr Ola, Dr Hamid, Dr Hamza, Dr Bilkisu, Dr Nancy, Eng Ibrahim, all NEU senators and so on. In fact, names are too numerous to be mention, but I assure you that you are all in my heart, my ALLAH (SWT) be your pillar and strength, they made my stay in NEU memorable.

Thank you very much

BIOGRAPHY/ACHIEVEMENTS

Mairamu Umar Abubakar is officially known as Mairo Abdullahi. Born in to the family of Late Alhaji Umar Abubakar Umar (Chiroman Gombe “Bani Bubayero” the progeny of Bubayero) and Late Aishatu Abdullahi (“Bani Kawata” the progeny of Ajiyan Gombe). The late Chiroman Gombe Umaru was when survived by ten (10) children and Mairo happen to be the 9th born. As faith will have it, Mairo was raised by her Aunty Hajiya Saudatu Abubakar Umar who married a Yawuri (Kebbi State) indigene (Late Alhaji A.Z Abdullahi, Barden Yawuri). Mairo’s primary education was obtained in Sokoto; Model Primary School Birnin kebbi Road. Hence, she proceeded to Niger State for her secondary education at Federal Government Collage Minna (FGCM). She attended State College of Art and Sciences (SCAS) Sokoto, where she sat for Interim Joint Matriculation Board (IJMB) exams. She images as one of

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the best candidates, hence she was given a “SPECIAL ADMISSION” to study Business Administration at Ahmadu Bello University (ABU), Zaria. The second degree; Master of Business Administration (MBA) was also obtained at the same institution, immediately after her National Youth Service Corp. (NYSC) in Abuja, where she was assigned to the Central Bank of Nigeria (CBN) for her primary assignment at the corporate affairs office in the governor’s department

However, her career as a lecturer started at the Sokoto State polytechnic in the year 2003, hence, in the year 2006 Usmanu Danfodiyo University, Sokoto (UDUS) served her with a tenure appointment letter as an academic staff. She is a lecturer with the Department of Business Administration, Faculty of Management Sciences UDUS. with over two decades of experience in teaching, researching and community service, she is a highly respected among academics, non-academic staff

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and student. She is also known for her expertise in Business Management. Mairo seize that opportunity to obtain her PhD (in Business Management) at the year 2015. More so, she was promoted to the rank of a “Professor of Business Management” with effect from 2022.

Professor Mairo, has authored numerous publications in reputable journals and attended many conferences both nation and international. She also oversees the completion of many postgraduate and PhD thesis. Professor Mairo, graduated many undergraduate, postgraduate and PhD candidates. She actively participates in various committees at UDUS and beyond; She was a NATIONAL MEMBER of the Academic Staff Union of Universities (ASUU) Finance and Investment Committee. She hence, Facilitated the programme on less-privilege and destitute child support on education and skills acquisition. Coordinated by

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Peals of Wisdom for the youth generation initiative in Kebbi, Kebbi State. Furthermore, she facilitated the empowerment of 50 women entrepreneurs with Business Start-up grants in collaboration with centre for women development, held at Argungu Local Government of Kebbi State. Furthermore, she is a “Fellow” of numerous academic bodies and institutions, like the Nigerian Institute of Marketing (NIM). A fellow of the Academy of Management Nigeria (AMN), also a fellow of the Chartered Institute of Bankers of Nigeria (CIBN), to mention but a few.

Professor Mairo, represented UDUS at various capacities; She was at the National Summit on the imperative of ethics and privileges on Gender Mainstreaming in the public sector, held at Tinapa, Calabar, Cross Rivers. She also represented UDUS at the stakeholders’ workshop on the development of Gender and transformative leadership Modules in to the

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curriculum of the Nigerian Universities. Held at NATIONAL UNIVERSITIES COMMISSION (NUC) headquarters auditorium, Abuja. Hence, she represented ASUU-UDUS in a NATIONAL DELEGATE CONFERENCE (NDC), held at Uyo, Akwa Ibom State. Professor Mairo Abdullahi, is a recipient of numerous awards, but the award that is dear to her heart is the one presented to her by the, National University Association of Business and Management Student (NUABMS) as “Mother of the Faculty”. However, she has just come back from sabbatical, where she served as the Dean of the Faculty of Communications, Management and Social Sciences at North-Eastern University, Gombe (formerly Pen Resource University, Gombe).

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During her sabbatical, she has demonstrated exceptional leadership, innovative thinking and a strong commitment to academic excellence. Her tenure as a Dean has been marked by significant achievement, which includes the introduction

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of new programmes, enhancement of faculty research output, and fostering strong industry-academic linkages. Her ability to inspire both staff and students coupled with her strategic vision for the faculty, has contributed immensely to the achievement of the university. Below is television (TV) studio that has been enhanced during her tenure



The studio is situated within the faculty of communication, management and social sciences for easy accessibility to both staff and student.

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This is also a Radio Studio, situated within the faculty of communications, management and social sciences at the North-Eastern University, Gombe. Under her leadership both studios were greatly transformed.

She organised a lecture series for the faculty that resulted to the formation of mentorship groups;

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North Eastern University, Gombe
Faculty of Communications, Management and Social Sciences *Presents*

Lecture Series
To Be Delivered By:
Professor Mairo Abdullahi
Dean, Faculty of Communications,
Management and Social Sciences

Topic:
INNOVATION AND ENTREPRENEURSHIP:
Fostering a Culture of Creativity and Risk-Taking

Venue	Date
Dr. Yusufu Bala Usman Auditorium, NEU, Gombe.	27th JUNE 2024 11:00am

Special Guest of Honour
Dr. Sani Isyaka, DVC, NEU

Discussants
Dr. Umar Mohammed
Dr. Musa Adamu Wuntl

Under the Chairmanship of
Prof. Yusuph Amuda Yahaya
Vice-chancellor,
North Eastern University,
Gombe

Chairman, LSC
Dr. Olayemi Olufemi Ifatimehin

Secretary, LSC
Salsu Ahmadu

Professor Mairo’s impact extends beyond academia, her immense contribution was also captured in her community. To this end, she was given a flamboyant traditional title of "KILISHIYAR GOMBE" by His Royal Highness, the Emir of Gombe Alhaji Abubakar Shehu Abubakar III.

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This is in recognition of the positive impact she had within her community. She is also the first Professor in “Bani Bubayero”, “Bani Kawata” and A.Z Abdullahi family. Professor Mairo was one of the best speakers at TEDXx PANTAMI. TEDx is a grassroots initiative, created in the spirit of TED’s overall mission to research and discover

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“ideas worth spreading.” TEDx brings the spirit of TED to local communities around the globe through TEDx events. These events are organized by passionate individuals who seek to uncover new ideas and to share the latest research in their local areas that spark conversations in their communities. TEDx events include live speakers and recorded TED Talks, and are organized independently under a free license granted by TED, 3000 events are now held annually. During the event (TEDx PANTAMI) at Gombe, Professor Mairo’s speech motivated the youth and majority of them started their entrepreneurship journey through her guidance. The following picture were captured during the event;

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where she delivered a powerful talk on entrepreneurship

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that thoroughly captivated and inspired the audience. Her insightful perspectives on entrepreneurship have earned her a reputation as a tough leader in the field, and she continues to inspire others to pursue their dreams and achieve their goals.

Thus, as a means of given back to the society, she is the FOUNDER/CEO OF MUKHABSAFA Business Clinic and Consultancy Services, and MUKHABSAFA FOUNDATIONS. The MUKHABSAFA Business Clinic offer consultancy services to businesses, firms, companies etc. In the area of; entrepreneurship development, financial literacy, business planning, marketing, and management. While, MUKHABSAFA FOUNDATIONS offers a range of training programs, workshops, and mentorship services to help women and youths develop the skills and knowledge they need to succeed in the business world. The mission of the MUKHABSAFA Foundation is to help, train and empower women and youths (especially) in Northern Nigeria to become successful entrepreneurs. The foundation recognizes the importance of entrepreneurship as a key

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driver of economic development and is committed to supporting individuals in this regard. Researches have indicated global economic challenges have rendered a lot of entrepreneurs especially women at the grassroots helpless. Therefore, the vision of the Foundation is to create a society where women and youths are empowered to take control of their economic future through entrepreneurship. The foundation envisions a future where helping, training and empowering women and youths will reduce poverty (at grassroots level) to more than 90% in the year 2030. Some of her activities of the foundation can be captured in the pictures below;

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MUKHABSABA

Foundation

A PART OF MUKHABSABA BUSINESS CLINIC AND
CONSULTANCY SERVICES!



Our foundation is dedicated to helping, training, and empowering women and youths to become successful entrepreneurs, particularly in Northern Nigeria. Let us help you achieve your dreams!



08033172365
mairohajiya@gmail.com

Her hand work extended to women and youth in Gombe state during her sabbatical, below are some of the pictures with the WAQF AMBERSADORS

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ZAKAH AND WAQF FOUNDATION GOMBE
in collaboration with
**MUKHABSAFA BUSINESS CLINIC &
CONSULTANCY SERVICES**



Invites
Waqf Ambassadors for a Special Training
on

Blueprint to Brilliance: Crafting Your Entrepreneurial Journey

Facilitator:

**Prof. Mairo Abdullahi
Kilishin Gombe**



The Branding Game: Crafting a unique identity
that stands out.

2nd Facilitator:
M. Salisu Ibrahim



Date: Sunday 11th February, 24

Time: 09:00am to 2:00pm

Venue: ZAWFOG Training Room



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MUKHABSAFA foundation also organizes training for women entrepreneurs, through capacity building workshops, below are some of the pictures;

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Every Ramadan MUKHABSFA foundation provide items for the community members for the alleviation of poverty as “sadaqa”. These items include meals for “iftar” raw food items and toiletries for households. Even deep freezers were given out to women for empowerment, below are some of the pictures for your evaluation;

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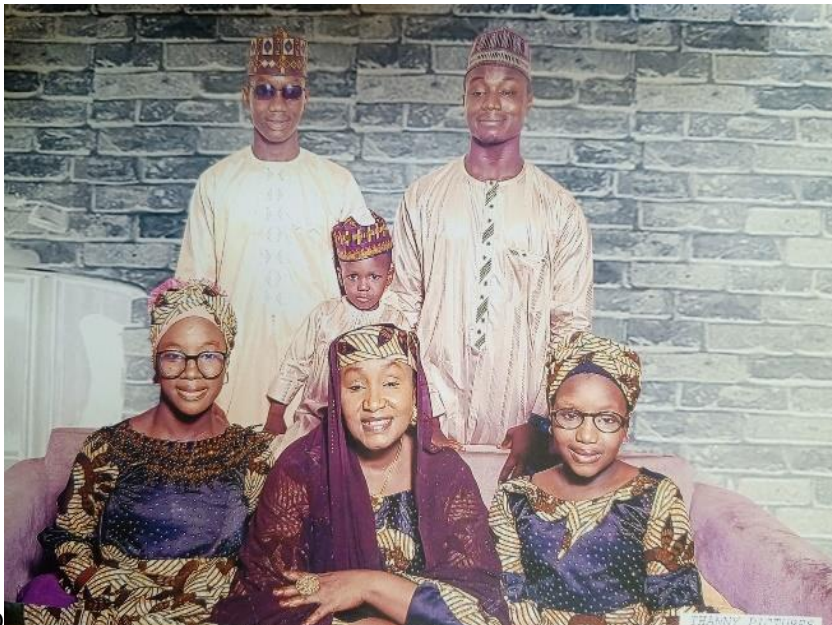


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She is also happily married with five (5) children.



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