

TERTIARY INSTITUTIONS AND ECONOMIC TRANSFORMATION OF THE HOST COMMUNITIES IN NIGER STATE

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Abstract

Institution of any type, formal or informal, interacts with one another to influence cultural, political and socio-economic stability, the well-being of the people among others core mandates where they operate. It is in line with the above assertion that tertiary institutions are established to provide community development of their host communities as one of their three core mandates. This study adopts institutional theory to examine the impact of six (6) tertiary institutions (IBB University Lapai, Federal University of Technology, Minna, College of Education, Minna, Niger state Polytechnic, Zungeru, Federal College of Education, Kontagora and Federal Polytechnic, Bida) on their host communities in Niger state. The study further adopts qualitative method using interviews and content analysis. The research reveals that the institutions have significantly improved the economic well-being of their host communities through knowledge-driven, business transactions, and lease of property among others. Despite these economic gains, the establishment of institutions has subjected households in the host communities to untold economic hardship as a result of the expropriation of their ancestral farmland. The establishment also led to high cost of living, scarcity of shelter, food, transportation, among other things. In the light of the above, the paper recommends the collaboration of the Niger State government with financial institutions to facilitate empowerment of the community members

whose farmlands were expropriated. It also recommends provision of adequate public transport and housing to tame exploitation of staff and students by the landlords and private transportation companies.

Keywords: Tertiary institution, economic transformation, knowledge-driven, host community.

Introduction

Institutions of higher education remain priceless assets in human capital development. It is a sine quo non to attaining achieving national economic development. Today, there is global interest in measuring impact of tertiary institutions on host communities using cultural, political and socio-economic indicators. Nigeria is a multicultural state with over 250 ethnic groups and several tertiary institutions whose roles and responsibilities transcend the realm of education (Fatoki, 2017; Ehinmowo and Eludoyin, 2010). This is because research activities carried out in tertiary institutions are community-oriented as they are conducted in a manner that the development of host communities is felt and practiced by all stakeholders.

Globally, community transformation is a difficult but an indispensable task. Ideally, governments are concerned with economic and social needs of its citizens; and fulfilling this obligation requires institutions with educated, skilled and competent people. Apparently, education is a basic tool for community transformation; hence, with the rising trend of

globalization, community transformation has become part of tertiary institutions (Ali, 2010 and Narseen, 2015). Tertiary institutions have been considered as organizations for social transformation, therefore, their location in a community has been acknowledged as an immense significance to the overall development of that area. Location impact explains the influence of a new thought and initiative (that is, the environment), this new initiative or concept could be in form of tertiary institution.

There have been debates on tertiary institutions. People understand that the location of institution could engender rapid transformation (Ehinnwo & Eludoyin, 2010). Transformation lies with the structural and institutional revolution which facilitates realization of the socio-political and economic needs of the society. The concept of transformation explains the processes of social and economic changes to identifying the economic needs of the society which seeks to fashion out strategies required to empirically tackle those desires in the best interests of the society. It is a process of attaining a sustainable growth and the capability to cope with periodic changes in the society.

Problem Statement

The Federal Republic of Nigeria (2004) asserts in her national policy on education that “education is the instrument par excellence for effecting national development”. By implication, at any point in time, education must respond to the need of national development. Tertiary institutions are major platforms that educate the people, rejuvenate research, and provide community services and engagement to stimulate economic and cultural well-being of the society (Eze, 2011). Studies acknowledged that communities that have tertiary institutions are extraordinary places and therefore seen as a hub for economic boost, enhancement of cultural and political activities, integration of various groups’ influxes into the communities and promotes cohesion between them and their host communities (Ayobami, 1977; Brennan, 2004; Chou, 2003; Eze, 2011 and O’Flaherty, 2005).

According to Mimar (2012) resource budgeted for tertiary institutions are not expenditure but a lucrative venture. Consequently, developed countries engage well-qualified labour force into the institutions to transform the World and upgrade the living standards of citizens vis-a-vis their political leverage. On the contrary, Johnson (1994) and Ohme, (2003) argue that the actual operations of higher institutions and source of revenue are locally based with insignificant impact on the locals. Studies reveal that communities that host public institutions are increasingly enlightened on their rights to demand corporate entities like the tertiary institutions to meet their social responsibilities such as concessions in employment, admission of students, contracts, development of their communities either financially or through donations of manpower and technical know-how, provision of extra mural education programs and the development of community infrastructure among others.

Taking these conditions into consideration, what are the contributions of these institutions to their operational environments? There are several gaps in our knowledge about the contribution of tertiary institution to their bases and particularly on the economic transformation of the host communities in Niger state. Cruz and Giles (2000) noted that lack of study on the community dimensions was a glaring oversight in the literature and as such the author theorized that community studies have been mostly undocumented because they have no voice in the academia. Previous researches on the impact of tertiary institutions on the host communities focused on developed countries, thus are inadequate in Nigeria (Akportor, 2018; Beck, Elliot, Meisal & Wagner, 1995; Gibbon, 1998 Fourie, 2003; Ishola, 2017; Steinacke, 2005; Jenyo, 2013; Igbinedion, & Ovbiagele 2012; Phelps, 1998; Universities U.K, 2014 and Proenza, 2002).

It is pertinent to note that major state policies are products of tertiary institutions. In other words, tertiary institutions generate new knowledge and innovations essential for national development (Uwadia, 2010). In line with the above, Babalola & Adedeji (2007)

contend that the wealth and poverty of nations is a function of the location and services provided by tertiary institution. How the location and services provide by tertiary institutions impact on the host communities in Niger state remains a recurring question. This suggests a gap for further research on the subject matter from different context out of Europe, America and Asia. Therefore, this study intends to assess impact of selected tertiary institutions (IBB University Lapai, Federal University of Technology, Minna, College of Education, Minna, Niger state Polytechnic, Zungeru, Federal College of Education, Kontagora and Federal Polytechnic, Bida) on their host communities in the three Senatorial Districts of Niger State.

Methodology

This paper adopts qualitative method using secondary sources like articles from reputable journals to explore the impact of tertiary institutions on the economic transformation of Niger State. The study is cross-sectional in nature, and it purposively selected informants from the host communities in Lapai, Minna, Zungeru, Kontagora and Bida Local governments. There are several debates concerning sample size for qualitative studies. Most scholars argue that the concept of saturation is the most important factor to considering the sample size decisions in qualitative research (Mason, 2010). This is the point at which the data collection process no longer offers any new or relevant data. Glaser and Strauss (1967) recommend the concept of saturation for achieving an appropriate sample size in qualitative studies. Other guidelines have also been recommended. For ethnographic study, Morse (1991), and Morse (1994) suggests approximately 30 – 50 participants. For grounded theory, Morse (1994) suggests 30–50 interviews, while Creswell (1998) suggests only 20–30. For phenomenological studies, Creswell (1998) recommends 5–25 and Morse (1994) suggests at least six. Ultimately, this study interviewed 30 informants; 6 representing each institution across the three (3) senatorial zone. Pseudonyms were used throughout this study, with actual names of informants preserved

based on the burden of pledge made to strictly maintain high degree of confidentiality of the interviewees and also respect their anonymity. The interviewees include the stakeholders from the six tertiary institutions (IBB University Lapai, Federal University of Technology, Minna, College of Education, Minna, Niger state Polytechnic, Zungeru, Federal College of Education, Kontagora and Federal Polytechnic, Bida). Others include business men and women (bankers inclusive) from the host communities, landlords and landladies, drivers, artisans among others. The research areas were chosen because tertiary institutions were located in these areas.

Literature Review

Tertiary Institutions

The importance of education to educated and uneducated persons cannot be overemphasized. Survival of human existence in its entirety is anchored on education. It plays fundamental role in the society that one cannot picture a life devoid of education. Scholars contend that education is a harbinger of societal transformation because its impact touches all facets of life - social, cultural, political and economic (Eze, 2011; O,Flaherty, 2005; Yusuf, 2014; Jenyo and Adebayo). Above all, Yusuf (2014) asserts that education liberates human being from the shackle of want, lack of knowledge, poverty and underdevelopment (Yusuf, 2014). Corroborating the above, Eze (2011); and O,Flaherty, (2005) affirm that the establishment of tertiary institutions is concerned with undergraduate and graduate education, research, scholarship and innovation vis-a-vis community partnership, outreach, and engagement to arouse the economic, social and cultural well-being of the larger society. The authors reaffirmed that communities that have tertiary institutions are extraordinary places and usually seen as reason that propels economic activities of people in the host communities.

Tertiary institutions are referred to as institutions responsible for production of high-level of manpower including universities, polytechnics, colleges of technology and

colleges of education. They are also responsible for generation of new ideas through research, passing these to future generations and rendering services to communities that host them (Adesina, 1977). Odiba (2012) amplifies this view in his statement; tertiary education refers to post-secondary school education. Tertiary institutions are all institutions offering post-secondary school certificates, diploma and degree programs. The activities within these institutions are weaved around teaching, learning, research and community services. The Federal Republic of Nigeria (FRN: 2004, 2008, 2009) upholds that tertiary education is the education given after secondary school education in the universities, colleges of education, polytechnics, mono-technics including those institutions offering correspondence courses. These institutions are contributing to national development through high level relevant manpower training; developing and inculcating proper values for the survival of individuals and society; developing the intellectual capability of individuals to understand and appreciate their local and external environment. Other services include acquiring both physical and intellectual skills which will enable individuals to be self-reliant and useful members of the society; promoting and encouraging scholarship and community service vis-à-vis forging and cementing national unity cum promoting national along with international understanding and interaction.

To realize this laudable aspiration (plan/intention), the tertiary institutions engage in activities such as teaching, research and development, generation and dissemination of knowledge, running full-time, part-time, block releases, day releases, sandwich amongst other programs, training through SIWES, and other activities aimed at fashioning cordiality between the institutions and their host communities. Achieving these could only happen when managers of the institutions as well as policy makers consciously set out functional plans.

Tertiary Institution and community Transformation

Transformation is a collective responsibility that aims to promote welfare of the people and it can

be unique in a manner relevant to all societies' at all historical times that characterized higher levels of efficiency and excellent output (Idris & Otinche, 2018). Transformation has been used as much to denote the repositioning of higher education to serve more efficiently as the 'handmaiden' of the economy as to signify the drive to align higher education with the democracy and social justice agenda of a new polity." (Singh, 2001: 7) Countries like South Korea, Singapore, Malaysia, Taiwan, Hong-Kong and China among others have attained greatness by building stronger society through quality planning, good policies and implementation and above all investment in education for societal transformation.

Tertiary institutions are leading establishments whose task remains fundamental across the globe. Contributions of tertiary institutions vary across geographies; but generally, it cut across cultural, political and socio-economic spheres. It is pertinent to point out that the core business of tertiary institutions is diffusion of public knowledge across research, teaching and community service (Uwadia, 2008, Seyi, 2014, Babalola & Adedeji, 2007). Yet, the perspectives of the responsibilities of tertiary institutions in the transformation of state differ, depending on the definition of the state. Garlick, (2005) identifies three types of relationship between tertiary institutions and their impact on the state. For instance, a structuralist viewpoint refers to situations in which tertiary institutions are seen as economic boosters in rural areas, while a spatial perception is connected with fairness measures such as student placement, and the 'third aspect is based on recognition of the significance of tertiary institutions to their host which is the focus of this study.

Studies have acknowledged the location of tertiary institutions is of immense importance to general transformation of host communities (Ali, 2010; Ishola, 2017). Empirically, research reveals that tertiary institution contributed significantly to socio-economic and political development of Finland, South Korea, Singapore, Malaysia among others (Uwadia, 2008). Seya (2014) asserts that the role of tertiary institution in national development is

multi-dimensional. It is a building block of human development, a foundation for progress in areas of health and the development of institutions and democracy. In the perception of Garlick (2005), the association between tertiary institutions and host communities is structural. In other words, tertiary institutions are major economic boosters for host communities essentially because of the opportunity for wealth creation and the flow of commerce. Although wealth creation may be an indicator of economic growth in rural communities, it is not a sufficient condition for the achievement of development.

Tertiary Institutions and economic turnovers

Contributions of tertiary institutions to host communities' economic development cannot be overemphasized. This is because substantial evidence suggests that communities with tertiary institutions have been transformed both socially and economically. For example, Fatoki (2017) posits that the location of a tertiary institution in a community has potential to create employment opportunities for both skilled and unskilled labor which in turn increases population of the town as a result of migration. This singular factor motivates various communities in Nigeria, including political heavyweights, to lobby for the establishment of tertiary institutions in rural areas within their constituencies. Sen (2001) postulates that the achievement of functioning depends not only on the commodities owned by the person in question, but also on the availability of public goods, and the possibility of using private goods freely provided by the state. The Nobel Laureate further explains that such achievements as being healthy, being well-nourished, being literate, etc. would depend naturally also on the public provisions of health services, medical facilities, educational arrangements, and so on. The underlying motivation behind these assertions is the emphasis on the relationship between economic growth and freedom from oppression. More explicitly stated, Todaro and Smith (2015) argue that the advantage of economic growth is not that wealth increases happiness, but increases the range of human choices. The bottom line is

that true happiness in a rural community-university relationship is only possible when the presence of tertiary institutions provides more viable choices for members of rural communities in terms of access to health care facilities, quality education, and improved standard of living.

Furthermore, higher institutions stabilizes the economy and create more jobs, hence it is a vehicle for effective human transformation and national development (Akpotor, 2018). Reaffirming the contribution of education on the society, UNESCO (2000) gathered one hundred and eighty nine (189) nations at Dakar to mark a global rebirth in the appreciation of the central roles the educational institutions play in social and economic development of the nations. It is on that premise that governments across the globe have committed significant resources to the institutions of higher learning for the development of its structure and human capital towards effective nation building.

In establishing the association between these two variables (universities and development of host communities), Stokes and Coomes (1998) maintain that economic impacts of tertiary institutions on communities range from knowledge creation and sharing through research and development to the flow of income and expenditure within the community. According to Tanko (2016), while universities provide quality education, they also offer a range of social, economic, and cultural activities to their host communities. However, Nigeria is widely characterized by communities that are primitive when it comes to issues of socio-economic development. This is due to the neglect of rural communities by policymakers, the economic distance of such communities, and lack of basic infrastructure. As such, the government in the recent past has established new tertiary institutions in some of these communities to create wealth and promote rural development. The establishment also aims to meet the needs of a teeming population that desires to gain a higher education degree. Despite presence of these new universities, there is a paucity of research that critically examined

how such universities impact the local host communities.

Theoretical Framework

This study adopts institutional theory to assess the impact of Tertiary Institutions and economic transformation of the host communities in Niger State. Institutional theory originated in Selznick's (1957) book "Leadership in Administration", drawing upon his two earlier publications, namely "TVA and the Grass Roots" (1949) and "The Organizational Weapon" (1952). Institutional theory has arguably become a popular and powerful explanatory tool for studying various organizational issues, including those in the context of higher education. Institutional theory explains the actions of both individuals and collective actors. It stresses both the dependency of actors' actions on institutions and the role of human agency in institutional change. Hence, the theory is relevant to this study because tertiary institutions are social structures that support members of the society to attain high degree of resilience (socio-economic empowerment) and consequently will aid the researcher to investigate the assumptions of the theory. They are composed of cultural-cognitive, normative, and regulative elements associated with activities and resources; provide stability and meaningful social life. Institutional theory has become a popular and powerful explanatory tool for analyzing a variety of organizational phenomena in contemporary society.

Discussion of the Findings

Economic impact studies are useful tools that higher educational institutions use to assess their effect within the host communities. Economic impacts of tertiary institutions are varied and far-reaching that can be considered as either effects on knowledge creation, research and economic development. In this context, the interview specifically emphasizes on the economic benefits enjoyed by the selected host communities of the tertiary institutions. In the context of this study, economic benefits refer to monetary assessment of beneficiaries/host communities or valuing the

monetary/commercial impact of the institutions on the communities. To establish the economic impact of the six (6) tertiary institutions on the host communities in Niger State, the researchers/research assistants interviewed the target informants and stakeholders of the institutions and below are sampled interview questions and responses.

Demographic Data of Interviewees

The study analyzed the opinions of thirty (30) informants representing stakeholders and selected members of the communities in the six (6) tertiary institutions for the interview. Pseudonyms were used throughout this study, with actual names of informants preserved. Hence, the interviewees were represented in the study as "informants" based on the weight of undertaking made to sternly maintain high degree of privacy of the interviewees and also respect their anonymity. For the sake of emphasis, lengthy and extensive responses by the informants were italicized and brief/short explanations were distinguished from the main discussion with quotation marks.

The above table captured the demographic details of the interviewees. In the table gender distributions of the respondents' is disproportionate with male population dominating with 24 representing 80 percent and 6 female equivalents to 20 percent of the total interviewees. The respondent's ages were measured in years using range and the result indicates that 5 (16.7 percent) respondents were within the age bracket of 20 – 30 years, while 8 (26.67 percent) are between the age range of 31 – 40 years. This was followed by 41 – 50 years accounting for 10 (33.33 percent) participants representing the highest category of the informants and the least is 3 representing 10 percent. The demographic details show that 8 (26.7 percent) respondents were civil servants, 10 (33.33 percent) were farmers, 10 (33.33) were businessmen and women that engages in varieties of trades. Similarly, the distribution of the table shows that the respondents were predominantly holders of PhD certificates which accounted for 12 (40 percent), followed by 8 (26.7 percent) informants with BSc/HND. The least qualification are MSc and Others with

only 2 informants each representing 6.67 percent respectively. Below is the interviewee conducted and responses from the interviewees. It is pertinent to point out that common/similar responses of the informants were subsumed in the report.

In your opinion, what are the major contributions of the tertiary institution situated in this community that empowered the people economically?

It is a common knowledge that “population is market” with over fifteen thousand (15,000) students in this institution, the economic activities have improved tremendously. The institution has created avenues like house rent, trading, provision of job across all cadres to boost the economic base of the household in the host community (Stakeholders of the institution). In addition, we engaged on the maintenance of the access feeder roads to ease transportation of goods from the villages around the school vis-a-vis maintain food supply chain in the community (Stakeholder).

Upholding the above claims, one of the beneficiaries of the institute affirmed that: ...majority of the security personnel, non-academic, few academic staff, laborers and cleaners are from the host community. Corroborating the above, an informant revealed that: Despite the academic barrier of the people of the immediate host communities, the people of the extended host communities enjoyed the chances of employment in the institutions.

According to the interviewee, Niger State government has placed embargo on employment, hence, even applicants with higher degree within the host communities only enjoyed ad-hoc/casual appointments like cleaners, laborers, security drivers among several others. Yet, they accept the offers as a result of high rate of unemployment in Nigeria.

In his words ...consequent upon the establishment of this institution, I have generated a substantial income through commuter students alone; ... commuters

accounted for sixty per cent (60%) of my income. This value drops during the holidays and particularly when the institution is on strike. One gets frustrated during these periods ... and this prompts me to think of coping strategy. *Okada riding* cannot solitarily and sufficiently handle the entire responsibilities of my family. I mean single occupation is not suffice to cater for my domestic responsibilities; hence, there is need for me and even my colleagues to diversify their occupations from *okada* job to jobs like mason, artisan etcetera to sustain ourselves. This findings are in line with the perception of Cuhan et al (2013) who stated that Higher Education Institutions (HEI) are considered important mechanisms of regional development; and conversely, the impact that their activities have on the surrounding community that contribute to its economic development.

According to anonymous informants “...During the period under review, the bank—credits has considerably expanded due to tertiary institution-related deposits from the faculties, students’ unions, individual staff and their respective cooperatives cum contractors, businessmen and women across all categories. In turn, banks offer loans to contractors, traders and staff of the institutions to enhance their businesses such as building of houses for students accommodation.

Using before and after approach to establish income generation among the host communities, researchers interacted with seventy five (75) traders and interviewees reveals their income generation as exhibited in the table below:

Table1. Income Profile of host communities before and after the establishment of the institutions

Income	Before tertiary institutions	After tertiary institutions
₦20,000:00 - 30,000:00	29	35
₦31,000:00 - 40,000:00	21	25
₦41,000:00 - 60,000:00	10	15
₦61,000:00 - 80,000:00	9	11
₦81,000:00 - 100,000:00	6	8
₦101,000:00 - 1,000,000:00	-	6
₦1,000,000:00 and above	-	4
Total	75	75

Source: Researcher, 2022

A cursory look at the above table reveals that the economic profiles of the informants’ after the establishment of the institutions have improved significantly. For instance, out of 75 people interviewed, those earning 20,000:00 to 30,000:00 were 29 but this number increased to 35. Result further established that prior to the establishment of the institution, 21 people were earning between the neighborhoods of 31,000:00 to 40,000:00 annually, the number raise to 25. This continues in other categories. By implication, the earnings of the people improve significantly. In the last two (2) categories i.e. (101,000:00 to 1,000,000:00 and 101,000,000:00 and above, none of members of the host communities attain to that economic status until the establishments of the tertiary institutions. It might interest you to note that these are landlords and restaurant owners.

To buttress on the above submissions, the researchers asked the students on the housing bills they paid when they were offered admission from 100 level to 400/500/600 levels. The students revealed that the landlords adopt the economic principle of the higher the demand the higher the price of a commodity/service. The establishment of the tertiary institutions is greeted with the sky-rocket increase of the house rent annually in the study areas. This explains that the landlords would earn more funds. The above findings replicate the study conducted by Fatoki, (2017) and Akindola & Ojo (2020) that polytechnics and universities are driving forces for economic development in the society.

According to Fajana (2019), the socio-economic and political transactions that take place between the campus and the host community necessarily drive rapid development for which the host community enjoys the bigger

benefits through provision of food, transportation, housing, and other services to the students and staff, especially where the institution is largely non-residential.

One of the stakeholders of the tertiary institution opined that “we have limited capacity ...but we all know that the crux of Corporate Social Responsibility is hinged on improving the overall well-being of members of host communities through the provision of sustainable schemes and services like access to healthcare, improved economic activities and employment generation among others”.

During the interview, majority of the informants in the six (6) study areas confirmed that:

...the tertiary institution in my...our community freely allows farmers residing within the school premises to farm on the vast land of the school. This has enhanced our economic activities particularly we the subsistent farmers that cannot travel to distance places. In the same vein, the farm has greatly saved our lives from the bandits that are terrorizing our areas ... However, we do not understand the institutional developmental plan, and hence, there is fear of eviction from the land whenever the institution wishes to embark on developmental project. (Households of the study areas attested to this statement).

What are the factors responsible for increase in transport fares during the strikes/protests?

General opinion of the informants revealed that students are responsible for transport hike. For instance, executives of National Union of Road Transport Workers (NURTW) and other unions blamed the influential students that are desperate to travel home. These students are willing to pay any amount to our drivers, putting the less privileged in a position of undue hardship. In a contrary view, another driver attributed transport hike to greediness among the drivers. He further admitted that during the strikes/protests, he use to realize over forty thousand Naira against six thousand Naira (₦6, 000:00) under normal conditions. Students should be orientated by

Students' Unions in collaboration with the Students' Affairs section, and the institutions should be requested to provide vehicles during strikes/protests.

What are the economic challenges encountered as a result of the establishment of the tertiary institution in this community?

Economic Conundrums of Tertiary Institutions

In spite of the economic gains of tertiary institutions to the host communities, the communities and even the students are also exposed to untold economic hardship as a result of the establishment of the institutions in Niger state. For instance, the government took over farmland of some of community members to establish the institutions. Despite the fact that owners of the farmlands were reimbursed, our conversation revealed that the majority of them could not afford new lands due to the high, consequently they faced financial difficulties.

Furthermore, interviewees maintained that the establishment of higher institutions contributed to a shortage of housing, food scarcity, and high transit fares. Few rental houses exist; hence many students were compelled to rent carriage houses or other non-traditional units. This finding is in agreement with the study of Duangpracha (2012). According to the author, a housing shortage and a significant increase in property prices in tertiary institution host areas has created a significant difficulty for all institutions in providing housing needs. Many students are unable to find sufficient housing due to the paucity of residential housing and the lack of housing in the private sector. The demand for housing among students is outstripping the quantity given by colleges and universities. When the number of students enrolled exceeds the capacity of the facility, students will be forced to spend more money on housing and will have fewer resources to deal with other issues.

Conclusion and Recommendations

This paper examined the economic impact of six (6) selected tertiary institutions on their host communities in Niger state. The analysis

demonstrates that the institutions have significantly improved the economic well-being of the host communities through knowledge-driven, business transactions, lease of property among others. Despite the economic gains, the establishment of the institutions has subjected the households in the host communities to untold economic hardship as a result of the expropriation of their ancestral farmland. The establishment also led to high cost of living, scarcity of shelter, food, transportation, among other things. In the light of the above, the paper recommends for the collaboration of the state government with financial institutions to empower those whose farmlands were expropriated. It also recommends for adequate provision of public accommodations and transport to tame excessive of private transporters and landlords. This study has methodological and scope shortcomings as it generated data through content analysis-literature and interview which might be insufficient to make generalization. Therefore, future study on the subject matter should adopt mixed method for sufficient information.

Acknowledgement

The research group acknowledges the Tertiary Education Trust Fund (Tetfund) for strengthening its commitment to fund this research work that would bring solutions to the socio-economic challenges of host communities of Tertiary Institutions in Niger State. Specifically, we also appreciate the Directorate of Research and Development, Ibrahim Badamasi Babagida University in Lapai, Niger State, Nigeria, who is the institutional manager of this grant. We equally appreciate the editor and anonymous referees for their useful comments to improving this research work.

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