Effects of Global Economic Crises on Nigerians: The Need for Attitude Change Interventions by Guidance Counsellors and Social Workers

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Abstract

The global financial crisis, just like any other universal problem, is first and foremost a human problem which has emerged largely from some maladaptive thought, emotional processes and behavioural tendencies, and so, effective coping with the crisis and its frustrating and stressful byproducts entails the development of adaptive attitudes and behaviours - resources which are deficient in many individuals, families, and communities both in developing and developed countries, the scale of the deficits of such social psychological resources differ across countries. Whether a country has budget/trade deficit or surplus depends a great deal on the dominant thought processes, attitudes, values and lifestyles in that country. The task of changing attitudes and transforming behavioural patterns that elicit, breed and maintain social problems such as the global economic crisis matches the major concerns of psychologists, social workers, guidance counsellors, educators and other change agents. This paper examines the need to change attitudes, mindsets and behaviour that contribute to the impact of the global financial crisis on individuals, children, families in Nigeria. The authors argue that, for experts in the field of guidance and counselling or therapeutic services to be transformational leaders and competent change agents that can effectively galvanize and mobilize the critical mass of the Nigerian people to respond adequately to the challenges of global economic melt-down they need to know the social psychological meaning of attitude formation and its related concepts that can enable them change their own maladaptive attitudes and behaviour and then have the capacity to address the maladaptive attitudes of other people that are linked with the crisis of their national economy and national development. Social workers use social casework, group work and community development or organization to help individuals, families, and communities experiencing problems in personal and social functioning solve their problems. Without blending their professional methods of intervention with some social psychological concepts and techniques of attitude change, social workers and other change agents can hardly go far in their effort to address social problems in economic crisis, especially in a low income country. Finally, the paper demonstrates how psychologically-oriented social work approach to attitude change and behaviour modification can be used by social workers and other socio-economic change agents.
in the country first, to proactively transform themselves as individuals and then, mobilize and help other people change their attitudes and behaviours that sustain and even worsen their economic and related problems in the country.

**Introduction**

As the global economic crisis becomes global and national economies are gravitating into unprecedented recession, it is worthwhile to examine the general attitudes of Nigerians in adjusting to the global crisis. In a book entitled *Financial warfare triggers global economic crisis*, Chossudovsky expressed the following brief but useful insight into the scale of the global economic crisis:

As financial markets continue to tumble and as national economies sink into recession, the East Asian crisis has developed into a global economic crisis. The international money man’s speculative activities which have heavily contributed to this development have been abetted by IMF push for the deregulation of international money flows. After having whittled away the capacity of governments to effectively respond to such ‘financial warfare’, these powerful forces are working even greater control of the Bretton Woods and a more direct role in the shaping of the financial environment.


Chossudovsky who also described the Global Financial Meltdown as the **Most Serious Financial Crisis since the 1929 Wall Street Crash** reported that:

When viewed in a global context, taking into account the instability generated by speculative trade, the implications of this crisis are far-reaching. The crisis, however, has by no means reached its climax. It could potentially disrupt the very foundations of the international monetary system. The repercussions on people’s lives in America and around the world are dramatic. The crisis is not limited to the meltdown of financial markets, the real economy at the national and international levels, its institutions, its productive structures are also in jeopardy.

As stock values collapse, lifelong household savings are eroded, not to mention pension funds. The financial meltdown inevitably backlashes on consumer markets, the housing market, and more broadly on the process of investment in the production of goods and services.

**Source:** Retrieved from the Internet, //C:/Documents%20and%20Settings/USER/Local%20Settings/Temporary%20Internet%20Files/Content.IE5/SVA1U02X/Global%2520Financial%2520Meltdown%5B2%5D.htm 7/27/2007

The same internet source cited above reported that:

The existence of a global financial crisis is casually denied by the Western media, its social impact downplayed; international institutions, including the United Nations, deny the mountain world poverty: ‘The progress in reducing poverty over the late 20\(^{th}\) century is remarkable and unprecedented… The
‘consensus’ is that the Western economy is ‘healthy’ and that market crisis Wall Street are largely attributable to the ‘Asian flu’ and to Russia’s troubled ‘transition to a free-economy.

The centrality of the phenomenon of globalization in an intellectual discourse on global economic crisis demands that the concept should be highlighted in this article. It is a relatively new concept that is being widely used especially in political and mass media debates in recent times. Some people, especially scholars with humble intelligence quotient (IQ) admit that they are not sure of what it means while other scholars who claim to have expert knowledge of the term tend to conceptualize it at levels that are abstracted from reality. Globalization as simply conceptualized by Giddens (2004) refers to the notion that “we all increasingly live in one world, so that individuals, groups and nations become more interdependent.” It therefore relates to certain processes that are enhancing social interactions and interdependence across the globe (p. 52).

Is Globalization Strictly an Economic Term
While it is indisputable that economic factors are integral aspects of globalization, they alone cannot determine it. Globalization is the product of the interaction of social, psychological, cultural, political and economic factors. It is “a social process in which the constraints of geography on social and cultural arrangements recede and in which people are becoming increasingly aware of that they are receding” (Waters, 1995). Waters also explained that the global culture has evolved from various social and cultural developments including the development of information and communication technology (ICT), which has increased the rate and scale of social interaction globally. Cable satellite TV and the internet are expanding international communications and commerce.

From a sociological perspective, it is important to achieve integration and harmony between the structural units of society. The various parts of society are considered to be functionally related when they contribute to the development, integration and harmony of society. As Haralambos and Holborn (2004:571) noted political boundaries fizzle out and are insignificant in a globalised world.

The Importance of the Economy of a Society
The economy of a society, the system of production and exchange that meets the economic and material needs of individuals, families, groups, and communities in a society is very vital to national development. The structure and functioning of economic institutions or events within an economy can influence other aspects of life in very significant ways.

Objectives
In examining the need for counsellors and social workers to use indigenously relevant interventions that can effectively mitigate or reduce the effects of global economic crises on Nigerians, this paper has the following objectives:

1. To examine the need for guidance counsellors and social workers to be culturally competent in addressing the differential effects of global economic crises on Nigerians.
2. To describe the need for attitude change interventions by counsellors and social workers in changing negative attitudes and behaviour associated with the effects of global economic crises on Nigerians.

3. To provide the social psychological knowledge, skills and strategies guidance counsellors and social workers need to be indigenously relevant in changing attitudes and behaviour in Nigeria.

**Differential Impact of World-wide Social Problems**

Cross-cultural studies in the fields of psychology, counselling and social work provide valuable and insightful contributions to the understanding of the need for researchers and professionals to use approaches that are culturally indigenous, effective, appropriate and relevant in addressing health psychological and social problems in the society they function. World-wide health and social problems such as ethnic, religious and political insurgencies, child maltreatment, drug (substance) abuse, HIV/AIDS, poverty, unemployment, economic depression, armed robbery, terrorist acts, kidnapping, homelessness, internal displacement, bribery and corruption differentially affect individuals, families, groups and communities in both developed and developing countries. With the expanding interdependence between nation-states, different peoples, and countries in the world as social and economic relationships spread out throughout the world. This means that whatever goes on in the global economy affects the various countries world-wide. The current global economic meltdown is felt in every country of the world, though its severity and range may differ across societies and cultures. Similarly, national responses to the global economic crisis differ from country to country. Giddens (2004) noted that the impact of globalization spreads unevenly and is experienced differentially. Thus, Giddens recognizes that there are socio-economic and cultural differences which considerably shape attitudes and behaviour in both developing and developed countries. He also highlighted risk as one of the major consequences of globalization and technological development. According to him, “new forms of risk present complex challenges both for individuals and for whole societies that are forced to navigate through unknown terrain” (p. 69).

Ejikeme & Ejikeme (2011) have stressed the need for guidance counsellors, social workers and clinical psychologists to have core values that will enable them to be evidence-based, culturally competent and indigenously relevant practitioners in Nigeria. The thrust of the argument of the authors is that, in view of the existence of problems that differentially affect individuals, families, communities and groups across cultures and societies, human service providers especially researchers and practitioners in the fields of psychology, counselling and social work addressing these problems should not ignore the socio-economic and cultural differences that exist across these societies. There are cultural and socio-economic differences in the way different peoples, regions and nation-states in the world respond to the same global problem. The various countries of the world have different levels of scientific and technological development, different attitudes and behavioural response tendencies when faced with a global phenomenon, such as the current global economic crisis. Some countries have positive attitudes toward it while others have negative attitudes to it. HIV/AIDS is a physical disease that is highly linked with high risk behavior. Attitudes and behavior that bring people in contact with the virus that causes the infection are of concern to behavior change agents largely
because the disease contributes to economic downturn by incapacitating and killing economically productive youth of a nation. An ethnic group, or religious sect that has permissive practices and loose rules pertaining to the use of alcohol and other psychoactive drugs is very likely to breed serious cases of high risk behaviour such as criminal violence and risky sexual behavior including prostitution, sex with multiple partners, indiscriminate sex, rape and sex under the influence of drugs which can lead to HIV/AIDS (Gant, Heath, & Ejikeme, 2009). The issues raised above draw attention on how counsellors and social workers in collaborative settings can actually apply culturally indigenous interventions that will contribute to the reduction or amelioration of the effects of global economic crises and related problems on Nigerians.

Some individuals, families, communities or social groups, identify with media advertisements or messages that advise people to drink responsibly in order to avoid being drunk or intoxicated. There are people who often experience difficulty in exercising self-control in their behavior and attitudes towards psychoactive drugs. There are individual differences in people’s attitudes and behavior towards drug; one user may be able to figure out his line or limit while drinking while another individual may be unable to resist the compulsion or urge to drink continuously and repeatedly up to a high risk point. After an initial intake of alcohol, for instance, the temptation to continue its use to the level of tolerance to the drug tends to be high and often irresistible. Tolerance to a drug of abuse develops when, on the account of prolonged or repeated use of the chemical substance, the individual’s physiology or body tissue develops resistance to its effects and so larger quantities of the drug will be required to bring about its initial effect which ceased. Tolerance to a drug can lead to some toxic effect or it may lead to the use of a risky, lethal or dangerous dose that can devastate the user’s capacity to regulate violent impulses or emotions, leading him to engage in harmful behavior- behavior that can destroy him and also destroy innocent people. The role of substance use and abuse in criminal violence and also in the spread of HIV/AIDS should not be ignored in scientific attempts to investigate, understand, analyse, explain and control these and other health and social problems threatening human existence (Gant, Heath, & Ejikeme, 2009; Ejikeme, 2009). Also, the attitude and behaviour change interventions that should be used by counsellors and social workers in addressing the effects of global economic crises and related crises on Nigerians should be indigenous effective, appropriate and relevant. For the attitude change instruments to have these qualities and impact in multi-cultural, multi-ethnic and multi-religious country like Nigeria, counsellors and social workers in the country need to be culturally competent. As Ejikeme & Ejikeme (2012) explained, “for these professionals to be effective in engaging their clients for treatment they must be culturally competent, socially and emotionally intelligent (p.111).

**People’s Evaluations of Economic Crisis and Related Attitude Objects**

At the level of individuals and families, there are differences in their attitudes and behavior towards personal and social problems, and their attitudinal and behavioural differences arise largely because they differ in the strength of cognition and so think differently in decision-making and problem-solving situations. In Nigeria, are our attitudes and behaviour towards the following outcomes of globalization and global economic crisis positive or negative?

- Increasing incidence of corrupt behaviour at various levels
- High rates of poverty
- High rates of inflation and unemployment
- Deepening crisis in education
- Shifting employment pattern
- Heightened job insecurity
- Recurring ethno-religious and political crises
- Rising wave of criminal violence, including armed robbery, kidnapping and terrorism.
- Youth restiveness due to cultural influences, economic insecurity, etc
- Declining influence of tradition and custom and loss of self-identity, the erosion of traditional family patterns including the extended family system; and the democratization of personal relationships.

Despite the social policies and social actions being taken to address the high rates of national insecurity, poverty, inflation, unemployment and social alienation in Nigeria, these problems have persisted (Ejikeme, 1999). These social structural problems are often explained as the outcome of a class-based distribution of public resources, that is, they are often blamed on the mal-distribution of national resources especially in the area of social welfare services (healthcare, education, housing and social security services). We often blame leadership for what goes wrong in our national economy without taking responsibility for these problems. However, when every one of us addresses the question: what is it I am doing or not doing that has contributed to our nation’s economic crisis? It is when this question is addressed that we can have emerging answers to reflect our negative attitudes and behaviour to the problem. Ejikeme (2010) notes that the mindset that leads us to think that other people are responsible for the nation’s economic problem has to change for the problem to be solved. Counsellors and social workers have the knowledge and skills to help individuals, families, groups and communities to change mindsets that hinder their relevance and contribution to the needs and functioning of society in which they exist.

This is not to say that leadership or governance of the nation is absolved of all responsibility for the nation’s social and economic problems. The leadership of our country has always struggled with these health, psychological, social and political problems even before the escalation of the global economic crisis. For instance, frequent, massive and prolonged strikes by health, educational and financial institutions in the country especially due to dissatisfaction with pay and conditions of service, have always traumatized the teeming poor masses of the Nigerian society, even when there are abundant, surplus economic and financial resources to adequately meet the demands of striking workers in the country. Frequent and prolonged strike actions by public servants do not only stagnate economic growth and development in the country but also breed lawlessness and other negative attitudes and behaviour that hinder national development. The resolution of a labour dispute is often unnecessarily delayed when a prolonged dispute between a labour union and the government involves Nigerian universities and other tertiary institutions. When such a dispute lingers for long, students are outside the classrooms and idle, some of them become tempted to increase their involvement in criminal violence such as rape, assault and armed robbery. As advocates in educational institutions, school social workers and counselors can ensure that labour unions in tertiary
institutions of learning and the government do not allow disputes to linger and create further social problems.

According to Ejikeme (2010), leaders who are proactive, focused, visionary, innovative and transformational know that education is a strong force for upward mobility, economic security and national development and so cannot afford to allow strike actions by civil servants, university and health workers to be frequent, prolonged and embarrassing in both developed and developing economies; the social risks involved can be very costly and devastating to a country. Even before the global economic meltdown, we have been struggling with ill-equipped, poorly staffed and poorly financed schools that are largely attended by children from underprivileged families in the country. The negative attitude of some affluent Nigerians are overtly manifested in their craving for the admission of their children in well-established schools abroad and their neglect of the nation’s public schools which can be developed to match global standards. Our negative attitude towards the nation’s healthcare delivery system is reflected in the tendency of rich Nigerians who undertake trips to foreign hospitals to seek help for medical problems that can be competently handled by experts in the nation’s health institutions.

One recognizes that there are health problems that are so complex that they may require referrals to foreign hospitals but it is not cost effective, necessary, parsimonious and economical to travel abroad to treat ailments that can be prevented or handled effectively in Nigeria. For instance, trips to foreign countries by rich expectant Nigerian mothers for the purpose of giving birth to children granted citizenship in the foreign country of birth is a reflection of negative attitudes towards one’s fatherland and preference for a foreign country. If we encourage our professionals to demonstrate world-class performance in the nation’s educational and health institutions and adequately equip these institutions with modern technologies they sure will attract patronage from foreign countries.

Positive Evaluation of Foreign Goods and Services and Negative Evaluation of Local Ones

Ejikeme (2012) argues that how one perceives or evaluates foreign products, educational, job and business opportunities largely influences how one responds to them and that one’s evaluation of foreign products and opportunities could be positive, neutral or negative. According to him, some Nigerians who positively perceive or evaluate products, goods, services, educational, job and business opportunities in Europe and America tend to have positive consumer behavior towards these countries but that if a Nigerian is highly patriotic, nationalist and ethnocentric, his interest in glamorous foreign affairs, products, educational, job and business opportunities can hardly block his love, patronage and consumption of domestic products and commitment to positive development in his country of origin.

Ejikeme (2012) also observes that some Nigerians who live and defend their home country, and have not lost ties with their cultural values often patronize African Markets while in diaspora in Europe and the Americas. There are Nigerian patriots and nationalists who, regardless of their country of domicile, demand, patronize, use and consume indigenous, made-in- Nigerian goods, textile materials, and food items even if (a) they are scarce relative to the demand for them, (b) they are expensive, and (c) they are perceived to be of inferior quality relative to foreign ones. The consumer behavior of
such Nigerian could be due to many factors including classical conditioning, learning processes, patriotic, ethnocentric and nationalistic tendencies. Those Nigerians who have always shown preference and craving for foreign goods and services and strong attitudes of prejudice and dislike for local ones need to re-examine their value orientation. Unnecessary international trips involving huge foreign exchange and transfers of our currencies to foreign financial institutions constitute negative attitudes, values and behaviour that need to be changed, and social workers, counsellors and other social change agents in Nigeria have the duty to bring about the desired attitude change in the country. In-order to guide counsellors and social workers in addressing this and related challenges in Nigeria, this paper provides the social psychological knowledge, skills and strategies guidance counsellors and social workers need to be indigenously relevant in changing attitudes and behaviour in Nigeria. For instance, counsellors and social workers need to know that the behavioral dispositions and responses which can encourage money laundering and worsen the impact of the global financial crisis on Nigerians are some of the existing negative attitudes and behaviour affecting national development in Nigeria. These attitudinal and behavioural problems have been exacerbated by the global economic meltdown. The need to change these negative attitudes and behaviour is urgent and it should be one of the priorities of evidence-based practitioners in the fields of psychology, guidance and counseling and social work in the country.

Conceptualisation of Attitudes
Attitudes refer to a set of beliefs and feelings that can predispose an individual to behave in a particular way when confronted by an object of attitudes, or the object of thought. They are either negative or positive evaluations. Attitude objects or the objects we evaluate either positively or negatively include goods, services, health educational and financial institutions, economic matters, housing, and social security issues. Attitudes may have the following components: The cognitive component of attitude refers to the beliefs, ideas or cognitions we hold about an attitude object. Its affective component is made up of values, emotions or feelings the attitude object evokes, while its behavioural component is made up of behaviour tendencies or predispositions, that is, the predispositions to behave in a certain manner toward the object of attitude. It is the predisposition to act (Weiten, 2004).

Attitude-Behaviour Relations and Knowledge Translation
Attitudes do not always predict behavior, that is, knowledge is not always translated into behavior. This is because inconsistent relations can exist between our cognitions or between our attitudes and behaviour. You may have the predisposition, or intention to act in a certain way but for fear of audience reaction against the intended behaviour the intention (attitude) may not be translated into behaviour and when this inconsistency exists, you experience attitude-behaviour discrepancy due to situational constraints (Ejikeme, 2010).
You may strongly believe that the misappropriation of public funds is the sure way of getting rich quick but as a political aspirant, you will publicly speak out powerfully against corrupt behaviour in order to secure overwhelming confidence, support and votes of the electorate. But once you get into a political office where there is the opportunity to
embezzle (with such a hidden behavioural disposition or intention) you will do so in line with your value orientation (Weiten, 2004). \textit{Can the global economic meltdown or global financial crisis bring pressure on some people to engage in corrupt behaviour that does not match their belief system and value orientation?} Owing to individual differences in the way we think about and react to economic hardship and other objects of thought, and also depending on our level of moral reasoning and cognitive development, our perceived economic insecurity can induce either positive or negative evaluations and behaviour in our lives. From a social psychological perspective, it is argued that how we perceive a situation largely determines how we react or respond to it, and we differ in the ways we perceive the same situation.

Merton’s (1957) explanation of how the gap between societal values and means can lead to deviant attitudes and behaviour can be relevant to our understanding of how we differ in our responses to the global economic meltdown. He identified five ways individuals are likely to react to tensions between goals emphasized by society and the limited means of realizing them. In his view, conformists accept the dominant values and the legitimate means of achieving them, rebels abandon the socially approved values and means and fantasize about their substitutes; innovators accept the socially emphasized values but adopt illegal or illegitimate means to pursue them; ritualists adhere strictly to normative standards and socially approved procedures whereas they are detached from their underlying values, but retreatists reject both the recognized values and the conventional means of realizing them. While one person critically thinks and believes that economic insecurity can be addressed by working hard and using legitimate means to solve economic problems, another might want to adopt illegitimate means to achieve economic prosperity and security. The question of whether it is economic forces that determine our moral behaviour or is it our moral reasoning that shapes our economic decisions can be addressed with reference to Kohlberg’s (1969) model of how moral reasoning develops. In his model, morality is seen as the ability to know what is right or wrong, distinguish right from wrong and behave appropriately. But as noted earlier, knowing what is right or wrong behaviour is not a guarantee that one will do what is right. Moral reasoning is not always predictive of moral behaviour especially in an era of severe economic hardship.

Piaget (1932) theorized on how cognition develops as children grow, explaining that cognitive development shapes moral development. The way we think about moral issues depends on our power, level or strength of cognitive development. In Freud’s (1940) psychoanalytic theory of personality development, the superego is the moral component of personality that accommodates social standards about what constitutes right or wrong attitudes and behaviour. The Freudian explanation of our attitudes and behaviour claims that in life, particularly during primary socialization or socialization that takes place in childhood, we learn what is defined as socially acceptable attitude or behaviour and what is viewed as unacceptable behaviour. The superego originates from the ego (the decision-making component of personality identified by Freud). The superego emerges within the first three years of life. The ego does not only tame the irrational instinctual drive and excesses of the first component of personality known as the id but also attempts to prevent the superego from becoming excessively moralistic by being irrationally and unrealistically demanding in working towards moral perfection in the life of an
individual. The ego which is reality oriented, insists on “social realities – society’s norms, etiquette, rules and customs – in deciding how to behave” (Weiten, 2004:481).

Attitudinal Change in Nigeria
Despite the fact that attitudes are not always predictive of behaviour, social psychologists strongly believe that if we can change people’s attitude, we can change the world. In other words, if we can change the attitudes of Nigerians that exacerbate the impact of the global economic meltdown, we can transform the economy of the country. Attitudes can be changed through persuasive communication and action. The process of persuasion entails the following dimensions: (a) the communicator or the source of communication (b) message being communicated (c) the channel and (d) target or receiver of the message. The person who uses persuasive communication or message for the purpose of changing (transforming) the unacceptable attitudes and behaviour of the receiver is expected to be trustworthy and of high credibility and integrity. The person’s persuasive communication should be accompanied by persuasive or convincing action; it is said that actions are better than words, examples are better than precepts, and transformational leadership should be by example (Ejikeme, 1999).

Changing the attitudes of Nigerians for the purpose of addressing the effects of the global economic meltdown on their attitudes and behaviour entails transformational leadership and everyone has the potential to be a transformational leader. You cannot be effective in transforming people’s negative attitudes that are associated with economic crisis, if you are not transformed in terms of your thoughts, values, beliefs, attitudes and actions. This is because transformational leadership which can bring about a new future in a nation’s dwindling economy entails the art of speaking, listening and behaving in a way that mobilizes self and other people to realize visions, dreams and goals including the solution of Nigerians economic problems (Ejikeme, 2010). Professional psychologists, counsellors, social workers and other change agents need to be cognitively, socially and emotionally intelligent, culturally competent and indigenously relevant in their effort to change negative attitudes and modify patterns of behaviour associated with the impact of the global economic crises and their related challenges in Nigeria.

Leon Festinger (1957) theory of cognitive dissonance asserts that inconsistency among cognitions, or cognitions that contradict each other motivate people to change their attitudes as they cause discomfort, or dissonance or unpleasant feeling which we try to reduce or get rid of. And so, one can be self-motivated to change attitudes that contribute to the nation’s economic problems without the necessity of a persuasive communication or action by another person.

Attitudinal Change and Social Structural Transformation
The use of attitude change strategies and behaviour modification techniques to achieve positive attitudes and behaviour that support economic prosperity and national development are necessary but these alone cannot guarantee sustainable development especially in a country where gross social inequality and high rate of poverty and unemployment exist. Positive attitude change can be supported and positively reinforced
with equitable distribution of social welfare services such as access to adequate healthcare, educational opportunities, housing and social security services in both rural and urban populations in the country.

Conclusion and Recommendations

According to Ejikeme (2003, 2006) psychologists, counsellors, social workers and other change agents can be used to bring about attitude change, transformation of individuals, social structural transformation and balanced development in the country.

This paper has identified the need for guidance counsellors and social workers to be culturally competent in addressing the differential effects of global economic crises on Nigerians. It is the opinion of the authors that attitude change interventions to be used in Nigeria should not merely be lifted from the Western model without adapting it to match the cultural norms, values and practices of Nigerians. The wholesale adoption of attitude change and behaviour modification techniques of the Western world for application in Nigeria may be culturally inappropriate and irrelevant. It has therefore highlighted and explained the need for attitude change interventions by counsellors and social workers in changing negative attitudes and behaviour associated with the effects of global economic crises on Nigerians. To provide the social psychological knowledge, skills and strategies guidance counsellors and social workers need to be indigenously relevant in changing attitudes and behaviour in Nigeria. In view of the issues raised above, the paper recommends that change agents should therefore consider the prevailing cultural norms, values and practices in proving their services in Nigeria.

References


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