

IMPLICATION OF INDEGENES-SETTLERS COMMUNAL CONFLICTS IN NIGERIA: A CASE OF EFFIUM (INDIGENES) AND EZZA EFFIUM (SETTLERS) COMMUNAL CRISIS IN OHAUKWU L. G. A EBONYI STATE.

Nwori Benjamin Chukwuma
 Department of Political Science
 Ebonyi State College of Education
 Ikwo
 E-Mail: nworibenjamin@gmail.com

ABSTRACT:

People with peculiar characteristics and same social living naturally occupy a given geographical area and practice common culture and language. These categories of people are referred to as indigenes, while settlers include people who migrated from their own place of origin to another area, specially for economic pursuits. Indigenes enjoy packages of privileges and rights which ordinarily are not extended to settlers. Non – indigenes (settlers) in most cases were subjected to the policy frameworks of the community of residence. Settlers for obvious reasons and background were meant to abide by the common rules and observances of the indigenes. By default or design contradictions are bound to erupt between incompatible group of indigenes and settlers. The reality of social existence is that the indigenes settlers co-habitation breed scores of incompatible relationship which in most cases result to social rifts and open conflicts. In Nigeria particularly, Ebonyi state, recurring cases of indigenes-settlers crises leaves much to be desired which calls for much concern by individual communities, government, civil society organizations, religious bodies and research to mitigate in the incessant crises among indigenes and settlers across communities in Nigeria. In the light of foregoing, this paper is poised to examine the trend of rising cases of indigenes-settler communal crises in Nigeria with special focus on Effium(indigenes) and Ezza Effium (settlers) communal crises in Ohaukwu L.G.A of Ebonyi state. The paper reviews related literature on the subjects matter and adopt relational theory as framework of analysis. The paper equally highlights on the consequences of indigenes-settlers crises and recommend articulate measures to reduce future occurrence of such conflicts for sustainable peace and tranquil society.

INTRODUCTION

Many decades in the past, communities in various part of Nigeria have been thrown into crises situation as a result of indigenes-settlers communal differences. The indigenes-settlers conflicts often result to wanton killings and destruction of public and private good, suspicious deposition among the disputing communities. Globally, conflict of any dimension is an evil wind which blows no individuals or nation any good. The negative effects of conflict impede on the corporate existence of human societies with its attendant effects on the overall socio-economic development of the societies under sage. Conflict is an intrinsic and integral reality of human society, but the negative tendencies are counterproductive as well as very unhealthy for positive development.

Nigeria as a country, have recorded quite a number of communal clashes, including those triggered by indigenes-settlers phenomenon

Statement Of the Problem

Many decades ago, even before the advent of colonial rule, Nigeria has witnessed series of inter communal disputes occasioned by factors as boundary disputes, religious differences, suspicious social

marginalization and the syndrome of indigenes-settlers differences. Consequences of conflicts usually resulted to destruction of human lives and public infrastructure, guerrilla warfare and fears which collectively impede on the progress and development of the disputing communities. Conflict, is an ill wind which blows no one any good, because as Ikejiani (2009:12) observed that conflict, is a situation involving two or more parties

that have incompatible in either interest and values or in any strategy of achieving the ends desired. Though in real life situation, conflict is unavoidable just as its inevitability is said to be an integral aspect of social living. It is on the premises, of the above situation that that this research intend to carry out investigation on the rising case of communal crisis in Nigeria, particularly as it concerns indigenes-settlers differences. To this end, the case of Effium –Ezza Effium communal crisis will be the focus of the research. Effium (indigene) and Ezza Effium (settlers) are the communities in Ohaukwu L.G.A, north Zone of Ebonyi State.

Objective of the Study

The research on the implications of the indigenes-settlers communal conflicts in Nigeria is study carried out over Effium (indigenes) and Ezza Effium (settlers) communal crisis in Ohaukwu L.G.A of Ebonyi state, Nigeria. The core objective of the study is to uncover the causes and implications of indigene-settlers conflicts on the socio-economic development of the disputing communities and the country at large. Specifically, the objectives of the research include:

- ❖ To find out why there exist cases of indigene-settlers conflicts in Nigeria
- ❖ To find out the causes of indigene-settlers differences in Nigeria communities
- ❖ To determine the implications of incessant cases of indigenes-settlers conflicts on national development
- ❖ To find out measures adopted by the government and other stakeholders to mitigate in the problems of indigenes-settlers conflicts in Nigeria
- ❖ To put up possible suggestions arising from the research outcomes for ensuring enduring peace co-habitations among indigenes-settlers communities.

Significance of the Study

The conduct of research on the implications of indigenes- settlers conflict is very apt, especially at this critical period Nigeria is facing security challenges and threat to national and global peace . The design of this study and its strategic discourse in the social science literature will be beneficial to a wide range of individuals and groups. The government will use the outcome of the research to fashion out policy guide to handle cases of indigenes-settlers problems in the country. Others groups and organizations who stand to benefit from this research include: Civil society organizations, disputing communities, academics, and student researcher's on peace and conflict resolution studies and the institutes for peace and strategic studies.

The civil society organization who are always the vanguard of peace complain advocacy for disputing parties. The academic ward and research institutes within and outside the shores of Nigeria and also stand to gain from the outcomes of this research, specially as the findings would add to the existing volume of literature and sometimes used as part of curriculum content of relevant course of study within the social science discipline. Again the media organizations are not left as they would benefit immensely from this study, more importantly for their documentary and reportage. Moreso, the outcome of this research will serve as a reference material for students researchers and other

Scope of the Study

The scope of the study is on the implication of indigenes settlers communal conflicts in Nigeria with special focus on Effuim (indigene) and Ezza Effuim (Settlers) communal dispute in Ohaukwu L.G.A of Ebonyi state. Categories of respondents were drawn from the civil servants, community leaders and youths. The choice of the researcher to narrow down the scope of the study to the selected respondents was because the study cannot cover all the crisis of such nature in the whole country due to certain factor such as paucity of fund, time limit and vast nature of research area.

Research Questions

This research on implication of indigenes-settlers communal conflict in Nigeria is guided by the following questions.

- ❖ Why are there cases of indigene- settlers conflicts in many parts of Nigeria.
- ❖ What are the causes of indigene-settlers communal differences in Nigerians
- ❖ What are the implication of indigene- settler communal differences in Nigeria
- ❖ What measures has the government applied to mitigate in the incessant cases of indigene- settlers problems
- ❖ What are the possible suggestion to enthrone enduring peace in communities with indigene-settlers history

RESEARCH METHODOLOGY

The research on the implications by indigenes-settlers communal conflict in Nigeria adopts the following sub headings of research methods. They include: research design, area of the study, population of the study, sample and sampling technique, instrument for data collection, validation of the instrument, reliability of instrument, procedure for data collection and method of data analysis.

Research Design

This study adopts survey research design in analyzing the implications of indigenes-settlers communal crisis in Nigeria. According to Ezech (2005), survey design is a reliable technique which enables the researcher to collect the data systematically from the selected segments of the sampled population for the purpose of determining the attributes of the population. Survey research is a quantitative method used for collecting data from a set of respondents (www. supersurvey.com research) :survey are used as tool by researchers to gain greater insight about individuals or group perspective, relative to a particular concept or topic of interest.

Area of Study

The area of study includes the two disputing communities of Effium (indigenes) and Ezza Effium (settlers) in Ohaukwu local government area of Ebonyi state. Categories of respondents selected for investigation across the two communities includes: leader of thought, civil servants,

women groups and youths: the two communities will serve as the area of the study for this research.

Population of the Study

The population of the study is the subset of the target population available for the study (www.ncbi.nlm.nih.gov). In this regard, the study covers 200 sampled respondents from the two

communities of Effium (indigene) and Ezza Effium. Categories of study population were drawn from the community leaders, civil servants, women groups and youths.

Sample And Sampling Techniques

Sample refers to a small part or quantity intended to show what the whole is like. It is a sub-set containing the characteristics of a larger population. Sampling technique is a statistical approach used for selecting a representative sample from a population. In this research, sample of respondents were selected from categories of population which include: community leaders, civil servants, women groups, and the youths and their responses constituted the data used in analyzing the research findings. Again this research adopts simple random sampling techniques as sampling techniques. A simple random sampling technique is a sub-set of statistical population in which each member of the sub-sets has an equal probability of being chosen (www.investopedia.com) cooperate finance.

Instrument of Data Collection

An instrument of research is a tool used to collect, measure and analyze data related to area of research interest. In this research, the instrument for data collection is structured questionnaire designed to reflect on the implication of indigenes-settlers communal conflicts in Nigeria. Structured questionnaire is a document used to collect data from a predetermined framework (www.questionpro.com bolg). Twenty item questionnaires were designed to reflect the research

questions. Each item has four point rating scale of strongly agree (SA), agree (A), strongly disagree (SD), and disagree (D).

Validation of Instrument

Validation means the extent to which an instrument measures what it is supposed to and performs as it is designed to perform. Validation involves collecting and analyzing data to access the accuracy of an instrument. Based on the premise above, a draft copy of the questionnaire actually passed through the face and content validation and scrutiny of experts in research and measurement and evaluation, However, necessary corrections and professional inputs were made before the administration of the instrument on the target respondents.

Reliability of Instrument

Reliability refers to the extent to which an instrument finds the results over multiple trials. Instrument reliability is a way of ensuring that any instrument used for measuring experimental variables produces the same results every time. To this end, the questionnaire was considered reliable through the

adoption of Test-Re-Test reliability process. Test-re-test reliability method allows for the same instrument to be tested on respondent at different periods and interval of not less than two weeks.

Procedure for Data Collection

Procedure for data collection is a process of gathering and analyzing accurate data from various sources to find answers to research problems, trend and probabilities (www.simpli.learn.com). This research gathered data through the help of research assistants who administered the questionnaires on the respondents drawn from the disputing communities of Effum (indigenes) and Ezza-Effum (setters) in Ohaukwu local Government Area. At the end of the distribution of the questionnaires, the researcher

METHOD OF DATA ANALYSIS

Data analysis is the process of collecting, modeling and analyzing data using various statistical and logical methods and techniques (www.datapine.com>blog) To this end , the research will assemble all the data and arrange them in a tabular form using simple frequency and percentage analysis. Items in the tables of analysis were structured to reflect on the research questions. The raw data were collected from the filled questionnaires and tabulated and the percentage value of the corresponding figures calculated using the statistical formula below:

$$\frac{\text{Number of responses}}{\text{Total number of respondents}} \times \frac{100}{1}$$

Data Presentation, Analysis and Summary

The implication of indigenes-settlers, communal conflicts in Nigeria: A case of Effium (indigenes) and Ezza-Effium (settlers) communal crisis in Ohaukwu L.G.A of Ebonyi State, Nigeria. In the course of this research, relevant data collected were presented and analyzed in the tables as shown below. The responses of the four point rating scale of Strongly Agreed (SA) and Agreed (A) were summed up together, while all the responses of Strongly Disagreed (DA) and Disagreed (D) were put together and their percentage values calculated for the research analysis

Table A: Shows the distribution and analysis of research questionnaires in the selected two communities of, Ohaukwu L.G.A Ebonyi State. Other tables contain the analysis of research questions, responses and their respective percentage values.

Table A: Distribution and analysis of questionnaires in the two selected communities of Effium and Ezza- Effium in Ohaukwu L.G.A in Ebonyi State.

STATE	LG A	COMMUNITIES	CATEGORIES OF RESPONDENTS	NUMBER OF RESPONDENTS	PERCENTAGE OF RESPONDENTS	NO OF QUESTIONNAIRES COMPLETED AND RETURNED	NUMBER	PERCENTAGE	NUMBER	
EBONYI STATE	OHAUKWU LGA	EFFUIM	CIVIL	40	18.2	106	4	18.	-	
			SERVANTS	30	13.6		0	2	0	2
			FARMERS	25	11.4		2	12.	4	1
			TRADERS	15	6.8		8	7	1	0.5
			POLITICIANS				2	10.		
		EZZA-EFFIUM	CIVIL	45	20.5	104	4	19.	0	2
			SERVANTS	35	15.9		3	5	6	1
			FARMERS	10	4.5		3	15.	-	0.4
			TRADERS	20	9.1		4	5	3	1.4
			POLITICIANS				1	4.5		
							0	7.7		

							17				
				220	100	210		95.4	10		4.6

SOURCE: Researcher's field survey

Analysis: The table above shows that the researcher selected two communities from Ohaukwu LGA of Ebonyi State. The communities include: Effium (indigenes) and Ezza_Effium (settlers) with four categories of respondents (civil servants, farmers, traders and politicians). The Effium (indigenes) community comprised of 110 respondents (50.1 %) while the Ezza-Effium (settlers) community constituted 110 respondents which represents 49.9% of the sampled population from the community.

- Why are there cases of indigenes settlers in many parts of Nigeria?

Table 4.1

S/N	ITEM	SA	A	SD	D	TOTAL	REMARKS
1.	MIGRATION OF PEOPLE	105 50%	78 37.1%	21 10%	6 2.9%	210 100%	
2.	ECONOMIC REASON	95 45.2%	82 39%	19 8.1%	16 7.6%	210 100%	
3.	AGRICULTURAL LAND SPACE	120 57.1%	50 23.3%	30 14.3%	10 4.7%	210 100%	
4.	EXPANSION OF TERRITORY	115 54.8%	71 33.8%	18 8.5%	6 2.9%	210 100%	

Source: researcher's field survey

1. A = 87.1 (D)12.9 (2.) A = 34.2 D=15.6 (3) A=80.9 D=9 (4) A=88.6 D=11.4

ANALYSIS

Table 4.1 above shows that a total of 183 respondents which represent 87.1% agreed that migration of people lead to cases of indigenes-settlers problems in many parts of Nigeria, while 27 (12.9%) respondents disagreed to that assertion. Item 2 shows that 177 (84.2%) respondents agreed that economic reasons contribute to cases of indigenes –settlers problems in Nigeria, just as 33 (15.7%) respondents agreed that the need to acquire agricultural land space lead to the incessant cases of the subject matter, while 40(19%) respondents disagreed to that assertion. Item 4, shows that 186(88.6%) respondents agreed to the statement that the need for expansion of territory contribute to indigenes–settlers crisis in Nigeria, while 24 (11.4%) disagreed to that assertion.

What are the causes of indigenes- settlers conflicts in Nigeria

Table 4.2

S/N	ITEM	SA	A	SD	D	TOTAL	REMARK
5.	struggles for land ownership resources	125 39.5%	56 26.6%	20 9.5%	9 4.3%	210 100%	
6.	struggle for potential positions	131 62.3%	43 20.6%	27 12.8%	9 4.3%	210 100%	
7.	suspected cases of Discrimination	156 74.3%	35 16.7%	14 6.6%	5 2.4%	210 100%	

8.	Fight for self-determination	105 50%	31 14.7%	50 23.8%	24 11.4%	210 100%	
----	------------------------------	------------	-------------	-------------	-------------	-------------	--

Source: Researcher's field survey (5) A= 86.1 D 13.8 (6) A= 82.8=D17.1 (7) A=91 D=9 (5) A=64.7 D=35.2

ANALYSIS: Item 5 of table 4.2, indicated that 181 (86.12) respondents supported the fact that struggles for land ownership/resources is one of the causes of indigenes-setters problems in Nigeria, while 29 (13.8%) respondents disagreed to that assertion. Item 6, indicated that 174 (82.8) agreed that struggles for political positions cause indigenes –setters crisis in most parts of Nigeria, but 36 (17.1%) respondents disagreed to that statement. In item7, 191 (91%) of the respondents were of the opinions that cases of discrimination cause the problem of indigenes-setters crises in Nigeria, whereas 19 (9%) respondents disagreed to that assertion. Finally, item 8 indicated that 136 (64.7%) respondents agreed that fight for self-determination constitutes one of the major causes of indigenes-setters crisis in Nigeria, while only 74 (35.2%) respondents were of the opposing view.

What are the implications of indigenes-setters differences in Nigeria

Table 4.3

s/n	Item	SA	A	SD	D	Total	Remarks
9	Fight for Supremacy	132 62.8%	43 20.4%	25 11.9%	10 4.8%	210 100%	
10	Distrust	140 66.7%	30 14.3%	28 13.3%	12 5.7%	210 100%	
11	Suspicion and strained relationship	138 65.7%	33 15.7%	31 14.7%	8 3.8%	210 100%	
12	Open violence	172 81.9%	35 16.7%	2 0.9%	1 0.5%	210 100%	

Source: Researcher's field survey . (9) A=83.2 D= 16.7 (10) A= 81 D=19

Analysis: Item 9 of table 4.3 indicates that 175 (83.2%) respondents agreed that one of the implications of indigenes setter crisis is fight for supremacy, while 35 (16.7%) respondents disagreed to that assertion. Item 10 showed that 170(81%) respondents agreed that indigenes-settlers crisis breeds distrust among communities, while 40(19%) respondents disagreed to that statement. In item 11, 171(81.4%) respondents agreed that one of the implications of indigenes-settlers crisis in Nigeria is strained and suspicious relationship among communities, while 39(18.5%) respondents disagreed to that assertion. Item12 indicated that 207 (98.6%) respondents disagreed to open violence is always the aftermath of indigene-setters crisis in Nigeria, while only 3 (4%) respondents disagreed to that notion.

What measures has the government applied in setting indigenes settlers problems in Nigeria

Table 4.4

S/n	Item	SA	A	SD	D	Total	Remark
13	Peace talk among disputing communities	143 68.1%	42 20%	18 8.6%	7 3.3%	210 100%	
14	Boundary demarcation commission	121 57.6%	30 14.3%	31 14.8%	28 1.3%	210 100%	
15	Enabling laws for peaceful coexistence	96 45.7%	57 27.1%	41 19.5%	16 7.6%	210 100%	
16	Deployment of troops to stop hostilities	128 60.9%	39 18.5%	30 14.3%	13 6.1	210 100%	

D=27.1 (16) A=79.4 D=20.4

Analysis: Item 13, indicate that 185 (88.1%) respondents agreed that one of the measures government applied in settling indigenes-settlers crisis in Nigeria is the use of peace talk among disputing communities, while 25 (11.9%) respondents disagreed to that assertion. Item 14 shows that 151 (71.9%) respondents agreed that government has set up boundary demarcation commission to settle indigenes-settlers cases in Nigeria, just as 59 (28.1%) respondents disagreed to that assertion. Item 15 shows that 151 (71.9%) respondents agreed that government has also put in place enabling laws for peaceful existence among indigenes and settlers. In item 16, of table 4.4, 167 (79.4%) respondents agreed that government had often deployed troops to stop hostilities among indigenes and settlers in many communities in Nigeria, while 43 (20.4%) respondents disagreed to that statement.

What roles has civil society organization played to reduce indabas settles problems in Nigeria

Table 4.5

S/N	ITEM	SA	A	SD	D	TOTAL	REMARK
17	Peace Advocacy /campaign	180 85.5%	20 9.5%	7 3.3%	3 1.4%	210 100%	
18	Provision of relief materials in term crisis	171 81.4%	30 14.3%	7 3.3%	2 0.9%	210 100%	
19	Care for the refugees	140 66.6%	34 16.2%	28 13.3%	8 13.3%	210 100%	
20	Advisory roles	157 74.8%	39 18.5%	9 4.3%	5 2.4%	210 100%	

Source: Researcher's field survey. (17) A= 95.2 D=4.7 (18) A= 95.5 D= 4.2 (19) A=82.8 D=17.1 (20) A= 93.3 D=6.7

Analysis: item 17 shows that 200(95.5%) respondents agreed that civil society organizations have embarked on peace advocacy campaigns to reduce indigenes settlers conflicts in Nigeria, while 10 (4.7%) respondents disagreed to that statement. item 18 showed that 201(95.7%) respondents agreed that civil society organizations (CSO) have provided relief materials during crisis between indigenes and settlers in many communities in Nigeria while 9(4.2%) disagreed to that assertion. Item 19 shows that 174(92.8%) respondents agreed that CSOs have cared for the refugees while 36 that (17.1%) respondents disagreed to that notion. item 20 indicates that 196(93.3%) agreed that CSOs have performed advisory role in reducing indigenes-settlers problems in Nigeria, while 14(6.7%) respondents disagreed that CSOs have offered advisory roles to reduce indigenes-settlers problems in Nigeria .

Research findings, conclusion and recommendations

This research is conducted on the topic: impact of indigenes-settlers communal conflict in Nigeria . Effuim (indigenes) and Ezza- Effuim(settlers) communities in Ohaulwu LGA of Ebonyi State were selected for the study

• DISCUSSIONS OF FINDINGS

The study on why there are cases of indigenes- settlers in many parts of Nigeria showed that migration of people from one place to another, economic motive of people , need for agricultural land space and the quest for territorial expansion all contributed to incessant conflicts between indigenes and settlers in many part of Nigeria

- The study noted with high responses to what cause indigenes- settlers conflicts in Nigeria struggles for land owner-ship and resources, straggle for political positions, discriminatory tendencies among the indigenes and settles and fight for self-termination
- The study also revealed that certain factors lead to indigenes–settlers conflict in Nigeria with the implications such as fight for supremacy, distrust among the indigenes and settlers, strained relationship and sometimes opens violence.
- The study indicated *that* the government in the course of addressing the problem of indigenes settlers conflicts in Nigeria adopted several measures to curb the menace. Such measures include: establishing peace talk among disputing communities constituting boundary demarcation commission, establishing enabling legislation for peaceful living among indigenes and settlers communities and deployment of troops to stop hostiles in times of open violence
- The study indentified some of the crucial role played by the Civil Society Organization (CSO) in reducing the frequent occurrences of indigenes–settlers crisis in Nigeria. Such roles played by CSOs include: peace advocacy and campaign, provision of relief materials in times of crisis, care for the refugees and advisory roles .

Conclusion

Indigenes- settlers conflict have been and a lingering issue in Nigeria body polities. The problem constitutes serious cog in the wheel of progress to national integration and peace process. Indigenes–settlers crisis ravaging many communities in Nigeria have far–reaching implications on the corporate existence of the country and on its infrastructure. The consequences of indigenes-settlers crisis had often resulted to wanton destruction of individuals and public property, lost of human lives, distrust among members of warring communities, fears and strained relationship among each other. However, government in her concerted effort had put several measures in place in order do to reduce further occurrence of indigenes – settler case in Nigeria. The government at various levels have initiated policies and action plans such as peace talk commission, boundary adjustment commission, enabling legislation to promote peaceful co-existence among inhabitants, establishment of military/police posts and provision of relief packages for displaced persons and the vulnerables in time of full blown is crisis. The role civic society organizations (CSOs) were Cleary indentified as they have contributed significantly in items of peace advocacy and campaign, provision of relief material, care for the refugees and her advisory role to forestall imminent conflicts. Indigenes- settlers problems in Nigeria call for drastic measures and implementable strategies to address the ugly menace in the country .

Recommendations

The principal concern of this study is on implications of indigenes- settlers communal conflicts is Nigeria, a research conducted in two communities of Effuim (indigenes) and Ezza-Effum (settlers) in Ohaukwu LGA of Ebonyi state. From the findings of the research, certain recommendations were adduced as measures and strategies for curbing the menace of indigenes- settlers communal conflicts in Nigeria. The recommendation as disused here under would add to the efforts of the government to establish enduring peace accord and peaceful coexistence among communities battling with the problems of indigenes-settlers syndrome. The recommendations are as follows

- Enabling legislation should define clearly the living pattern of indigenes and settlers in terms of policies, land ownership, right and privileges. This will really guide each party on their areas of responsibilities and jurisdiction.
- Communities should institute among themselves a neighborhood committee to help monitor and regulate the excesses of each party.

- Government and civil society organizations should intensify efforts on peace advocacy/ to encourage peaceful co-habitation. Government to ensure steady security presence. to forestall escalation of indigenes and settlers violence among communities.
- Settlers should avoid at all cost meddling into the culture and policies of their host communities.

REFERENCES

Ikejiani, E. M (2009) Peace studies and Conflict Resolution in Nigeria, Spectrum Books Ltd.

Abbas, A. 1 (2018), Peace and conflict Resolution in Nigeria: An imperative tool for countering violent Extremism Being paper presentation organized by Nigerian Political science Association (NPSA), North East Zone

Nwori, B (2024), Fundamentals of Peace and Conflict Resolution studies in Africa: Focus on Nigeria, Ikwo, Ebonyi state college of Education printing press.

Ezeh, D. N (2005), What to write and How to write: A step- by step Guideto Education Research proposal and report.

Institute of Education, University of Nigeria, Nsukka.

Online

en.wiki pedia. org>wiki>conflict

Retrieved 8/2/26

www.idoceonline.com>[dictionary](http://www.idoceonline.com/dictionary) > conflict.

Retrieved 8/2/26

<https://www.google.com>

Retrieved 8/2/26

www.britainica.com. oictionary. Theory

Retrieved 9/2/26

www.supersurvey.com>[research](http://www.supersurvey.com/research)

Retrieved 9/2/26

www.ncbi.nlm.nih.gov

Retrieved 10/2/26

[www:questionpro.com](http://www.questionpro.com)>corporate finance

Retrieved 10/2/26

www.ouestionpro.com>[blog](http://www.ouestionpro.com/blog)

Retrieved 10/2/26

www.simplilearn.com

Retrieved 10/2/26

www.datapine.com>[blog](http://www.datapine.com/blog)

Retrieved 10/2/26