

Automated Teller Machine's Location: Arena of Talebearers and Merchants

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Abstract

This study mainly focuses on the series of happenings at Automated Teller Machines (ATM) stands located across the country. Akure, the state capital of Ondo State of Nigeria, was used for the study. Qualitative data was collected through In-Depth interview with customers who visited the ATM stands of selected banks within Akure metropolis. Also, participant observation strategy was used to complement the data via In – Depth interview. The results revealed that the ATM arena has become attractive to criminal to defraud real bank customers. The implication of this scenario is that bank customers feel insecure. The study concluded that the banks management needs to provide adequate security to ward off these intruders and enkindle the confidence the customers have in the usage of ATMs.

Keywords: Banks, Financial Transactions, Customers and Security.

Emplacement du guichet automatique : Arena of Talebearers and Merchants

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Abstrait

Cette étude se concentre principalement sur la série d'événements aux guichets automatiques bancaires (GAB) situés à travers le pays. Akure, la capitale de l'État d'Ondo au Nigéria, a été utilisée pour l'étude. Des données qualitatives ont été recueillies par le biais d'entretiens approfondis avec des clients qui ont visité les guichets automatiques de banques sélectionnées dans la métropole d'Akure. De plus, une stratégie d'observation des participants a été utilisée pour compléter les données via des entretiens approfondis. Les résultats ont révélé que l'arène des guichets automatiques est devenue attrayante pour les criminels pour escroquer de vrais clients bancaires. L'implication de ce scénario est que les clients des banques ne se sentent pas en sécurité. L'étude a conclu que la direction des banques doit fournir une sécurité

adéquate pour éloigner ces intrus et susciter la confiance des clients dans l'utilisation des guichets automatiques.

Mots clés : Banques, Transactions Financières, Clients et Sécurité.

Introduction

The Automated Teller Machine (ATM) is a computerized telecommunications device that provides customers of financial institutions, particularly banks, with access to transactions in a public place without the need of a human official of the bank or of the financial institution (Adepoju and Hassan, 2015). It has overtime made financial transactions easier than they used to be. Also, it has allowed people to perform financial transactions such as cash withdrawals and deposits, fund transfers or account information enquiries. According to Akpan (2016) the ATM is one of the innovative techniques introduced to the banking system which, to a large extent, enables banks to provide customers with quality and satisfactory services.

The invention of the ATM could be attributed to the advancement in technology and the ever increasing global agitation to ease means of doing business in all ramifications. The traditional and ancient society was characterized with trade by barter. When the use of monetary instruments replaced the trade by barter system money in different forms and denominations became the sole medium of exchange. The modern era has replaced the traditional monetary instruments from a paper and metal based currency to plastic in forms of credit and debit cards. This has increased the use of ATM all over the world.

According to Lovelock (2000) ATMs were originally developed as just cash dispensers but have overtime evolved to include many other bank-related functions. In some countries, especially those which benefit from a fully integrated cross-bank ATM network, ATMs include many functions which are not directly related to the management of one's own bank account. These include; paying routine bills, fees, and taxes (utilities, phone bills, social security, legal fees, taxes, etc), printing bank statements, updating passbooks, loading monetary value into stored value card, purchasing and so on. This is in contrast to the findings of Kolawole and Abubarkar (2009) on the capacity and capability of what the ATM is noted for or can do. There is no doubt that the ATM has greatly been improved upon in terms of functionality in the 21st century.

Thus, it was not strange that Nigerians embraced the usage of the ATM when the machines made its incursion into the country's financial space in the early 1990s. Though, the acceptance was gradual due to the nature of human beings aversion to changes, the machine eventually became popular. However, events around the locations of these machines has really called to question some of the activities associated albeit illegally with the ATMs. For example, some people have turned the ATM arena into centres of criminal or commercial activities. Beside those with physical goods which are obviously displayed for sale, there are others who are out begging for alms, marketing different types of herbs or drugs. These individuals watch and follow

customers who withdraw cash with series of different narratives with the aim of getting cash from those willing.

The need for this study cannot be over-emphasized because security, privacy and safety are parts of the hallmarks of the Automated Teller Machines which customers to embrace their usage. The intrusion into the privacy and encroaching into the ATMs' locations by those with other motives is gradually becoming a nightmare for the users, thus discouraging a whole lot of people from patronizing the ATMs for their financial transactions. In the alternative, they either use the 'Point of Sale (PoS)' or enter the banking hall irrespective of the amount involved.

Literature Review

The advent of the ATM was a better way for financial transactions came with admiration from the banking and non-banking public. This is due to its numerous advantages and features. According to Tillya (2013) ATMs, worldwide, have made it easy for users to get some bank services out of bank offices which inter-alia include provision of mini bank statement, cash withdrawal cash deposit, transfer of funds, from one account to another, balance enquiry, purchase of some utilities like electronics and airtime, bill payments and tax payments. In other words, most of the banking and financial transactions could be done without entering the banking hall and without wasting time.

However, these ATMs are located outside the banking halls; either on premise or off premise. In recent times, it has been observed that some banks have detailed one or two security guards to monitor the usage and effectiveness of the operations of those ATMs within the premises of the banks. These guards are able immediately, report any untoward happening or development to the management without delay. However, same does not apply to the machines at other locations outside the premises.

Akinmayowa and Ogbeide (2014) found that convenience, efficient operations, security and privacy, reliability and responsiveness are significant dimensions of ATM service quality. They equally added that ATM service quality has a significant positive relationship with customer satisfaction. This position is gradually being eroded in view of the disturbing trend in experiences of customers at locations. For example, the privacy of bank customers is encroached and security no longer guaranteed by the activities of those whose intentions to visit the machines is suspect.

Also Al-Hawari and Ward (2006) agrees with Lovelock (2000) that adequate number of ATMs, secured and convenient location, user-friendly system, and functionality of ATMs are the important factors for the customer satisfaction. Among these items it seems the issues of security and privacy are facing the fastest encroachment. For example, customers are been constantly monitored by these traders and beggars within the ATM locations. Once those that withdraw cash are leaving they are accosted by hordes of beggars soliciting for arms or hawkers marketing their wares on the assumption that the potential donor or buyer has just obtained cash and should have no excuse of lack of cash.

In addition, Ebere, Udoka and Gloria (2015) have argued that efficient operations, convenience, security and privacy, responsiveness and reliability strongly influence customer satisfaction. The essence of service is to satisfy the beneficiaries.

There have been notable improvements in the quality and variety of services rendered by ATMs hence their wider acceptability. However, the emergence of these 'professional' beggars and random street traders with accompanying harassment of ATM users is threatening the sustainability of its acceptability.

While analyzing ATM robbery Furst, Lang and Nolle (2002) observed that there are several and distinct ATM robbery patterns, each of which presents unique challenges in response. The most common pattern, is for the offender to rob the ATM user immediately after the victim makes a withdrawal. Other patterns include the offender robbing the victim standing at an ATM of other valuables such as wallets, wrist watches, jewelry and hand bags. Also, the offender can follow someone who has just withdrawn cash from an ATM and robs him or her away from the ATM. In other words, a criminal could pretend to be a beggar or a merchant of herbs / drugs while accosting someone who has just withdrawn cash from the ATM and eventually pounce on the victim when both are alone.

According to Porain (2000), the benefits derivable from ATM usage are numerous. Some are:

1. Flexible account access allows customers to view their accounts at their convenience.
2. Bank personnel are not required to be present for transactions and have more time to serve customers.
3. Increased hours of operations fits customer schedules.
4. More customers can be reached beyond the branch networks, such as smaller population centers.
5. More low-cost funds are available because ATMs make it easier for customers to deposit savings.

Theoretical Framework

An integrative theory of patronage, preference and behaviour by Darden (1979) is used explain the retail competitive structures including classification of retail outlets, retail life cycle, location such as ATM location, store image and positioning, and their influences on customer patronage behaviour. The theory explained how personal values, social values, and epistemic values affect or determines the use of a business outlet such as ATM machines. This revealed that personal and social values will continue to attract criminally inclined people to such places such as ATM location to meet their personal and social needs.

Methodology

This study took place in Akure Metropolis, the capital of Ondo State, Nigeria. The city has a branch of Central Bank of Nigeria (CBN) and branches of most Nigerian commercial banks located in different parts of the city. Most of these banks have their presence in the Central Business District (CBD) of the town which could be regarded to as Bank Avenue. The area, known as Alagbaka, also housed the state government's house and the state secretariat. In essence, the area is always flooded during the day but a ghost of itself at nights and weekends, except bank customers who patronize the

ATM stands of these banks. Ten different banks ATM stands were visited; five within the city's CBD and the other five located outside the CBD in the city. In-Depth interview guide was used to elicit qualitative data for this study. Two customers were interviewed in each of the ten branches, making twenty participants. Their common responses were analyzed and discussed. Also, direct observation and participation complemented the In-Depth interview data. The In-Depth interview took place between 3rd – 14th September 2022. The data was analysed using content analysis and verbatim reportage.

Findings

The various activities at selected ATM stands in Akure Metropolis

This section of the study primarily takes stock of the happenings and experiences of customers who patronized the ATM arena to transact their financial businesses. Apart from the benefits, major reasons and functions of the machines, they have these to say:

“A young lady approached me offering to sell a set of tablets allegedly to cure pile but I declined. However, she didn't give up but decided to reduce the price just to make me patronize her, but yet I declined the offer. The lady refused to give up and continued to make one move or the other. Later, she said I should take the drugs and give her whatever I could offer She added that she was a polytechnic student and needed the commission, she was to be paid on the sale of the drugs, for her school fees. I noticed she had already written her phone number on the park of the drugs. So, you can see people do all sorts of things at ATM locations, including prostitution” (*IDI/Male/Civil Servant/2022*).

Another respondent spoke of his experience at the ATM stand thus;

“I have really decided not to use ATMs because one major issue I have experienced is that of impatience. It has become a meeting point for beggars because they believe everyone who comes to use ATM is rich. Then you begin to hear stories like ‘Please, I need money to buy drugs or I haven't eaten for days. Also, you have local sex enhancement drugs sellers who claim they are promoting traditional and local herbs. That has become a norm at most ATMs' arena. The only excuse many of them have is joblessness and they have to eat and look good” (*IDI/Male/Driver/2022*).

Another respondent also shared his involvement with talebearers who parade ATM locations this way;

“One is tired of the recurring issue of unwanted intruders at ATM points. I was at the ATM once and a beautiful lady came to me and she told me a story of how she hadn't eaten for a week. I was forced to give her something. On another occasion, a man came to me and said he needed money to buy drugs. It goes on and on” (*IDI/Male/Lecturer/2022*)

Likewise, a female public servant has not been spared the experience of been inundated with the activities of story telling at ATM stands. According to her,

“The experiences varied but one is constant with those people who tell all sorts of stories to make you part with your money for them, I was at the ATM stand on a particular day to withdraw the last ₦2,000 in my account. I noticed this woman going up and down looking at people trooping in to use ATM. Immediately they made withdrawal this woman moved close to them whispering in hush tone. The queue was long so I was wondering what she was doing or saying until I withdrew my cash. She approached me, a well-dressed woman and started telling me tales of how, with the children, she had not been able to eat in the last three days, how the husband left her and the business gone down. She said she had nothing to survive on and that was why she resorted to begging. There were tears in her eyes and I was forced to give her ₦1,000 out of the ₦2,000 I withdrew. Well, it was left between her and God if she had fabricated the story” (*IDI/Female/Public Servant/2022*).

In addition, another respondent narrated his exposure at the ATM stand and how he wriggled himself out of the situation.

“A lot happens at ATMs, beautiful girls stay in queues with no intention of making any transaction, only for them to tell you they sell sex enhancing drugs and also ask for your contact, even after telling them you are not interested. They practice modernized begging a lot. I gave a lady ₦1,000 but I knew she was into begging. She came to the ATM stand looking restless. I saw her when she was talking to some people but they ignored her. So she came to me, she said “bro, I am broke. Imagine I have been trying to make a withdrawal; my card was not working, I have tried five ATM stands and I have cash in my accounts. I can even show you my account balance. I only wanted to withdraw ₦1,000. I gave her ₦1,000. She said ‘thank you, you are so sweet’. I know she was a beggar and the girl is fine o (*IDI/Male/Businessman/2022*).

In the same manner, a female respondent shared her interaction with a fellow female talebearer.

“Hmmm.....On a particular day, I had just finished withdrawing some cash when a lady approached me and started praying for me. She requested for help. She prayed that God will not make me suffer and that she was looking for what her twin kids would eat; she said they were ill and she needed money to buy them drugs but she didn't have the money. I was moved to compassion and I gave her ₦1,000 that day. Could you believe I saw the same woman on my street begging for alms? The same story lines she gave me was

what she told a man, I knew and I saw the man buying bread, tea items for her and gave her ₦2,000 cash”
(*IDI/Female/Trader, 2022*)

Likewise, a female nurse, explained her interaction with a male who was marketing ‘job opportunity’ and himself as a suitor.

“I encountered a young man who walked up to me to offer me a job opportunity with a tract. When I told him I wasn’t interested because I have a job he said I might know of someone who needed a job when he discovered I was not forthcoming he changed the topic and said “you are fine girl. Do you have a boyfriend?” I became curious why he wanted to know. He said it was not impossible for both of us to get married. I just kept on laughing. He left me alone and moved to another person. Suddenly someone tapped me and it was the same man; this time he said he needed ₦500 and that he wanted to return to his office. I didn’t bulge”. (*IDI/Female/Nurse, 2022*)

The experience of another respondent differs in approach and methodology employed by the marketer.

“A lady came and was advertising a drug called *Kayanmata*. She said ‘if you know your husband is not satisfying you well, I have it here. If you know you need a man that will be spending money on you, meet me here. Do you need man attraction? ‘Contact me’ People were just laughing. Another one came selling all these private part enlargement drugs for me. A woman also came to ask for money because her husband was in hospital. The security man had to send her away because she had been there almost everyday saying the same thing” (*IDI / Female / Student, 2022*).

Furthermore, one of the respondent is not new to the antics of these marketers and storytellers at the ATM stands.

“I encounter them every now and then. You can see that one at the gate of the bank. He is permanently there and nobody is saying anything. Others are lurking around with all sorts of stories which are from all intents and purposes meant to extort money from the people who have come to take money from ATM
(*IDI/Male/Applicant, 2022*).

Similarly, one other respondent has this to say.

“They are many with different tales of their woes. Who knows the veracity of their stories. The other time one was telling me how he lost his job and had nothing to fall back on. Another one, a woman with a child was narrating how she was abandoned by the man who impregnated her and all of that... The whole thing is messy”
(*IDI/Male/Engineer, 2022*).
(*IDI / Female / Retiree, 2022*).

From the above responses by the participants from different ATMs it shows that ATM stands are now bedeviled with all sorts of people who are out for reasons different from what the machines' locations are created for. This, to a large extent, has a negative effect on those who visit the arena to transact financial arrangement with the machines. Specifically, a set of people have come to see the ATM stands as sure points to either seek financial help or make some money, among others. This is because they believe that those who patronize ATM stands have come to withdraw cash from where they could be favoured. This they do with all sorts of narrations which are personal to them. Also, they do this without consideration for the privacy of their 'clients' and not minding whether they are the owners of the money they just withdrew from the ATM or not.

Bank Customers “Feelings and the Future of ATM Transactions”

The feeling of bank customers is imperative to predicting the future of ATM transactions. When asked about their feeling and impression, the general and common response was that of frustration, discouragement and disturbance.

“Honestly I don't feel like visiting ATM arena because of these uninvited guests who are lurking around to hoodwink you and dispossess you of your cash” (*IDI/Male/Civil Servant, 2022*)

Another respondent said:

“These people have become unnecessary nuisance who delay you with their cock and bull stories which you hear every now and then” (*IDI/Male/Driver, 2022*).

Additionally, one of the respondents reveals his impression and interpretation of his experience.

“I can't stand their arrant nonsense. They tell you all sorts of concocted lies hoping to extract cash from you. It is disturbing” (*IDI/Male/Lecturer, 2022*)

Likewise, a female public servant said:

“They are nothing but distraction which one faces at every ATM locations especially where the traffic is high” (*IDI/Female/Public Servant, 2022*).

Another respondent does not find the experience pleasant;

“The experience is not always interesting which has made me to hate going to ATM stands” (*IDI/Male/Businessman, 2022*)

In a similar way, a respondent has this to say:

“The situation is disturbing and frustrating, encountering these people. They at times sound violent and desperate to force you to drop something for them. I mean money”. (*IDI/Female/Trader, 2022*)

A female explains that she always feel annoyed as the attitude of the marketers and talebearers at ATM stands is disgusting.

“My feeling is always that of anger as these people do believe that anybody who has come to withdraw from the ATM should be willing

to give them out of the money. They do not bother whether you own the money or you are sent” (*IDI/Female/Nurse, 2022*).

Similarly, another female respondent said:

“It is embarrassing when one is accosted, after withdrawal from the ATM, by an unknown person as if you are owing and he is seeking for repayment. It is bad. I don’t tolerate such, I always shout at them”

(*IDI/Female/Student, 2022*)

Likewise, a male applicant responded and said his attitude was that of annoyance when he had encounter with a particular experience.

“I had to shout on one of such intruders the day he ‘way laid’ me immediately I collected cash from the ATM. You won’t believe the money was sent to me by a senior brother for an assignment. I wouldn’t know what he expected me to tell the sender if I should part away with part of the money”. (*IDI/Male/Applicant, 2022*).

The attitude of another respondent is that of neglect. He said:

“I don’t pay attention to whatever they are saying. I pretend as if I am not the one being addressed. Their activity is a shame of what the country has become” (*IDI/Male/Engineer, 2022*)

The above analysis is basically on what the feelings, impressions and reactions of each of the interviewees toward their encounters with those they all agreed intruded into their privacy at those ATM locations. Their common responses was that the arena are not the appropriate place to beg for alms or to do trading activities.

Discussion

In Nigeria, the ATM made its debut in 1989. But up to the early 1990s, back customers had to queue up for hours to effect transactions. It was not until the 2000s that the ATM became popular and ubiquitous in most parts of the country making customers’ banking experience much easier to conduct. However, like all other new innovations the initial response of Nigerians towards ATM was that of apathy. This was not strange in view of the human nature of aversion to change. Moreso, it came to a people who were used to face-to-face interactions and personal contact with whoever they are relating or dealing with. Gradually, Nigerians got used to ATMs and it has not only become popular, but with increased variety of services. Most Nigerians hardly enter banking halls nowadays, except on the basis of other transactions which are beyond the mandate of ATMs.

These ATMs are placed not only near or inside the premises of the banks but also in locations such as shopping centres / malls, airports, grocery stores, petrol / gas stations, restaurants or any place where there is high traffic of people (Steven, 2002). In other words, there are two types of ATM installations; on and off premises. On premises ATMs are typically more advanced, multi-function machines that complement actual bank branch’s capabilities and thus more expensive. Off premises machines are deployed by financial institutions where there is usually just a straight need for cash. Such places include worship centres, hospitals, hotels and big restaurants. Therefore,

bank customers can transact their financial businesses anywhere and anytime of the day.

However, since most customers who need to withdraw or send money that are not in large amount now patronize the ATMs without having to enter the banking halls, the ATMs' locations have become an attractive point . They are now where all manner of people gather not only to transact financial business with the banks, but also to seek opportunities and take undue advantage of it. In specific term, a set of people have come to see the ATM stands as sure points to either seek financial help or make some money by approaching those who have come to withdraw cash mostly after withdrawal. They do this in several ways. It is either through hawking or narrating stories of how 'unfortunate' they are to attract sympathy. It could as well be outright begging for money. This has become the norm rather than exception.

There are cases of frauds and security challenges associated with the transformation of banking operations from manual to automated systems. In other words, the hype of e-commerce, or e-banking which has been embraced by Nigerian financial institutions is double edged with advantages and disadvantages (Cynthia, 2000). Many people are always looking for the gap or the broken window to fit in (legally or illegally). In this case, corporate beggars, traders of all sorts of products now see ATM's locations as veritable arena to ply their trade.

From the data gathered it shows that the basic elements of backwardness are still prevalent. Most of these respondents were of the view that unemployment is one of the reasons for activities of these intruders who bumped on them without invitation. They were of the stance that though some of them might not be sincere the situation in Nigeria is enough to conclude that, we are in a mess. According to one of the respondents, a male Engineer, "there is hunger in the land. When able-bodied young men and women put shame aside and resulted to corporate begging and prostitution, you know that there is fire on the mountain". In essence this set of people shunned their dignity and ego to avoid been killed by hunger. Nevertheless, begging for alms or being talebearers of concocted lies are not the only way out aside from the fact that they are not the best.

Meanwhile, another revelation is the unorganized nature of the society where anybody can hawk anything, anywhere and anytime. Begging for alms and marketing of products at ATM locations is an aberration as it is against the security, safety and privacy associated with the utility of the machine. This society is one where people displayed their wares on the streets, blocking easy flow of traffic. Some are fond of trading on the highways and others unauthorized locations, without restriction.

Conclusion:

The adoption and usage of ATM in Nigeria for financial activities has been on the increase in view of its convenience. Customers are now comfortable with electronic banking since it affords them the opportunity of flexibility of various dimensions. Such is the utility of the Automated Teller Machine. However, as the usage of ATM is increasing, its openness to security threat is manifesting. Such is the new trend identified in this study which should be tamed before it hurts business transactions by

bank customers at ATM points. The advantages of ATM are numerous and none of the respondents controverted this assertion. Their only concern is the emerging issue of intruders at the ATM locations. It is becoming worrisome and disturbing.

Recommendations

To solidify customers' confidence in the usage of ATMs, the following recommendations are suggested for implementation by individuals and relevant authorities.

1. Customers should as a matter of importance embrace the cashless policy of the government.
2. There should be deployment of security agents at ATM locations to ward off these intruders.

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