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SOCIOECONOMIC IMPEDIMENTS TO TOURISM SECTOR DEVELOPMENT IN ANAMBRA STATE, NIGERIA.

By

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Abstract

Nigeria's efforts to develop its tourism sector through policy implementation have not yielded significant results due to a lack of government commitment and ineffective partnerships with private stakeholders. A key policy target, promoting tourism to both Nigerians and foreigners, has been unsuccessful. Demographic factors like health, gender, socioeconomic status, and education have constrained Nigerians from engaging in or investing in tourism, while underdeveloped destinations deter foreign interest. Policy makers have failed to grasp the influence of these factors, largely due to a lack of localized studies, particularly in Anambra State. This study investigated how demographic factors affect tourism development in Anambra, using propensity to invest and participate in the sector as a mediating variable. A sample of 400 participants was selected through multi-stage sampling, and data were analysed using a generalized univariate multiple regression model. The findings revealed that health quality of life and gender had significant effects on tourism sector development. While socioeconomic status and educational level had no significant effects on tourism development in Anambra. Based on these findings, the study recommends that Anambra State should strengthen partnerships with private stakeholders, particularly in healthcare and gender inclusiveness, to boost tourism development. This approach could be replicated across other states and at the federal level to enhance the overall growth of Nigeria's tourism sector.

Keywords: Demographic factors, Tourism Sector Development, Socioeconomic Status

JEL Codes: J11, J16, Z32

1. Introduction

According to Walton (2019) tourism can be described as the act and process of spending time away from home in the pursuit of recreation, relaxation and pleasure while making use of the commercial provision of services. World Tourism Organization (2010) defined it as a situation where people travel and stay in places outside their usual environment for not more than one consecutive year for leisure and not less than

24 hours for business and other purposes. Tourism is an important source of revenue for a great number of countries world over. Pratheep (2017) observed that tourism sector has become an important source of income for many countries and increased leisure time; changes in lifestyle and consumption have given renewed importance to tourism. And being an important source of income to many nations depend on the level of tourism sector development in such nations.

Tourism sector development according to Kozak and Kozak (2015) refers to dynamic activity that requires close cooperation and strong support from various non-governmental establishments including local communities and tourism businesses and from government establishments to promote tourism industry. World Travel and Tourism Council (2020), sees tourism sector development as closely related to high per capita-income in the majority of the countries that place a bet on it. Nigeria's tourism sector is still underdeveloped and still at an infancy level. Ebiyefa (2021) posited that Nigerian tourism is still in its infancy, and that successive governments tried their best to have the industry on the natural economic map, but it was unable to achieve exclusive status. The National Bureau of Statistics (2023), released a report on the contributions of some economic activities associated with tourism, to the real GDP, quarter three. In the report, the economic activities including arts, entertainment and research, transport and storage, human health and social services, administrative and support services and other services jointly contributed 3.95% to the real GDP 2023, quarter three, which is lower than that of agriculture 29.31% and mining and quarrying 5.64%. The inability of Nigerian political leaders to restructure the country, have made the states to depend on the centre for the sharing of revenue from oil. Ejumudo and Ikenga (2021) observed that the inability of the Nigerian state to adopt the restructuring option have similarity with dependency mentality of the federating states and poor generating capacity. This dependency mentality makes most states including Anambra to neglect the opportunity of partnering with the private individuals to develop tourism sector. Franco and Estevao (2010), stated that Public-Private partnership play an important role in regional development of tourism. Cheng, Yang, Gao, Tao and Xu (2018), posited that public-private-partnership is popular in the sustainable development of tourism around the world.

Anambra state have abundant natural, artificial, and human resources necessary for tourism development if harnessed. Anambra state has diverse tourist attraction centres which include Ogbunike cave, Omambala river, Agulu lake and resort, Nanka waterfalls, Zik mausoleum, river Niger, high profile shopping malls, Microsoft village, Nnewi golf and sports club, Ifeanyi Uba football club, Stanel utility destination, high profile hotels and holiday resorts and rich cultural heritage, etc. But most private individuals who constitute the human resources may likely be constrained by some demographic factors including health quality of life, gender, income level and educational level, to invest and participate in tourism sector development. Health quality of like is likely to be one of the impediments that affect propensity to invest and participate in tourism sector development,

because in 2020, during COVID-19 health crisis, when the questionnaire on health quality of life and propensity to invest and participate in tourism was distributed to participants, their responses seem to support the variable as an impediment to tourism sector development. In respect of genders, with our interaction with a cross section of women in Anambra especially in Onitsha, Nnewi and Awka before 2020, the authors discovered that a great number of them are highly ambitious to invest and participate in tourism, but are constrained by certain predicaments especially income level more than men. Also, income level is likely to be a great impediment that negatively affects propensity to invest and participate in tourism. Educational level may influence people to invest and participate in tourism especially in respect of tours for higher education research, industrial training, internship, excursion, professional training and houseman ship. Therefore, the study investigated how demographic factors including health quality of life, gender, socioeconomic status and educational level affect tourism sector development, using propensity to invest and participate in tourism sector development as mediating variables.

2. Related Literature Review

2.1 Conceptual literature review

Tourism sector development

Abamara (2024) defined tourism sector development as modernization of destinations and tourism related businesses to international standard through substantial investment in the sector to attract a greater number of local and international tourists into a country to generate revenue, reduce poverty and create jobs. The outcome of tourism sector development will be determined not by macro concepts, but by the will and dedication of those working directly to channel development into productive and beneficial outcomes (World Travel & Tourism Council, 2020) And these people include private individuals, and households who invested in tourism or participate in tourism as tourists and those who have the propensity or tendency to invest in tourism or demand for tourism. The private individuals and their likely behaviour in respect of propensity to invest and participate in tourism sector development constitute human resource potentials necessary for tourism sector development. Katarzynya, Marcin and Filip (2012), posited that tourism resource potentials is a collection of elements of human behaviours, that is used in tourism development and geographical environment. The human behaviour is associated with tendency or propensity to invest or participate in tourism Sector development. Kozak and Kozak (2015) described tourism sector development as a dynamic activity that requires close cooperation and strong support from various non-governmental establishments including local communities and from government establishments to promote tourism industry. This implies that tourism development can be accomplished through public-private partnership.

Health quality of life

This is associated with peoples' ability to have access to quality healthcare services, peoples' perception about how healthy the physical environment in a destination is, psychological health and healthy relationship of the people. Tourism demand and tourism investment can be affected negatively by poor health quality

of life. Zhou, Jimeneze, Rodroguez and Hernandez (2018) revealed that increase in air pollution which is an environmental hazard has negative impacts on tourists and tourism investment. Bello and Bello (2021) discovered that infested environment affected tourism operations negatively. Oruonye and Ahmed (2020), revealed that poor health quality of life affected every aspect of human life including tourism negatively. Qun, Yun, Bakhtawer and Mumtaz (2022), stated that though tourism sector investment, tourism demand and travel can be adversely affected by various external and internal factors, still health-related factors, pandemics and disease outbreak may be the most significant because of their impact on social and economic changes. Finally, Geitona and Sarantopoulos (2015) stated that high quality health care services and healthy environment may strongly support a country in being a target destination for medical tourism.

Gender

Gender refers to the sex of an individual (i.e either male or female), especially when considered with reference to social and cultural differences rather than biological ones. Gender may likely determine the propensity for tourism demand and investment. Page and Connell (2006), acknowledged that gender is an important determinant of participation in tourism. Reuvers, Engen, Vinkenburg and Evered (2008), stated that with enterprising individuals, there is relationship between their motivation and their gender. According to Shukle, Guelich and Arntzen (2014), studies on gender of the tourism entrepreneur confirms that gender moderate entrepreneurship in tourism. Women can have higher propensity to invest in tourism than men or to demand for tourism if they are not limited by certain constraints which according to Maziri (2015) and Anisha, Vyasha and Frinwei (2016), included financial capital or finance.

Socioeconomic status

Socioeconomic status has nexus with income level of the people or their employment status. It may likely be a motivation for or a hindrance to tourism demand or tourism investment. Mongare (2019) discovered that income was a major contributing factor to domestic tourism. Rasoolimanesh and Jaafar (2016), stressed that the ability of community to participate in tourism development and conservation programmes is contingent upon financial resources. This corresponds with the view of Ajake and Amalu (2012) who stated that tourism sector development depends on human contact with constant increase in spending power. Also, Alegre, Liorene and Maria (2018), stated that unemployment increases the probability of not going on holidays, as there is no means of earning an income. Finally, Mandic, Zeljiko and Lana (2018), revealed that sometimes tourism entrepreneurs are not willing to invest in infrastructure development related to tourism, mostly due to financial limitations.

Educational level

This refers to an individual's level of educational attainment. Educational level may induce tourism sector development. According to Liang, Caton and Hill (2015), the students that mostly engage in educational tourism are those with higher education. Del-Rio and Medina-Garrido (2020), revealed that innovation and investment among tourism

entrepreneurs had relationship with the level of education. Wynen (2019), discovered that the level of education was among the key determinants of same day tourism visits. Rasoolimanesh and Jaafar (2016) posited that level of education, knowledge and skills indirectly determines the ability of community to participate in tourist visits. Also, Ibanescu, Stoleriu, Muntaeanu and Latu (2018) revealed that educational tourism especially in respect of international student's tour to a destination creates new entrepreneurial opportunities. Finally, Amalu, Ajake and Okpara (2012), posited that the lower the level of education, the lower the residents' commitment to tourism.

2.1.1 Conceptual Framework

Swaen and George (2022) stated that conceptual framework illustrates the expected relationship between variables. It represents a visual format and illustrates cause and effect relationships. In this study, conceptual framework is illustrated diagrammatically with a mediating variable to show how it relates with independent variables and dependent variable, and control variables were also included.

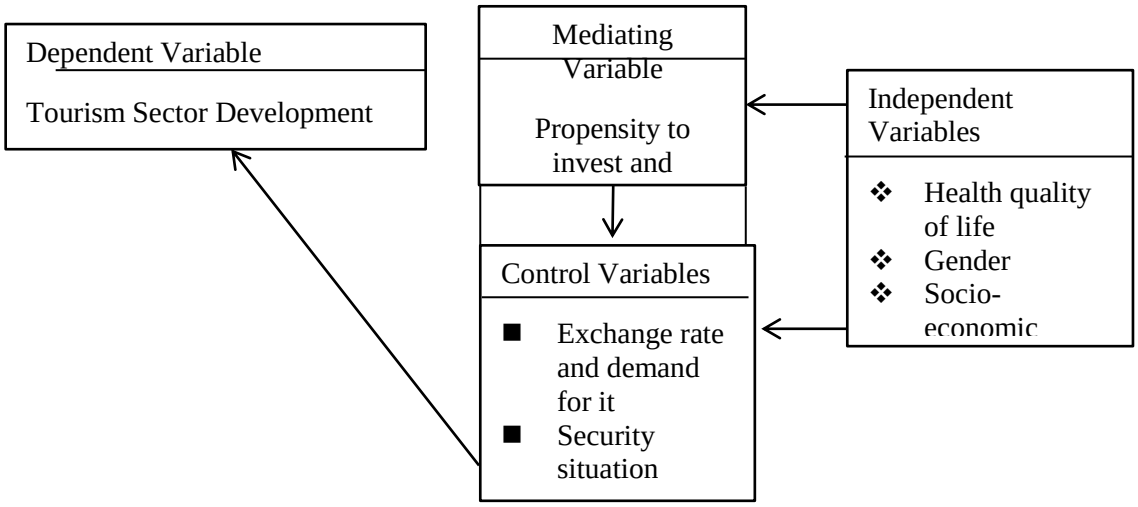


Fig. 2.1: Conceptual Framework
Source: Researchers' Conceptualization

The independent variables (demographic factors including health quality of life, gender, socioeconomic status and educational level) impact the mediating variable (propensity to invest and participate in tourism sector development) which in turn impact the dependent variable (tourism sector development).

2.2 Theoretical Framework

- **Social Exchange Theory**

The theoretical framework is anchored on social exchange theory developed by George Homans in 1958. The theory studies the social behaviour in the interaction of two parties that implement a cost-benefit analysis

to determine risks and benefits when each party has goods or services the other party or parties value. It states that the demand and supply of goods or services depends on cost-benefit analysis. Demand and supply of goods or services is the dependent variable, while cost-benefit analysis is the independent variable. If costs are higher than the benefits (rewards), such a transaction between the two parties will be jettisoned. Applying this theory to the study in respect of the demand side, if the cost of tourism services is very high, the potential tourist weighs the cost against the benefits (rewards) they stand to gain. If the expected reward of buying the tourism services is higher than its cost, they will demand for the services especially when the services are necessities and the potential tourist don't have any option. For instance, tourism in respect of wild-life tourism, geo-tourism, ecotourism, film tourism for postgraduate research studies and other educationally induced tourism which are necessities fit into this.

On the supply side, if the cost of providing tourism services (investment in tourism related enterprises) is very high, the potential investor will then weigh the expected costs against the expected benefits (rewards) they stand to gain. If the expected reward of the investment is higher than the expected cost of the investment, the potential investor will go on with the investment. The strength of this theory lies on the fact that it identifies excess reward over cost as motivation for demand and supply of goods/services and excess costs over reward as disincentive for demand and supply of goods/services. For instance, the long run benefit of self-actualization and better standard of living in the future, motivates postgraduate student tourists to participate in educationally induced tourist visits to conduct research to earn a degrees, despite the cost of the tourism services. Also, the long run benefit of earning a fortune and super profit in the future, motivates tourism providers (investors) to embark on such investment despite the cost. The weakness associated with this theory is that the suppliers of goods or services may be induced by the plan to earn super profit in the future, exploit the buyers through price hike. This theory represents the framework or the basis of this study in the sense that it explains the motivation for propensity to invest in tourism (supply) and propensity to participate in tourism (demand).

2.3. Empirical Review

The empirical literature is discussed thematically to show the relationship between the dependent and independent variables.

Health Quality of Life and Tourism Sector Development

Couto (2020) investigated the impact of health crisis on tourism expectations of the Azores Archipelago residents in Portugal. The study adopted online mail survey collected from 520 respondents and analyzed using descriptive statistics. The findings of the study revealed that about 57.5% of residents of Azores Archipelago in Portugal would not travel for vacation in 2020 because of health crisis. About 84.2% of the residents would have holidays in the region as a result of health crisis while about 61.6% would not make reservation for vacation in 2020 due to poor health quality of life. The strength of the study is that it was conducted within the

period of COVID-19 health crisis and have high degree of reliability. The weakness implicit in the study is that the use of descriptive statistics and percentages for data analysis is insufficient. The study has health care policy implication and is relevant to the present study in respect of health crisis and tourism expectations which have nexus with health quality of life and tourism sector development.

Oruonye and Ahmed (2020) conducted a study on the potential impact of health crisis on tourism development in Nigeria, using relevant online materials and social media chats. Using content analysis, the result indicated that health crisis affected every aspect of human life across the country including tourism and related enterprises. The study was carried out within the period of COVID-19 pandemic with high level of reliability and this represent the strength of the study. The weakness inherent in the study is that the use of online materials may generate unreliable information. The study also has health care policy implication and is relevant to the present study, in respect of health crisis and tourism development in Nigeria. Health crisis is associated with health quality of life.

Also, Wu, Zhong, Law and Zheng (2020) investigated the influence of health crisis on the performance of hotel industry in Hong Kong in 2020 using ICT online python-based web-crawling bot and time series data. The study adopted Pearson's' correlation as data analysis technique and the results revealed that 5-star hotels were the least affected by the health crisis while 4 and 4.5 star hotels were most seriously affected. Similarly, the study revealed an adverse relationship between the fluctuation of hotel room rates and health crisis. The weakness identified in the study is that only an integral aspect of tourism related enterprises (hotels), were studied. The study also has health care policy implication and is related to the present study in respect of hotels, which is a sub-sector of tourism related enterprises. Stone, Mogomotsi and Mogomotsi (2021) carried out a study on the impact of health quality of life on nature-based tourism in Botswana. The study was a survey study involving personal interview conducted using purposive sampling technique. The data were analyzed using one way ANOVA and t-test and the result showed that tourism in Botswana came to a standstill as a result of poor health quality of life. The strength of the study lies on the fact that it was conducted during health crisis period and is related to the present study having studied health quality of life and nature-based tourism.

Gender and Tourism Sector Development

Odjugo (2010) investigated the impacts of socioeconomic and climatic factors on tourism participation in Nigeria. It was a survey study, conducted using 500 participants. The study employed chi-square, correlation and stepwise regression analysis and the result revealed that male participation rates in tourism was higher than female participation rate. The study has gender policy implication and gender is one of the independent variables in the present study, while tourism participation is connected with tourism sector development in the present study. In the same vain, Perovic, Stanovcic, Moric and Pekovic (2012) examined the

socio-demographic determinants of tourists' satisfaction and participation in tourism in Montenegro. Gender was one of the socio-demographic characteristics that they studied. Data was collected from 1,244 respondents and analyzed using multinomial logit regression and the results indicated among other results that gender do not affect tourists' satisfaction and participation in tourism. The very large sample size signifies high reliability of the study and this constitutes the strength of the study. The study is related to the present study in respect of gender and tourism satisfaction and participation.

Palikhe (2018) conducted a study on women empowerment in tourism in Pokhara metropolitan city in Nepal. It was a sample of 52 participants and the data was analyzed using chi-square and descriptive statistics. He reported from his findings that proportion of women that own hotels, lodges, resorts, travel and trekking agencies was higher than that of men. And that 71% of women owned hotels, lodges, resorts, travel and trekking agencies. The sample size of 52 participants is very small and reduced the reliability of the study. This represents the weakness implicit in the study. The study had gender policy implication and is related to the present study in respect of females (women), one of the genders in the present study. Furthermore, women's ownership of 71% of hotels, lodges, resorts, travel and trekking agencies (tourism related enterprises) is connected with investment or supply of tourism, and is relevant to the present study. Similarly, Apollo, Mostowska, Legut and Maciuk (2023) carried out a study on gender differences in competitive adventure sports tourism in Poland using survey study. The sample size was 124,508 adventure sports participants and the result indicated clear gender disparity in terms of male to female participation ratios. And that women participated in competitive adventure sports tourism more than men. The extraordinary large sample size proves that the study is substantially reliable, and this is the strength of the study. The study has gender policy implication and is relevant to the present study in connection with gender and adventure sports tourism participation which have nexus with tourism sector development.

Income Level and Tourism Sector Development

Odjugo (2010) investigated the impacts of socioeconomic and climatic factors on tourism participation in Nigeria. The study was conducted using systematic random sampling on selected 500 subjects. Using percentages, chi-square, correlation and stepwise regression analysis, the findings reported that participation in tourism depends on the income of tourists and that high and middle income earners had higher participation rates than low income earners. The study has income policy implication and is relevant to the present study in lieu of income. Ayeni (2013) conducted a study on the determinants of sustainable tourism development in Nigeria, specifically in Kogi, Ekiti, Ondo states and Abuja. lt was conducted using a sample of 745 respondents and data analyzed using logistic regression. From the findings, tourism had huge economic benefits and its development depends on level of income. Also, Rogerson and Rogerson (2014) carried out a study to determine the factors influencing urban local

tourism demand in South Africa. The sample consist of 450 participants drawn via purposive sampling and the data analyzed using ordinary least square model. They reported from their findings that income levels of customers was an important factor in generating demand for urban tourism in South Africa, in addition to other findings.

Mongare (2019) investigated the socioeconomic and educational factors hindering domestic tourism consumption in Nakuru, Mombasa and Nairobi, all in Kenya, using 600 participants. Descriptive and inferential statistics was employed to analyse the data collected and the result reported that income level (76%) was a major factor in domestic tourism consumption apart from educational level. The study has income policy implication and is relevant to the present study in respect of incomes.

Educational Level and Tourism Sector Development

Amalu, Ajake and Okpara (2012) assessed the impact of education on tourism in Enugu state. The study was conducted using 200 participants who were purposively selected. The data was analyzed using descriptive and inferential statistics and the result indicated that the lower the level of education, the lower the residents' commitment to tourism. The weakness inherent in the study is that the sample size was small. The study has educational policy implication and is related to the present study in respect of educational level. Joao-Paulo (2014) analyzed the economic and other determinants of tourism demand in the European Region Action Scheme for Mobility of University students from 2000 to 2010. The time series data was estimated using system generalized method of moments and the result revealed among others, that tourism demand was mainly driven by the role of tertiary education. One weakness inherent in the study is that the range of years of the time series study (2000-2010) was not current. The study has educational policy implication and is relevant to the present study in respect of tertiary education (higher educational level).

Molina, kucel and Raya (2015) investigated the determinants of entrepreneurship in tourism in Mexico. It was also a time series data analyzed using standard logit model and the result indicated that higher levels of education increase the likelihood of entrepreneurship in tourism. The study has educational policy implication and is relevant to the present study in respect of likelihood of entrepreneurship in tourism which have connection with propensity to invest in tourism and tourism sector development. It is also related to the current study in respect of educational level.

Illinka, Jelena, Ivana and Milan (2020) investigated the influence of sociodemographic characteristics of residents on tourism development in the territory of Strpce, Italy. Data was collected from 94 subjects and analyzed using t-test and one-way ANOVA and the result indicate that educational level had not influenced residents' tourism development. The weakness implicit in the study is that the sample size is very small and this reduced the reliability of the study. The study is related to the present study in lieu of educational level.

3. Research Method and Data Analysis Technique

The research is a survey study, and data collected using personal interview and questionnaires. The questionnaire consist of the World Health Organization (WHO) health quality of life scale-brief developed by WHO (1996), Medical Outcomes Trust (1997) and Kuyel (1994) in collaboration with 15 international centres. The questionnaires have a section that revealed personal information about participants' gender, socioeconomic status and educational level. Generalized univariate linear model multiple regression was adopted as data analysis technique.

According to the National Bureau of Statistics (2022) projection, Anambra state has a pojected population of 5,953,500. A total of 504 copies of each of the questionnaires were distributed to the participants out of which 400 correctly filled questionnaires were returned for the study. The sample comprised of 173 participants with high health quality of life, 227 low health quality of life, 231 males and 169 females, 59 high income level 213 low-income level, 128 medium income level, 156 high education and 244 low education. Those that are employed, but with income level below ₦50,000 and those that are unemployed were categorized as low-income level, and those that were within the income range of ₦50,000 to ₦199,999 were of medium income level, while those with income of ₦200,000 and above were of high-income level. From the World Health Organizations' health quality of life scale-brief, that were correctly filled and returned, those with high and low health quality of life were identified and classified.

Empirical Model Specification

The generalized univariate linear model is expressed as follows:

$$Y = F(\beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4) + Ɛ \quad (3.1)$$

Where: Y represents a single column dependent variable that is intended to be explained by weighted linear combination of regression coefficients: β_0, β_1, β_2, β_3, β_4 and independent variables: x_1, x_2, x_3, x_4. Applying the model, we have:

$$TSD = F(\beta_0 + \beta_1 HQOL + \beta_2 GEN + \beta_3 SES + \beta_4 EDL) + Ɛ \quad (3.2)$$

Where: TSD is tourism sector development, HQOL is health quality of life, GEN is gender, INCL is income level, EDL is educational level and Ɛ is the error term.

Evaluation of Estimates

This is based on determining whether the estimated coefficients are theoretically meaningful and statistically satisfactory. Some economic theories stipulate that demand for services or goods is a function of health and income of the consumers, and this study may conform with this, but if it does not conform with that, it is then an abnormal or exceptional case, or that the consumer have propensity to save his income, because most people do not spend all their income on consumption, but save a greater portion of it. Increase in demand for tourism services can attract investment in tourism. Also, economic theory says that demand for services (including tourism services), may likely

depend on the status of the consumer. Therefore, educational level may induce people to consume tourism services and attract investment in tourism related enterprises producing the services they are demanding for. If the findings deviate from economic theory, it is then an exceptional or abnormal situation. And evaluation based on statistical criteria is connected with determining R^2/Adjusted R^2 and testing for the significant effect of each independent variable on dependent variable individually.

4. Result Presentation and Discussions

The summary of the generalized univariate model is presented in Table 4.1

Table 4.1: Generalized Univariate Model Test Result

Source	Type III Sum of Squares	Df	Mean Square	F	Sig.	Partial Eta Squared
Corrected Model	37245.636[a]	23	1619.375	20.497	.000	.556
Intercept	1585705.897	1	1585705.897	20070.386	.000	.982
Gender	3163.451	1	3163.451	40.040	.000	.096
QoL	5486.804	1	5486.804	69.447	.000	.156
SES	166.983	2	83.492	1.057	.349	.006
EDU	36.458	1	36.458	.461	.497	.001
Gender*QoL	372.285	1	372.285	4.712	.031	.012
Gender*INCL	201.478	2	100.739	1.275	.281	.007
Gender*EDU	.450	1	.450	.006	.940	.000
QoL*SES	98.126	2	49.063	.621	.538	.003
QoL*EDU	73.420	1	73.420	.929	.336	.002
SES*EDU	241.435	2	120.718	1.528	.218	.008
Gender*QoL*SES	33.706	2	16.853	.213	.808	.001
Gender*QoL*EDU	83.254	1	83.254	1.054	.305	.003
Gender*SES*EDU	802.349	2	401.174	5.078	.007	.026
QoL*SES*EDU	505.579	2	252.789	3.200	.042	.017
Gender *QoL*SES*EDU	66.756	2	33.378	.422	.656	.002
Error	29706.724	376	79.007			
Total	3699026.000	400				
Corrected Total	66952.360	399				

Source: Authors' Computation

Table 4.2: Estimated Marginal Mean on Health Quality of Life

Dependent Variable: Tourism Sector Development

Health Quality of Life	**Mean**	**Std. Error**	**95% Confidence Interval**	
			Lower Bound	Upper Bound
High HQOL	103.956	.723	102.534	105.378
Low HQOL	92.406	1.182	90.081	94.730

Source: Authors' Computation

As can be seen in Tables 4.I and 4.2, health quality of life had significant effect on tourism sector development with F (23,399) = 69; P< 0.05. The mean difference between high and low health quality of life indicates that those with high health quality of life have higher propensity to invest and participate in tourism sector development than those with low health quality of life. So, we reject H_0.

Table 4.3: Estimated Marginal Mean on Gender

Dependent Variable: Tourism Sector Development

Gender	Mean	Std. Error	95% Confidence Interval	
			Lower Bound	Upper Bound
Males	93.796	.785	92.252	95.339
Females	102.566	1.142	100.320	104.812

Source: Authors' Computation

In Table 4.1 and 4.3, there is significant effect of gender on tourism sector development with F (23,399) = 40; P < 0.05. The mean difference between males and females shows that females have higher propensity to invest and participate in tourism sector development than males. Therefore, we reject H_0 that there is no significant effect of gender on tourism sector development.

Table 4.4: Estimated Marginal Mean on Income Level

Dependent Variable: Tourism Sector Development

Income Level	Mean	Std. Error	95% Confidence Interval	
			Lower Bound	Upper Bound
High INCL	98.522	1.614	95.349	101.696
Low INCL	97.078	.923	95.264	98.892
Medium INCL	98.942	.931	97.112	100.773

Source: Authors' Computation

In Tables 4.I and 4.4, there is no significant effect of socioeconomic status on tourism sector development with F (23,399) =1.057; P > 0.05. That is there is no significant mean difference among high, low and medium socioeconomic status, implying thereby that socioeconomic status is not an active factor affecting propensity to invest and participate in tourism sector development. So, we accept H_0 that there is no significant effect of income level on tourism sector development

Table 4.5: Estimated Marginal Mean on Educational Level

Dependent Variable: Tourism Sector Development

Educational Level	Mean	Std. Error	95% Confidence Interval	
			Lower Bound	Upper Bound
High EDL	97.710	1.143	95.463	99.957
Low EDL	98.652	.784	97.109	100.194

Source: Authors' computation

In Tables 4.I and 4.5, there is no significant effect of educational level on tourism sector development withF (23,399) = 0.461; P > 0.05. That is there is no significant mean

difference between high and low educational level, implying that educational level is not an active factor affecting propensity to invest and participate in tourism sector development. So, we accept H_0 that there is no significant effect of educational level on tourism sector development.

Discussion of Findings

The findings of the study indicated that health quality of life had significant effect on tourism sector development. Also, that those with high health quality of life have higher propensity to invest and participate in tourism sector development than those with low health quality of life. This findings corroborates with the findings of earlier studies reviewed including Oruonye and Ahmed (2020); Couto (2020); Wu, Zhong, Law and Zheng (2020); Stone, Mogomotsi and Mogomotsi (2021). In a nutshell, their findings indicated that health crisis and poor health quality of life affected tourism development, which implies that high health quality of life can support tourism development which is in line with the finding of the present study.

The study also showed gender had significant effect on tourism sector development. That females have higher propensity to invest and participate in tourism sector development than males. This finding is in agreement with the findings of Palikhe (2018); Apollo, Mostowska, Legut and Maciuk (2023). Palikhe reported that the percentage of women that owned tourism related enterprises was higher compared to their male counterparts, indicating that women actually invested more in tourism and have higher propensity to invest than males. Apollo, Mostowska, Legut and Maciuk (2023) reported that women participated in competitive adventure sports tourism more than men. The finding of the present study in this regard deviated from the findings of Odjugo (2010) who reported that male participation rate in tourism was higher than female participation. It also deviated from the finding of Perovic, Stanovcic, Moric and Pekovic (2012), who reported that gender do not affect tourists' satisfaction and participation in tourism. Also, the paper revealed that there is no significant effect of income level on tourism sector development which completely deviated from the findings of Odjugo, (2010); Ayeni, (2013); Rogerson and Rogerson, (2014); Mongare, (2019). Finally, the current study revealed that there is no significant effect of educational level on tourism sector development which corroborates with the finding of Illinka, Jelena, Ivana and Milan (2020), but deviates from the findings of Amalu, Ajake and Okpara, (2012); Joao-Paulo, (2014); Molina, Kucel and Raya, (2015).

Conclusion and Recommendation

In Conclusion, the current wave of cross border movement across nations has provided a boost to the growth of tourism sectors in several countries of the world. Only those countries that can harness their tourism resource endowments and human resource potentials by partnering with private individuals to develop tourism sector, can actually attract significant increment in tourist arrivals and tourism revenues. The study recommends that Anambra state government need to partner with private individuals to a great extent in the area of healthcare and gender inclusiveness to develop tourism sector

in Anambra state. This can be replicated by all states in Nigeria and the federal government.s

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