

REFOCUSING RURAL DEVELOPMENT INITIATIVES AS PANACEA FOR NIGERIA'S ECONOMIC AND SECURITY CHALLENGES IN A POST-COVID DISPENSATION

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Abstract

The study examined the challenges confronting the Nigeria economy and security over the years which seems unresolved, with redirection of focus on better development initiatives. The objectives of the study include identification of these challenges obstructing development in Nigeria; solutions proffered by government; factors mitigating against the effectiveness of such solutions and to redirect development initiatives towards curbing security and economic problems in Nigeria. Data were obtained from secondary sources: indexes of scholars' work on relevant literature through journal articles, book and papers. The descriptive analytical pattern was adopted in the study. Findings revealed that despite several governmental efforts to tackle these challenges, the solutions have not yielded the desired results as the problems still lingers and increases daily due to certain factors acting as impediments. The paper suggested and redirected the focus of curbing these challenges to rural development initiatives through strategic planning, access to alternate funding sources, education and skill improvement among others as best route to tackle these challenges in a post covid dispensation of Nigeria. The study therefore, recommends among others that there is urgent need for developmental reforms and policy redirection towards combating these challenges.

KEYWORDS: Economic Crisis, Rural Development Initiative, Security Challenges, Strategic Planning

1.0 Introduction

Development initiatives has been tools for drastic improvement in human's environment over the years. Promoting sustainable economic and rural development is fundamental to a post covid dispensation globally. Focusing on sustainable economic and security advancement has become a core issue of attention globally over the years, especially in a contemporary post covid world. Globally, several mechanisms, initiatives, reforms and policies have been developed fostering economic and security challenges. Individuals, corporate bodies, government, local and international

organisations have equally focused more on facilitating mechanism that can ameliorate some of these identifiable and unforeseen challenges that has developed recently in the world occasioned by several factors inclusive of the covid 19 emergence. These challenges posed great threat to the society, exposes fragility of developmental goals (Naido and Fisher: 2020). Khoo and Knorr (2014) as well as Knorr and Watzke (2019) observed that pandemic affects the economic and security systems in the world, thus, there is a drastic change to economic and security issues globally, in fact, life after Covid era became more economically cumbersome. Xiang et al (2021) further observed that the outbreak of Covid – 19 pandemics caused a profound consequence on the world economy and security which Nigeria is not excluded. Gallup and Sach (2000) analysis the impact of a pandemic to be huge economically. Studies further revealed that the pandemic occasioned economic meltdown, inflation, poverty, insecurity and fear. Zhang et al (2020) illustrated that the pandemic led to unpredicted socio-economic and security effect on low and middle-income, communities and countries in the world. These challenges are traps that further restrict economic development (Farmer, 2001; Jong-Wook 2003) in rural communities and developing countries and threatened global economic survival and security (Juergen, et al 2020). The stress fostered in the covid era ought to be ameliorated, studies revealed that several recommendations were proffered to those challenges, to wit, the suggestion of Knorr and Watzke (2019) that there is urgent need to develop an integrated approach system on economic values; cushioning the economic and security effects of the pandemic; enhancement of macroeconomic to boost investor confidence, protection of the poor and vulnerable, amongst other.

Prior to covid-19 pandemic, the Nigeria economy was unstable because the government already was dealing with non-covid related issues that constituted a cog to the economic and security development, some of these challenges included international trade restrictions, high rate of unemployment, insecurity, public economic deficit and debt issues, falling oil prices, poor fiscal and economic policies, inflation, naira devaluation, scarcity of agricultural products, brain drain, etc. with the advent of the pandemic, the Nigeria government made a drastic attempt to prevent the spread of the virus, this exacerbated the country's already precarious economic crisis. The virus prevention measures resulted into a fallen GDP growth rate from 1.87% and -6.10% in the first and second quarters respectively, this reflected a drop by 0.23% and 8.22% points below 2.10 and 2.12% recorded in 2019 first and second quarters (NBS, 2020). The National Bureau of Statistics (2020) further reported that the total GDP in 2020 was 433.29 billion which represents dwindled economy when compared with 2019 GDP of 448.12 billion. The report further indicated that since the pandemic, the Nigeria economy GDP has been on fluctuation from 0.51% in 2021 and 0.115% in 2020. Aimee and Akaome (2021) anticipated an increase to 2.5% in 2022 based on IMF prediction in 2021. As a way to amicably ameliorate these economy challenges has occasioned increase in crude oil output and prices due to fuel subsidy removal by government.

The focus on recovering from economic and security challenges in a post covid dispensation has not yielded to expectation, and where improvement tends to be recorded, it is on a very low scale; since standard of living has drastically fallen in

Nigeria, there ought to be drastic measures towards recovery from these challenges especially in rural communities, to this end, the study intends to critically revealed and reshape modern and better mechanism and initiatives to redeem the present economic and security challenges in a post covid era.

Security issue is fundamental towards economic success activities and economic success is geared towards improving the standard of living of the citizens. Almost every effort of individuals, Non-Governmental Organisations and government is tailored towards the advancement of standard of living and enhancement of development. The Nigeria government has over the years made policy and programme towards achieving better lifestyle for the citizens, these efforts were render insignificant over the years. In fact, the covid pandemic outbreak contributed negatively. Solutions has been fostered over the years through initiated strategies to redeem the impact of economic and security challenges. Despite these efforts, there seems to be difficulties in achieving development and overcoming these challenges amicably. Against this backdrop that the paper is intended to review some of these challenges and redirect the proffered solutions towards enhancing development especially in rural environments. The paper therefore seeks to answer the following questions; has there been economic and security challenges as well as recovery strategies from these issues in a post covid dispensation in Nigeria? If there are have, have they been effective? Are there challenges obstructing socio-economic and security recovery tools in a post covid era? Are there better initiatives to tackle these challenges in contemporary post-Covid dispensation?

The purpose of the study is to:

- i. Identify prevailing economic and security challenges in Nigeria
- ii. To know remedies initiated towards combating these challenges
- iii. Ascertain the impact of initiated solutions on economic and security challenges in Nigeria
- iv. Proffer better initiatives on tackling economic and security challenges in a post covid dispensation in Nigeria

2.0 Review of Literature

2.1 Theoretical Framework

The Situational Leadership Theory

The situational leadership theory was developed by Hersey Paul and Blanchard Kenneth in the 1980s. This made it to be called Hersey-Blanchard situational leadership theory. The theory postulated that there is no single leadership style that is best. It further stated there is no particular way or strategy that is best suited to any task. That task is tackled in various strategies depending on the situation and circumstances surrounding the task at that relevant time. The theory iterated that most effective leadership and strategy to handle situations or people is that which is able to adapt to the style of the situation, nature or the people and type of role to perform at a particular time, so long that such adopted and adapted style proffers solutions to the situation at hand. The theory postulation further stressed that in adopting to situation at hand, people are informed

about the situation, and allowed to participate with their new ideas to resolve difficult situations.

The application of this theory to this paper suggests that it is pertinent to adopt new ideas that can aid in resolving the identified issues confronting Nigeria presently. The application revealed that refocusing on rural development initiatives can be adopted as fundamental panacea for curbing economic and security challenges in Nigeria, especially in a post covid dispensation.

2.2 Conceptual Framework

The following describes the conceptual framework for the study:

Rural: consist of all territory, population and housing units located outside urban areas. Rural has the characteristics of underdevelopment and poverty driven features

Development: development is a process that creates growth, progress, positive change or the addition of physical, economic, environmental, social and demographic components. Development can be utilised to bring about positive changes to rural areas and alleviate poverty level as well as advance development activities in the rural areas

Initiatives: the power or opportunity to act or take charge before others do, this help foster development in the rural settings

Security: the state of being or feeling secure. It relates to adequate safety of persons and property

Challenge: a challenge is something new and difficult which requires great effort and determination, this creates hindrance to development goals in rural areas if not tackled squarely

Concept of Rural Development

The philosophy behind the concept of development of the rural setting has received several understandings and meaning, hence, various scholars had postulated the concept of rural development to represent different things from various disciplinary viewpoints. Definitely, rural is the contract of urban. Although both rural and urban setting share some common features, they are still district in several ways (Woods: 2011). Rural development entails efforts geared towards social and economic advancement. It is the collective sense of effort shared to escape from the harsh reality of the life scope (Marx: 2000). From the economic perspective, Steiner and Atterton (2015) perceived rural development as the undertaken for transformational outcome occasioned by globalisation, economic downturn, public sector budgetary pressures, climate and environmental changes. Irwin et al (2010) added, it is a dramatic shift in traditional rural jobs of farming, mining, manufacturing to a balance job of employment in construction, transportation and other services. Rural development is the application of principles of smart development as many be seen in urban economies to a smaller-scale agglomeration tendencies for natural and recreational amenities in rural setting (Naidi, et al: 2015). To Atkinson (2017) rural development entails the efforts geared towards economic and social nature that intended to encourage the concepts of retention, growth and expansion in areas outside cities; including means of improving the quality of life for rural residents through activities.

Radhika (2019) defined rural development from the security and social perspective to mean what involves building of human life which social, cultural, religious, security, political and economic conditions. This invariably implies that the concept of rural development is comprehensive because it takes several factors into consideration that enhances changes in the existing conditions for a better state. Over the years, the focus of rural development has been tailored towards economic advancement, hence, World Bank (1975) cited in Tadele (2020) perceived rural development as purely an economic issue or merely raising the low levels of rural income through agricultural modernisation. But in this contemporary age, the concept has extended beyond economic into other key factors like accounts, political, social, security, cultural, technological and psychological frame of the society (Adisa, 2014).

The definition of rural development has advanced over the years, several scholars have postulated different meanings to the concept of rural development, in all these conceptualisations, one thing is common which is change. Adisa (2014) added that rural development characteristically is intended to address wholly everything that affects rural people and the quality of their life as it evolves as well as an integral part of the larger society and of course the world. Madhu (2000) broadly opined that rural development entails every activity that concerned the improvement of spatial and socio-economic environments of rural areas to enhance the ability of the individuals for better sustainability well-being. Tadele (2020) holds that rural development is the process of improving the opportunities and well-being of rural people. Thus, rural development encompasses every facet of life such as education, health, and other social services, it uses a multi-sector approach for promoting agriculture, extracting minerals, tourism, recreation, and niche manufacturing (IFAD, 2016). More recently, scholars began to connote rural development as a subset of development. This view was reflected in Singh (2009) that rural development connotes the overall development of rural areas with the intentions of improving the quality of life of the rural people. This view was equally held by Anriquez and Stamoulis (2007) that rural development is understood as development for improvement of the rural populace's standard of living or welfare. Sarabu (2018) opined that rural development is the process of improving the quality of life and economic well-being of people living in rural areas.

2.3 Literature Review

The issues revolving around economic crisis are not new in this post-covid dispensation because economic challenge is a complex social and global phenomenon; - which Gevorkyan (2018) opined that it has its indicators of employment, growth and inflation amongst others. According to Ighorhiohwunu and Igbesi (2022) opined that, the economic crisis in Nigeria is not faceted, rather cut across every sphere of the economy, which did not commence immediately but it has been a continuous process over the years. To Ighorhiohwunu and Igbesi (2022), economic crisis is a sharp deterioration in a given economy of a country. The Nigeria's economic situation in contemporary days has deteriorated significantly, the country's purchasing and selling power and situation are dire, and depressing inflation has become an unbearable norm in the society. Prior to

the emergence of covid pandemic, the World Bank (2014) postulated that Nigeria economy is the largest economy in Africa with Gross Domestic Product (GDP) of about US \$500 billion. The economy recorded a significant growth in real GDP from 2009 to 2011 by average of Seven percent (7%) increase. Since independence, successive governments have tried to expand the Nigeria economy, with focus on primary and secondary production. It was observed that the primary sector generated over 50% of output and the secondary sector contributed the least to the GDP in 2009 (CBN, 2010). Studies have revealed that government over the years shifted attention from several sectors to the oil sector of the economy, hence almost every other sector in the economy has remained unprogressively. Abiola et al (2018) observed that some other sectors of the economy have been given attention by government due to economic recession in 2015 and 2016 which affected adversely the oil sector. With the emergence of the covid pandemic, the economy became stiff and worse. Onokwa (2020) pointed out that the economy became cumbersome to cope with as a result of high bank lending rate, high rate of inflation, infrastructural deficiencies. Ogaji (2023) noted that the Nigeria economy is purely fossil-fuel dependent, with thriving agricultural focus and policies of government geared towards diversification of the economy. Several challenges have been identified as factors contributing to Nigeria economic crisis in a post covid dispensation. Some of these factors includes:

1. **High rate of unemployment:** Unemployment is a two side if the sane coin to Nigeria economic challenges, because it serves as cause and effect of the poor economic situation. This implies that increased rate if joblessness has occasioned the economic recession and the increase rate of unemployment has negatively affected the economy, through increase in crime such as oil theft, pipeline destruction, bank robbery, etc these activities dwindle the economy drastically.
2. **Poor infrastructure:** Most infrastructural facilities in Nigeria have deteriorated and those constructed presently are poorly made and maintained and are destroyed by terrorists. Infrastructure help to foster the economy and serves as machinery that drives the economy. Infrastructural facilities such as power, road, market places, etc help to encourage the economy movers and attracts foreign investors. Over the years, a lot of funds stashed out for improvement of the poor and other infrastructural development have been embezzled and misappropriated by corrupt individual in power, since infrastructural facilities are poorly maintained, many foreign companies hardly choose to invest their business in Nigeria due to these challenges.
3. **Over dependence on oil:** The Nigeria government since independence particularly since the beginning of the fourth republic has over focused on the oil sector to the detriment of other sectors of the economy like agriculture, industrialisation, manufacturing etc. the negligence of some of these economic sectors contributed to the huge challenges confronting the Nigeria economy generally especially as there is crude oil price fall, oil theft, bunkering of oil and lots more.

4. **High interest rate:** Nigeria government has been borrowing money from foreign countries and financial institutions like IMF, World bank. Etc and the interest rate on these debts inclusive of servicing the debts has been on the increase; the local bank and financial institutions borrowing rate to investors and business guru is on the increase as well as the interest rate, charges, fines, duties impose by government on investors, goods and services received from other countries inclusive of export rate are very high. The high interest rate has scared a lot of economic investors, internationally and locally, as well as decrease economic activities in Nigeria. in fact, many industries are folding up/winding up due to inability to cope with high interest rate.
5. **Poor planning:** Government plans over the years seems not realistic economically because of poor planning. When plans are not adequately made, it results into failure, hence poor planning has resulted into economic failures in Nigeria.
6. **Inconsistent economic policies:** The dearth of Nigeria economy is also occasioned by inconsistent policies over the years. Lack of consistency in economic policies is associated with greed of leaders, unstable administration, new policy initiatives that thwart previous administrations, as well as ineffective policy execution. The Obasanjo administration policy on economy was to decrease poverty and reorient values, the successive government of YarAdua/ Jonathan discarded this policy for new one of converting Nigeria into a top global biggest economy by 2020 and the Buhari administration gulped so much on money policy and presently, this administration policy is tactically focusing on a new policy of resources redirection. These inconsistent policies have contributed to Nigeria economic challenges in contemporary ages.
7. **Inflation and Devaluation of Naira:** Inflation has made livelihood cumbersome for citizens, causing devaluation of the naira. These factors made it difficult for an average Nigeria to afford necessities, due to inflation and naira devaluation every facet of life became too expensive to maintained. It is a bane to economy development
8. **Financial inaccessibility:** A lot of small and medium sized business that are expected to foster the economy are discouraged, dying and folding up due to inability to access finances to keep their business, industries and entrepreneurial ventures vitalised. Local industries and manufacturing companies are thwarted in growth or remain stagnant due to lack of finance to boost production. Boosting productivity is boosting the economy. Most commercial banks and financial institutions inclusive of government at all levels find it difficult to release finances towards these industries and SMEs, whenever there is attempt to so do, the process and procedure becomes too rigorous. These are the propellers of economic crisis in Nigeria.
9. **Poor education:** The educational system in Nigeria has become too porous and shabby. It is like a child's play. Students' unwillingness to learn, government unwillingness to encourage lecturers and students to foster education to a global

standard created loopholes in the sector. Inadequacy of educational funding policy, poor education affects the economy by limiting the numbers of skilled personnel and reduced competitiveness.

Security challenges

Security is fundamental for development and intra societal coexistence, hence security issues became a global affair which takes local, national and international concern (Eze, et al; 2014). Adejumo (2012) cited in Taiye et al (2019) perceived security as the act of keeping peace within the existing territories. Taiye (2019) opined that security is the protection of a nation's territorial integrity, stability and other state interest. The issues of security have been bestowed upon the government of Nigeria by virtue of Section 14(1)(b) of the 1999 Constitution of Nigeria as amended. The section provides that the security and welfare of Nigeria people shall be the elementary purpose of government. It has been observed that this primary duty of government can be arguably said to have been poorly performed by government over the years. Taiye et al (2019) stated that failure of government to perform her security role is equated to failure of government existence; and failure of government existence is equal to failure to continue to exist, as well as failure to enhance development as people. The UN (2010) argued that security issues are both internal and national, with rarely clear-cut distinctions. This implies that every man is the security personnel of himself and his environment. This view was literarily reiterated differently by King (2016) who argued that security is a stable and continuity of livelihood, predictability of daily life, protection from crime and freedom from psychological harm. Nwagboso (2012) postulated that security is the act of being safe from harm or danger. The defence, protection and preservation of values, and the absence of threats to acquired values.

Security challenges in Nigeria has threaten every facet of life over the years with little to nothing done to tackle the alarming daily increase of insecurity issues in Nigeria. Several factors have been identified as constitutors to the Nigeria insecurity issues, they include but not limited to:

- i. **Ethnic and Religious Conflict:** Tribal and religious crisis have constituted insecurity issues in Nigeria over time and thus, constituting threat to global peace and development (Osabiye: 2015). Ethnic and religious conflicts arise from different ethnic-religious lives, identity and beliefs/ teaching that citizens do reinforces actions or inactions towards adherence (Taiye, et al; 2019). Nigeria as a heterogeneous society has several ethnics and religious co-existing societies, the practices and adherence to these various ethnic-religious beliefs/practices has resulted into conflict of interest, this made Nigeria very tense continuously (Idike, et at: 2015). Yusuf (1987) cited in Taiye et al (2019) argued that the complex indigenus / non-indigenus or Christians and Muslim uprisings have forcefully made many Nigerians to face harsh reality that religion and ethnic crisis are being systematically manipulated by some forces to oppose unity and development in the country. some of these devastated ethnic-religious conflicts experienced in Nigeria recently includes the 2008, 2010, 2011, 2017,

2021, 2022 clashes in Jos and Plateau states; the 2008 Yelwa massacre, the 2009 Boko Haram uprising, 2013 Baga massacre, 2015-2016, 2020-2023 killings of Biafra protesters, the 2016 – 2017, 2021-2022 Southern Kaduna Killings, etc (Taiye et al: 2019). Ethno-religious crisis constitutes a security challenge in Nigeria.

- ii. **Herdsmen / Farmers Conflict:** The herdsmen and farmer communities' conflict has become a major national crisis in contemporary Nigeria. Malcon and Adeleke (2016) opined that the causes of this conflict include increasing population of cattle, climate change, unavailability of water and forage crops in Northern Eastern Nigeria. Taiye et al (2019) noted that the increasing conflict between farmers and Fulani herdsmen is traced to the invasion of the herdsmen into farmland with their cattle for grazing which resulted in the destruction of valuable food and cash crops in host communities (Daily Independence Newspapers: 2014). Many communities in almost every state in Nigeria has experienced the conflict with severe remarkable destruction of lives and properties. The incessant conflict between herdsmen and farmers has continued to constitute huge security challenges in Nigeria. Thus, hindering peace, unity and development
- iii. **Militancy:** Militancy is associated with group of people actively determined to achieve a course with the use of extreme force. Nigeria militancy activities is common within communities in the Niger Delta region of Nigeria. These group often engage in several forms of forces and violence which goes with criminality related actions such as holding hostage their victim, vandalization of oil pipeline and installation, illegal oil bunkering, sea piracy and business disruptions (Ojieh 2010; Nwogwugwu, et al, 2013; Taiye, et al: 2019). The Movement for Emancipation of the Niger Delta (MEND), Niger Delta Vigilante (NDV), Joint Revolutionary Council (JRC), etc are some of the groups whose activities has constituted challenges to security issues in Nigeria.
- iv. **Terrorism:** The Institute of Economic and Peace (2014) ranked Nigeria fourth (4th) in the World Terrorism Index. It observed that over 80% of lives have been lost to terrorist, in Nigeria. This ranking revealed the degree of damage done to Nigeria development over the years, from the terrorist intentionally calculated executed violence and attacks on innocent citizens. The terrorist activities were observed to have increased recently with or without objective to attained. Prior to covid era, during and post covid period has witness high rate of terrorism activities in Nigeria. In fact, Presently, the rate of the Boko Haram terrorist activities has overwhelmed the Nigeria security agencies because of the level of successes of the terrorist groups in recent days. This has confronted Nigeria security issues.
- v. **Kidnapping/Abduction:** Kidnapping is an insecurity challenges that has continued unabated in Nigeria, despite the prohibition of abduction by the Nigeria laws particularly Section 364, Chapter 77 of the Nigeria Criminal Code Acts of 1990, the activities have become a hotspot of business. Taiye et al (2019)

observed that this heinous crime is also utilised by militants, terror gangs, and rituals in Nigeria. Oyewole (2016) opined that Nigeria is one of the hotspots of kidnapping activities on earth. Reports revealed that over 1000 cases of kidnapping has been recorded in almost every state in Nigeria prior covid era (Sunday Newspaper; 2010); Premium Times on June 11 2017 reported that most victims of kidnapping and terrorism activities are killed, some pay ransoms and several has died out of the trauma occasioned by abduction activities, thus constituting cog to security issues in Nigeria.

Initiated remedies and challenges/factors hindering adequate security in Nigeria

For effective protection of lives and properties, and to enhance development, governments at all levels and times has made several attempts to amicably proffer solutions to security challenges in Nigeria. These efforts entail increasing security personnel, equipment, promoting security cooperation and synergy; training and reorientating citizens on tolerance of ethnic-religious differences and unity in diversity; closure of borders and empowering youths for communities' leadership on self-security techniques, improving financing of security activities amongst others. Despite these efforts, the incessant rate of insecurity and economic crisis has advanced to a different complicated level. The followings reasons were observed as some attributes or factors preventing adequate security in Nigeria:

Porous Border: It is on record that the government administration led by President Buhari closed all borders as a means to combat security and economic challenges in Nigeria, yet these challenges increases because the Nigeria borders are very porous. Chuwang (2016) observed that the Nigeria Immigration Service (NIS) has disclosed that there are over 1,400 illegal border routes into Nigeria; these illegal routes were identified by Vicent (2013) to be more pronounced in North East Nigeria. Hence, insecurity issues seem not to have end if closure of borders alone is utilised to curtained insecurity in Nigeria.

- i. **Low Cooperation Level Amongst Security Agencies:** This has created a huge negative impact on security operation as well as collective interest / effort is Nigeria. This Taiye et al (2019) pointed that this has often resulted in loosing confidence on security agencies by the civilian population
- ii. **Ignorance and Illiteracy:** Most communal conflicts are caused by the illiterate and those who ignorantly allowed themselves to be used as tools to ignite communal conflict and war; the educational level of such people seems to be low. More so, some of these people belief on local myths, thus, Faith (2013) observed that Nigeria is still a superstitious society submerged in an abyss of ignorance. Again, emulating foreign countries' adopted means to resolve their security challenges may not adequately be appropriate to Nigeria situation, so purely adopting such techniques will result to failure of efforts to resolve security challenges in Nigeria.
- iii. **Lack of Patriotism:** Some personnel have neglected government instituted security mechanism to resolve insecurity. Ntayi (2013) keenly recounted that

lack of patriotism is the failure of security. Personnel to show concern on national security issues, it is a man's lackadaisical attitude, which results into allowing self-defence to prevail over national and collective efforts geared towards national defences. This allows forces of insecurity to contend robustly with the country security agencies.

- iv. **Faulty Recruitment/Training Process:** The process of recruitment in Nigeria security agents is quite defaulted when compare to contemporary countries' processes, even those already recruited are not adequately trained, and when they are trained, the training arrangement seems obsolete when compared with the insurgency's activities in modern society. Shabby training and backyard recruitment prevent forceful knowledge impartation on such personnel who lacks adequate and complete training of security tactics. Taiye, et al (2019) opined that there are several deficiencies in the syllabi and inadequacies in on-the-job training process of Nigeria security personnel, thus results to failure to tackle security challenges in Nigeria.
- v. **Loss of Societal Value and Morality:** Morality is a code of conduct which humans adopted to regulate their daily lifestyles. They are guided by values of the society- that is principles, standards, or desirable qualities. Value and morality are tools for life enhancement. Namara (2012) depicted those moral values like freedom, charity, truth, etc that are functional are themselves life enhancer. Regrettably, the Nigeria societal values and morals such as handwork, diligence, dignity in labour, good character, truth, commitment and discipline, etc have drastically dwindled and paved way for laziness, quick money syndrome, greed, and several unholy activities. Effects of loosing these values and moralities is the high rate of social vices which has become a bane to Nigeria society issue.
- vi. **Corrupt Practices:** Corruption has constituted a bane to Nigeria security advantages, over the years, the rate of corrupt practices has continued to persist, Taiye et al (2019) added that corrupt practice is the root cause of so much socio-political and economic problems in Nigeria and it has constituted seriously, to the present Nigeria insecurity situation and economic crisis. As a factor hindering combating security challenges, scholars argued that the practice of misappropriation and stealing of huge public money under the guise of combating insecurity or enhancing national security through procurement of confiscated equipment, for security agencies has increased scrutiny of Nigeria security issues (Funmaya, 2016; Taiye, et al, 2019; Ighorhiohwunu and Igbesi, 2022).

3.0 Methodology

The study adopted methodology is the descriptive method where data were obtained from index of scholars' work on relevant literature through journal articles, newspapers, textbooks, publication, paper presented during seminars and conferences.

4.0 Rural Development Initiatives

Rural development is a multidimensional concept that focus on several global discipline, policy and research with general focus on development globally (Saqib, et al: 2019). In fact, the rationale behind advocating sustainable development for rural areas is to foster a prospective economic and security growth in the world (World Bank 2021). The UNDP (2021) observed that the poverty situation and life challenges commonly identified in this twenty first century is quite high, this has rendered many households hopelessly and powerlessly. Luqman et al (2018) opined that there is a think link and association between rurality and poverty., the societal challenges are the outcome or direct effect of rural community challenges over the years, and so, ameliorating security and economic challenges in a post covid era, requires thorough understanding of rural communities' problems with quality initiatives to tackle these issues from the grassroot for effective sustainable development (Lugman et al :2021).

Several factors have been observed to have contributed to these challenges in contemporary world which entails unequal distribution of resources towards rural areas (IFAD, 2016), employment limitations and limited income generation, activities to boost poverty level in rural communities, etc (Shahbaz, et al :2008), lack of technical knowledge and training; unavailability of infrastructural facilities, (Thapa, 2009); Small farming land size and subsistence farming methods (UNDP, 2021) etc. These factors contributed immensely towards economic and security challenges confronting the society in contemporary world. Hence, it is imperative to think out solutions for these issues presently. For development to be effective and sustained, it is pivotal to redirect focus towards development of rural areas as the panacea to solving security and economic challenges in Nigeria post covid dispensation. The reason for refocusing on rural development initiatives is because, rural development scope entails multiple needs of the rural communities (Ekong, 2010), the strategic initiative became imperative because rural development is a continuous process that entails a complete change in individual behaviour and societal affairs. The initiatives propelled for enhancing rural development in present day post-covid dispensation of Nigeria include:

Partnership and Rural Hubs: Rural communities are not monoliths thus their development initiatives will vary. However, a well-articulated approach to rural development at all levels should articulate a partnership that will allow rural areas to have opportunity to access limited resources directly, expertise input and institutional initiatives to collaborate with rural communities is ensuring that economic and security activities are adequately and judiciously fostered, thus, creating a rural hub. Rural hubs entail volunteerism, collaboration, capacity building towards speedy rural development and improvement. There is no foe in rural hub participation through series of workshops, work sessions, teamwork, technical assistance at all times to reutilise and recover rural values and contributions to economic viability (Man Street Economic Hubs, 2022), through a centralised 'hub' and building local leadership, translate move to action, theory to practices and established deeper regional economic relationship.

- i. **SMEs Promotion:** Many citizens will be employed in Small and Medium-Sizes Enterprises (SMEs), Hanna and Mike (2021) observed that SMEs do have higher economic advantages in a nation when adequately promoted and supported and financed. Most benefits of SMEs are beyond direct employment opportunity, they entail wealth generation, profit maximisation, industrialisation and productivity for development. Rural communities SMEs when promoted tends to have better outcome and speedy development in the society (Troy, et al:2012). As a strategic means of rural development initiatives, SMEs should be encouraged to expand, upgrade and increases in every facet because, it will in tune retain high investment capacity, high taxes payment rate to government, job creation, leadership building, economic advancement and creativity practitioners together with government and stakeholders should support SMEs to access adequate loan, grants, equipment, training, communication to large corporation for sustainability and continuity towards enhancing economic and security development in modern Nigeria.
- ii. **Rural Connectivity and Synergy:** As an initiative to combating economic and security challenges confronting Nigeria today, rural area needs to be connected and synergise in every aspect of life. This entails total connectivity of services and infrastructural amenities like good road construction for transportation, quality healthcare provision, electrification and power retention, construction and maintenance of good rural market places and strategies, art and cultural display for tourism and economic reasons, etc to attain quality of life for citizens, when there is synergy and connectivity among rural communities, ethno-religious, communal and herdsmen/farmer conflicts will reduce drastically. This will thrive countries successes in every facet of life and further catalyse economic growth. Economic innovation Group (2017) stated that rural communities' connectivity will help to build plan of action based on community-widen understanding of issues and opportunities, which help to close prosperous urban and distress rural areas widen gap. Peroff et al (2017) opined that a strong connectivity of rural communities will enhance display of communities' heritage, culture, natural resources, strength and relationship will be a centre of attraction for tourists and stir economic development
- iii. **Education and Ruralead Programme:** Education is the key to success, and it is a tool to good leadership skills. It is fundamental to exploit quality education in rural countries as a means to foster good and visioner leadership. Leadership differs from society to society, however, quality education, skill improvement and rural leadership programme will help address challenges of economic and security in the rural area. Almost every rural community has leadership – men and women and youth leaders, every member of rural areas required good education. Knowledge and skill improvement programme via training, retraining, orientation, re-orientation, and constant community seminal talks. The ruralead is a learning initiative that is capable of impacting leadership qualities and development strategies/ practices on members of the community

in building a stronger society that can overcome security and economic challenges ideas and innovations. Ruralead initiatives is to develop rural and indigenous leadership, development practices and partners to collectively develop every sector of the society through quality leadership amongst men, women and youths. It promotes on-the-ground leadership development and adaptive technical support. Government effort therefore should be channelled towards fostering adequate ruralead programmes, training, skill upgrade and sound education to the rural people. Thus, enhancing standard of living of the rural indigenes for better economic and security prospects in a post covid dispensation of Nigeria.

- iv. **Agropreneur:** Rural development initiative entails creating every opportunity for rural people to see reasons to venture into agriculture instead of white-collar jobs. Government has not been able to recruit personnel into many sectors of the economy due to inadequate finances occasioned by economy and security challenges. Thus, rural people need to take agriculture as an alternative job with focus on advancing agricultural activities, adequate support towards agriculture will enhance entrepreneurship development whereby farmers make enough money from agriculture products, services, trading and networking. To enhance agropreneur, there should be designed techniques to improve agricultural practices, creation of standardised new technologies and facilities, inventory of fabricated machines to aid agriculture farming and processing of raw materials with semi-finish goods, collaboration and shared responsibility among agricultural practitioners and where possible introduce farmer field schools, where agricultural development is purely taught, thus, agricultural improvement will enhance self-reliance and self-sustenance to rural people. This is a key strategy to solving economic and security challenges presently.
- v. **Inculcating Community Values and Morality:** Community values and morality should be encouraged, indices of societal values such as handwork pays, dignity in labour, integrity, tolerance and patience amongst other needs to be reawaken into the society strongly and be impacted seriously into every citizen at all levels with all possible opportunities.
- vi. **Strategic Planning:** Strategic planning directs and define steps of actions in reshaping phenomenon for better results oriented. It provides a blueprint for attainment of set goals (Steven, 2014). It is a concept that aid the growth, efficiency and effectiveness of plans that guides security. Strategic rural development plans foster actionable means of ameliorating security and economic challenges by drawing away from biases and flaws and refocused on development plans. With strategic planning, economic and security challenges are tackled effectively by every stakeholder through a defined, recognised set of activities, programmes and machinery of government.
- vii. **Alternate sources of finance:** Most rural activities that could foster speedy development requires capital and, in most cases, the rural people obtain fund through interest loan and at times government support via grants, these methods are not sufficient to develop economy effectively. Thus, to drastically attain

security and economic development, there is urgent need to refocus on sourcing for finance, from loan and mere grants to crowdfunding, peer-to-peer friendly loan, and joint financial contributory grants, etc which will help proper people towards improvement of their community lifestyles and activities.

5.0 Conclusion and Recommendation

The study revealed that several economic and security challenges rocking Nigeria today have not been tackled due to some factors that constituted huge obstacle to tackling these identified challenges, despite the fact that government has made several efforts to resolve these issues over the years, they still linger and even expands, due to the direction and focus chosen to fixed the challenge. The study therefore refocused on several means to annihilate these challenges which includes strategic planning, alternative financing sources, promotion of SMEs, networking and connectivity. The research adequately revealed related literature on economic crisis, security challenges, strategic planning, rural development on initiatives, the situational theory was applied to the study, there is anticipated hope that refocusing on rural development initiative is the panacea to Nigeria security and economic challenges in a post-covid dispensation. Many fast-developing countries had embraced rural development initiatives for development purposes. Based on the research findings, the following recommendations are made:

- i. There is urgent need to initiate rural community dialogue to address crucial issues like ethnic marginalisation and unfair treatment.
- ii. Government and citizens should encourage incorruptible justice system
- iii. Rural -urban networking and connectivity should be encouraged
- iv. Crowdfunding system should be encouraged to help combat financial challenges in rural areas
- v. Inculcation of societal values and moralities should be strongly revitalised in our society
- vi. Rural activities should be redirected towards agropreneur oriented
- vii. Government should design and foster ruralead and educational programmes for people

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