

IMPACT OF SERVICE RECOVERY ON CUSTOMER SATISFACTION AMONG COMMERCIAL BANKS IN EKITI STATE

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Abstract

The main problem of Nigeria nowadays is the growth in insecurity. A major cause for concern is the frequency of wanton and ritual killings, kidnappings, property vandalism, Delta militancy, fraud, farmer-herder conflicts, banditry, religious conflicts, Boko haram insurgency, and interethnic disputes. Numerous times, crooked politicians and bad leadership are blamed for this terrible Nigerian experience. It is believed that leadership will serve as a catalyst for the coordination, effective distribution of good news, projection of visions, dissemination of knowledge, and implementation of excellent public policy. Unfortunately, Nigerian leadership is lacking greatly. Numerous persons in positions of power abuse such positions for their gain, the imposition and realization of personal interests, victimization, theft, the pursuit of rivals, and the poverty of the populace. In contrast, this lack of managerial and leadership skills has developed into a scary insecurity that is raging. The mounting anxiety prevents both domestic and foreign investment, poses a major risk to the safety of people and property, and obstructs the pursuit of sustainable development. This paper examined insecurity challenges and leadership in Nigeria from 1999-2023(Fourth Republic), the incidents of insecurity, and their implication on sustainable development. Secondary data collected from the internet, academic journals, books, and newspapers was used. The data was analyzed based on the content and descriptive statistics. This study recommends that the government must raise national intelligence to fight the menace and also policymakers to design and implement inclusive policies that mitigate violence.

Key Words: Insecurity. Fourth republic, Leadership. Sustainable development.

Introduction

Sustainable development is defined as the ongoing raising of residents' standards of living as well as structural modifications to the economic system's input and output systems for production and distribution (Ojobo, 2015). The government is working to make improvements to the environment and people's quality of life in a way that won't have a detrimental impact on future generations (Adebayo, 2010). To put it another way, to boast a sustainably developed country, as Nigeria aspires, we must have a stable and better condition in sustainable development variables like security and effective leadership. In the modern international system, security issues have assumed a central role. States, regions, and countries are engaged in direct and indirect conflict to enhance

their direct domestic and global security status (Dike, 2010). Every nation in the globe has the ability and capacity to protect the lives of the populace and provide welfare measures to assist them in living a normal existence (Oladeji & Folorunso, 2017), and security is regarded as one of the primary fundamental phenomena of all governments (Okoli and Bernard, 2021). The incapacity of the administration to address the security problems endangering Nigeria's sovereignty exemplifies the fundamental traits of failed states (Ewalefoh, 2019).

Effective leadership is crucial for sustaining development because it provides a way to train people and use their resources wisely for nation-building. Amos, Ajike, Akinlabi, and Kabuoh (2014) argue that since the dawn of time, no significant change has ever occurred without the leadership of a figurehead. The inability to meet the needs of the people in terms of development is what drove them to form alliances under various guises, which succeeded in fostering banditry, armed robbery, political assassination, arms proliferation, piracy, and ethnoreligious conflicts, as well as physical violence, the destruction of lives and property, maiming and wanton killing, ethno-communal conflicts, fraud, and ritual killings. Nigeria continues to struggle with insecurity issues despite the valiant and obvious efforts of successful governments to purchase security equipment and employee motivation, such as prompt payments and salary increases, training and recruiting more brave officers into security services and spending more than 12 trillion naira on insecurity over the past eight years. However, Nigeria's security issue has become disturbingly intricate. This is due to a lack of capable or forward-thinking leaders and the political will to take decisive action to address the insecurity crisis, which has taken on a new dimension under President Buhari's administration (Uzor & Ikenga, 2022).

This implies that the many security measures put in place to address the issue have not yet had the desired effect. Due to insecurity, the people have lost trust in Nigeria's political leadership, which has led to disloyal attitudes (Solomon & Egbai, 2014). The impact of insecurity is noticeable since it manifests itself in the destruction of a few critical infrastructures required for the industrial development and progress of the country. Without the necessary conditions for growth and development, no country can develop. One might presume that the problems that insecurity provides to development are immense given the enormous outlay of government resources spent on containing the scourge of insecurity and the consequent degradation of the sparse existing infrastructure.

Since the beginning of the current democratic era, Nigeria has recently experienced a level of instability and terrorism that is unprecedented (Okoye & Nwoye, 2021). Regionalization of the insecurity pattern has occurred. The nation has been plagued by militia groups in the south, insurgency in the north, kidnapping in the east and south, ritual killings in the east and west, and political and nonpolitical targeted homicides. Boko Haram emerged as a violent, fundamentalist Islamic sect that adopted foreigners, carried out assassinations, and destroyed vehicles. Since 2009, thousands of girls and women have been kidnapped, over 20,000 people have been slaughtered, and youngsters have been recruited as "suicide" bombers in the insurgency. OCHA (2018) calculated that "around 2.1 million people fled their homes, more than 1.7 million were in internally

displaced persons (IDPs) camps, and about 200,000 people are still in Chad, Cameroon, and Niger, having been forced to flee.", and burned down churches, police stations, schools, clinics, hospitals, and retail establishments. 2,539 people were killed in 654 incidents in 2020. Nigeria placed third out of 138 nations on the world's terrorism ranking, behind Afghanistan and Iraq. Additionally, they were ranked 9th in Africa and the 14th most fragile country in the entire globe. According to the Global Peace Index, the nation came in at number 148 out of 163 (Uche, 2020).

Unquestionably, a nation undergoing conflict in whatever form would have economic stagnation and a diminished ability to function as a sovereign state successfully. This is because violent conflicts impede development and weaken its base (Sheriff & Ipinmoye, 2015). Nigeria is a place where things haven't worked out. It is distinguished by the fact that scammers have a full day. In some regions of the nation, kidnapping, and human trafficking have grown to be lucrative industries. It is that, where disregard for human life is displayed, that fills her citizens with fear. It is that in which fraudsters and criminals are honored with national prizes. Political positions are viewed as the quickest path to wealth in the Nigeria we know. At the Federal, State, and Local levels, statistics on security incidents and incidences of subpar leadership are rising (Solomon & Egbai, 2014). The concern that looms over everyone in Nigeria right now is "Can there be security?" due to the persistent security issues and the government's security agencies' incapacity to ensure safety and security in the nation. Is it possible to ensure everyone's safety and property? Any situation where there is insecurity poses a risk to people's lives and property inhibits business operations, and deters both domestic and foreign investors, all of which impede and suffocate a nation's socioeconomic progress. Production, industrial activity, trade, and investment will all cease in the absence of an enabling environment. This meant that progress would always be elusive. This is because money intended for development is used to address security issues, and people from other nations will not want to have a stake in the country (Ozoh & Dimnwobi, 2018). Therefore, it is obvious that Nigeria's sociopolitical leadership has failed in its fundamental duties, due to the corrupt, egotistical, non-altruistic, and ethnocentric actions of the majority of Nigerian leaders. That Nigeria is "no longer at ease" and that things have "fallen apart" is understandable, according to Chinua Achebe (Achebe, 1958, 1960).

This study examined insecurity and leadership in Nigeria from 1999 to 2023, the drivers of insecurity, and the implications on sustainable development.

Literature Review

Empirical Studies

The security situation in Nigeria has become an ongoing problem. The government budgets a considerable sum of money each year for security votes, and law enforcement officials have been working hard. This is a very important problem since it prevents the nation's progress. Many academics have investigated the connection between instability and sustainable development. such as Ogege (2013) looked at insecurity and sustainable development in Nigeria with a focus on the Boko Haram insurgency. The study concluded that terrorism is primarily perpetuated by poor institutional structure, corruption, and inadequate governance, and is a result of unmet expectations and a sense

of helplessness. The researcher advises the Nigerian government to implement counterterrorism, effective governance, and viable policies. To investigate how insecurity affects economic growth in Nigeria, Hemon (2018) employed trend analysis, descriptive statistics, and passion correlation. Insecurity and development are inversely correlated, according to the study. The report suggested that equitable resource distribution and preventative community policies be implemented. Aminu, Hamza, and Hamina (2015) studied the effects of poverty and insecurity on sustainable economic development in Nigeria, focusing with a focus on the Boko Haram insurgency. OLS, ADF, and Granger causality tests were utilized to determine the long-term association between variables the long-term association between variables, OLS, ADF, and Granger causality tests were employed. The study discovered a conflict between poverty, insecurity, and economic growth. The report advised that Nigerian states establish strong lawful institutions capable of effectively combating the threats of corruption and poverty as well as effective counterterrorism measures. In the context of terrorism, Ozoh and Dimnwobi (2018) looked at insecurity and sustainable development in Nigeria. According to the study, terrorist attacks have increased as a danger to national security and sustainable development, which has hurt both the economy and the lives of Nigerians. The report advised that Nigerian states implement good governance to address the issue of killings in the nation. Ewalefo (2019) examined insecurity and sustainable development in Northeast Nigeria. The research argues that the primary responsibility of the state is the provision of security but unfortunately, the country has failed in the constitutional responsibility of providing a secure and safe environment for the people. The study concluded that Nigeria will attain and maintain her position as the giant of Africa if she becomes gallant in addressing security problems. Using secondary data, Achumba and Ighomereho (2013) investigated the effects of insecurity on business operations, investment, and sustainable development. The study concluded that there is a significant and complicated level of insecurity and stressed the importance of creating a secure corporate environment that supports sustainable development. The impact of insecurity on sustainable national economic development in Nigeria was studied by Opara, Iredis, and Wayas in 2022. According to the study, economic development and foreign investment are both impacted by insecurity. The study suggests that the issues of instability, unemployment, poverty, and hunger can be resolved by effective leadership and good governance.

On the other hand, other studies examined the sources of insecurity and how it affected the economy. Nasiri (2020) studied the origins of and remedies to the growing insecurity in Nigeria. The results showed that the threat of unemployment, poverty, elite exploitation of ethnicity, corruption, poor security apparatus, religious divisions, porous borders, etc. are the reasons for insecurity. In Anambra state, Nigeria, Uzor and Ikenya (2023) looked at governmental security and discovered that the situation is alarmingly unstable and has progressed to a dangerous level, including armed robbery and kidnapping. To establish a connection between the government, security policies, and sustainable development, the paper employed the content analytical approach to extract the literature's contents. The report stressed the need for a complete overhaul and reorganization of Anambra State policy through state government policies and initiatives. Using a quantitative study, Adedeji (2023) examined the impact of leadership and a

culture of violence on the long-term progress of the country. According to the study, the impacts of the culture of violence include the non-institutionalization of democratic principles, a high incidence of conflict, a declining value of hard currency, and poor foreign investment. According to the report, peace education must be incorporated into the school curriculum for Nigeria to foster a culture of peace. Through the use of qualitative and analytical data from documentary analysis, Dzimiri, Obinna, and Molapo (2019), analyzed the feasibility of achieving target 16, as well as the idea and essence of sustainable development. The study demonstrated how challenging it is for Africa to advance toward sustainable development and made a strong case for tackling the continent's pressing issues with peace and security. Contribution to knowledge- a lot of studies have studied the relationship between insecurity, leadership, and sustainable development in Nigeria but none has looked at the insecurity challenges in the Fourth Republic and government solutions. So this study fills the gap

Materials and Methods

This is a qualitative study. Secondary data collected from the internet, academic journals, books, and newspapers was used. The data was analyzed based on the content and the researcher made use of descriptive statistics.

Results and Discussion

Federal Leadership and insecurity challenges in Nigeria from 1999 to 2023(Fourth Republic) and incidents

Year	1999-2007
Leader	Olusegun Obasanjo
Security challenges	Vandalism, bunkering, and killings. The vandalism was mostly pipeline and the bunkering was mainly stealing of crude oil. killings between Muslims and Christians, violence in the Niger Delta
Incidence/ cases of insecurity	The killing of Oba Israel Adewusi, the traditional ruler in Ondo state, the assassination of the attorney general of the federation Bola Ige, gunmen attacking a train in the Kateri-Rijana region of Kaduna state, gunmen occupying a railway station in Gidan, kidnapping of travelers on the Kaduna-Abuja road by bandits, and the invasion of a railway station in Gidan by gunmen
Government solution to the insecurity issues	In tackling vandalism, he institutionalized the Nigerian Security and Civil Defence Corp (NSCDC), fight against corruption through the Economic and Financial Crimes Commission (EFCC)
Year	2007-2010
Leader	Umaru Musa Yaradua
Security challenges	Crises in the oil-producing Niger Delta region, an Ethno-political crisis in Jos, a religious crisis, extra-judicial killings and torture, an outbreak of sectarian violence that has claimed hundreds of lives, inter-communal violence, and human right violation by security officers

Incidence/ cases of insecurity Boko Haram Attack on a police station in Bauchi and Maiduguri, a prison attack in Bauchi killing 5 guards and freeing 700 inmates, and a bombing on the Christians in Jos killing 38 people. Bandit attack in Jos killing 8 people

Government solution to the insecurity issues Provision of Amnesty program, institutionalized effort to fight corruption, electoral reform, established committees in police

Year 2010-2015

Leader Goodluck Ebere Jonathan

Security challenges Kidnapping, arms proliferation, armed robberies, drug and human trafficking, ethnic violence, religious and political conflicts, bomb blasts in the northeastern region

Incidence/ cases of insecurity Bokoharam attack on mammy market at army Mogadishu barracks Abuja killing 11 people, attack on police station in Bauchi, attack on polling center in Maiduguri, attack to a prison in Yola and freed 14 prisoners, bomb explosion in Maiduguri killing at least three, assassination of Abba Anans Umar garbage in Maiduguri, bombing of church and police station, bombing of police headquarter in Abuja, bombing of a bar in Maiduguri killing about 25 people, bombing of united nations office in Abuja, bombing of St Theresa catholic church in mandala killing over 46 people, bomb blast in keno killing over 185 people, bombing of Kano police station, bombing army headquarter in Kaduna, bomb blast at Niger state, bombing of church of Christ in Jos, bombing of three media houses in Abuja, attacked Bayero university, bomb explosion in Jalingo, suicide bombers strike three churches in Kaduna, killing of 130 people in plateau state, attack on emir of kano, attack on bus station in kano, gunmen attack on 13 locations in Adamawa state

Government solution to the insecurity issues Deployment of a large number of security forces/agencies (operation restore order), adoption of anti-terrorism bill, committee on security, amnesty program

Year 2015-2023

Leader Muhammad Buhari

Security challenges Persistent attacks on innocent citizens, killing, kidnapping, Boko haram insurgency, Niger- delta insurgency, ISWAP cattle rustling, terrorists, Fulani herders conflict, armed robbery, banditry

Incidence/ cases of insecurity Abduction of 344 students from science secondary school in Kankara, and 80 students from Islamic schools in Katsina state. Abduction of 42 persons from a government science college in Niger state, abduction of over 300 students of government girls secondary school Zamfara State, unknown gunmen killed 27 people and 17 houses burnt at Ebonyi state, attack on Kaduna-Abuja train killing 8 persons, kidnapping of 168 persons, attack on citizens in Kaura local government area killing 34 persons, killing

<p>Government solution to the insecurity issues</p>	<p>of over 140 persons by Fulani herdsmen stealing 2000 cattle and other domestic animals in Zamfara state, abducting of villagers in Niger state killing 44 people, attack on a military base in Gwari Kaduna killing 17 soldiers, attack on local security guards in border communities of Niger and Kebbi state killing about 65 security guards, gun men beheaded two soldiers in Imo state, three police officers shot dead by gunmen at Enugu state, attack on Pentecost Sunday on St Francis catholic church killing over 50 worshippers, Baptist church in Kaduna killing 3 worshippers and abducting 36 members. the killing of Deborah Samuel, a second-year student of Shehu Shagari College of Education in Sokoto, the attack on a mosque killing 17 people in Niger state, the abduction and killing of a religious leader Rev Dauda Bature in Igbabi local government of Niger state</p> <p>Operations for tackling banditry and criminality in the North and East such as Operation Puff Adder (Nigeria police(2019), Operation Harbin Kunama 3(Nigerian Army(2019), Exercise Egwu Eke 3(Nigeria Army)(2019), Operation Sharan Daji,(2018) operation python(2016) dance, Diran Mikayla (2018)</p>
<p>Year</p>	<p>May 2023 till date</p>
<p>Leader Security challenges</p>	<p>Bola Ahmed Tinubu</p> <p>109 election deaths, the killing continues, kidnapping on the increase, armed robbery on the increase killing of 19 security agents by gunmen in Imo and Anambra state, Abduction of 16 travelers in Enugu by Fulani herdsmen</p>
<p>Incidence/cases of insecurity Government solution to the insecurity issues</p>	<p>Abduction in Adamawa by unknown Gun Men, killing of 23 kidnapped victims in Kaduna,</p> <p>Mobilize all assets within his national power to secure Nigeria, review and reposition armed forces, law enforcement, and intelligence agencies in tandem with the 21st-century requirement</p>

Source: Researchers' compilation 2023

From Table 1 above, Nigeria has witnessed unprecedented insecurity such as kidnapping, killings, farmer-herder conflict, armed robbery, book haram insurgency, Niger Delta crisis, vandalism, bunkering, etc. Instead of exhibiting the qualities of a good leader that are expected of them, the Nigerian government has demonstrated power, wealth, financial irresponsibility, and corruption. This poor leadership has resulted in the mismanagement of the economy, which has increased crime, violence, and insecurity in the nation. The government's efforts to combat crime and instability are seen as a major priority. The majority of people now believe that their country is an unsafe place to live as a result of the rising level of fear. Christians fear for their safety because it is no longer guaranteed, especially when they gather in places of worship. Many individuals are unable to fall asleep with their eyes closed due to their fear of kidnapers, bandits, armed robbers, assassins, thugs, Boko Haram, herders, the Islamic State West Africa Province (ISWAP), religious zealots, and other dangers. For many years to come, addressing the

economic and social roots of rising crime and violence will undoubtedly be a hard task. Security is currently given top priority in the nation and receives significant funding in the annual national budget.

Drivers of Insecurity in Nigeria

- i. **Bad Governance:** Since the third and fourth republics arrived in 1999 and 2009, respectively, following the previous military invasion, a lot of violent cultures have entered the country, including thuggery, indiscipline, corruption, kidnapping, bombing, etc. The rise in violent attacks is a sign of Nigeria's weak, unreliable, or exploitative political structures. The incapacity of the government to provide basic amenities including water, power, a good road system, high-quality instruction, and general infrastructure. Ironically, Nigerians are frustrated and discouraged since these necessities are not available there. That fact continues to be Nigeria's principal source of insecurity today. Aggression and general insecurity logically flourish in an environment of demoralization and rage. Unfortunately, corruption at the top levels of the leadership structure rather than a lack of funding is to blame for Nigeria's embarrassing lack of access to these fundamental utilities (Charas, Mbaya, and Liberty, 2014).
- ii. **Government policies-** The level of security in the nation is mostly a result of government decisions. For security to reign, the wealth gap between the rich and the poor must be too large. The allowances given to government employees alone might care for a large number of the destitute. They also make the argument that those experiencing hardships don't receive any compensation. Nigeria has yet to elect a leader whose policies will be accepted and supported by the majority of its people. People are frequently forced to accept policies they don't like or agree with. One of these policies was implemented by the Jonathan-led administration on January 1, 2012, despite public opposition and outcry, when fuel subsidies were eliminated and the downstream sector of the economy was deregulated. The youngsters engaged the police in a struggle for two hours and threw missiles, which led to the deployment of live ammunition by the security agents. This unpopular strategy culminated in large protests, a crisis, and violent demonstrations (Obasi, 2012).
- iii. **Poverty:** Poverty is a significant contributor to insecurity. Man is angry when he is hungry. When hunger strikes, it is a desire that must be sated; otherwise, there would be no peace. A significant factor in the nation's instability is the inability of Nigerian governments to address the problems of poverty and the unequal distribution of income among ethnic nations.
- iv. **Weak judicial system:** Uncertainty exists in Nigeria as a result of the judiciary's weakness. The release of criminals causes others to feel unsafe. In the nation, many criminals have used money to purchase their freedom; the legal system has abandoned its citizens and allowed all manner of horrors to take place.
- v. **5. Corruption:** Unfortunately, Nigeria's economic woes and public appropriation are now exacerbated by corruption, which is already a fact of life in the nation. In our form of government, it has grown in favor. Nevertheless, Nigeria experienced widespread insecurity as a result of systemic infrastructure collapse and governmental inefficiency. Unquestionably, Nigeria's current condition of

insecurity is the product of failed government efforts linked to pervasive corruption. The reason corruption is bad is not because money and profits are distributed unfairly or because of the motivations of participants; rather, it is bad because it privatizes significant aspects of public life, omitting representation, debate, and decision-making procedures. The high rate of unemployment in Nigeria, the lack of electricity for young people and businesspeople to run their enterprises, and the failure of many companies are all caused by corruption.

- vi. **Unemployment:** Statistics show that 10% of the nation's youth are unemployed in the official sense. Every year, educational schools graduate a large number of students who, regrettably, are forced into the job market with little prospects for employment. Many give up trying to keep their body and minds in sync and turn to aggressive and criminal behavior such as lucrative kidnapping, militancy, and armed robbery. Others have been terror victims and are easily radicalized. The high percentage of unemployment in Nigeria is overwhelming for young people. Every year, universities produce a large number of graduates who are regrettably placed on the job market with no hope of employment. and a lot of illegal activity has resulted from this.
- vii. **Poor Security System:** The police are prepared to handle internal unrest. Due to their inadequate equipment, the Nigerian police are unable to defend themselves against the weaponry used by terrorists and kidnappers. It influences the security staff's negative attitude. Additionally, many times, security personnel assigned to certain security issues lack the expertise necessary to manage them before they develop. Additionally, the low pay of Nigerian police forces them to accept bribes. Due to information that was supplied to them by those who were supposed to battle the rebels, many of the soldiers battling the insurgency in the country's northeast have been ambushed on occasion and many have been killed by Boko Haram. Once more, enormous quantities of money made available for the purchase of weaponry were embezzled, misappropriated, or used to buy out-of-date equipment, and the criminals were not properly punished. In some other circumstances, Nigerian troops are supposed to find weapons in the hands of the rebels.
- viii. **8 Porous Border:** Niger, Burkina Faso, and Mali all border Nigeria. The Nigerian customs and immigration services do a terrible job of protecting these boundaries. The potential spread of terrorist activities in Nigeria has been made worse by these boundaries' porousness. There will not be enough room for progress in our nation given the presence of terrorism.
- ix. **9. Ethnic Groups and Religious Differences:** It should be kept in mind that Nigeria's multiethnic population is not necessarily a source of instability. However, national political and religious leaders may appeal to ethnic prejudices to further their narrow interests. The elites use psychological manipulation to sow distrust and anger among the nation's major religious and ethnic groupings, which contributes to the unrest in Nigeria. In a multiethnic nation like Nigeria, there should be no mutual mistrust, fear, or predisposition for a violent confrontation between members of one ethnicity or religious group and another of that ethnicity or religious group. Instead, there should be friendly ties. Additionally, it was claimed that villages across the nation experienced mass deaths and property destruction as a result of the control of scarce resources, fuel, land, economies, and

traditional and governmental offices. The disparate ethnic groups in Nigeria also serve as a spotlight on oppression, racism, dominance, abuse, victimization, injustice, marginalization, nepotism, and intolerance. Achumba et al. (2013) report that this frequently leads to religious and ethnic conflict.

Implications of insecurity for sustainable development

When a nation can offer its populace a high standard of living, it is deemed to be developed. Despite having a wealth of material and natural resources, Nigeria has faced development challenges. Despite numerous initiatives taken by the current administration, the problem of insecurity in Nigeria has only become worse. Violence, terrorism, kidnapping, and similar crimes are on the rise in the nation right now. In various regions of the nation, numerous sects are increasing the frequency of their violent acts. In the beginning, there were several bombings and suicide attacks, but now there are shootings, murders, kidnappings, assassinations, armed robberies, arson, banditry, and other crimes. These occur virtually daily throughout Nigeria. These stories are tragically sad.

Children's safety at schools is no longer guaranteed because of the ravaging insecurity situation, where they run the possibility of being kidnapped or killed. School closures caused by the recent, increasingly regular kidnappings of schoolchildren are having a significant negative impact on Nigeria's education system. The kidnapping of the Chibok girls, Kankara, Greenfield, and numerous more cases serve as examples. As a result, fewer students are enrolling in and attending school in the affected areas. Because they were afraid of being killed or abducted, many kids stopped attending school or dropped out. (2021a, UNICEF). Thousands of kids and students who are not in school are readily hired or recruited by the insurgent organization as a result of school closures and a drop in enrollment (UNICEF, 2021b). As a result, the insurgent organization is progressively growing its numbers and obliterating Nigeria's educational system. Because of the closure of schools, which is causing a brain drain and harming the upbringing of the young people who will eventually lead the country, insecurity in Nigeria is destroying education and society as a whole. The development of human capital has been severely hampered by the rise in child marriage and teen pregnancies brought on by insecurity (Amnesty International, 2021).

Agriculture, which is essential to survival, is the sector most severely affected by insecurity. In other areas, farmer-herder conflicts and racial tensions make it impossible for farmers to access their fields. As a result, producers are no longer able to access raw materials and are forced to rely solely on imports, which raises the demand for scarce foreign currency for manufacturing. (Adekoya,2021). In addition, rising food costs have contributed to instability brought on by insecurity and violent clashes between herders and farmers. Due to the threat posed by bandits and herdsmen, a large number of individuals who previously relied on farming are currently jobless, which encourages poverty (Adekoya, 2021). Many farmers, particularly those from the Northern region, have been uprooted from their homes and have taken up residence in IDP camps spread out across the various regions afflicted by farmer-herder clashes. For fear of being attacked or killed, businesspeople, everyday job seekers, and people in other career fields

won't go outside to attend their business activities (Brodeur, 2018). Because of the government's inability to provide effective and efficient security for life and property, business costs in the country and many Nigerians' discretionary incomes are deteriorating. The safety of the lives and property of both Nigerians and foreigners who live in or attempt to conduct business in the country is threatened by the social evils of Nigeria's economy. Additionally, there has been a significant disruption of economic activity that has had a severe impact on production. Insecurity has led to the demise of numerous businesses. One of the biggest difficulties inhibiting foreign investment in the economy is the high-risk business climate brought on by instability and the terrible condition of vital infrastructure (Adekoya, 2021). The degree of the country's volatility has deterred investors from the economy, which hurts economic growth and development and makes it unsafe for farmers and business owners to conduct their operations (Onime, 2018). Security issues and governance problems continue to impede investment inflow. No one will invest if they cannot recover the significant amount they have already put into the venture and if they are in danger of being abducted or killed. These companies could have created a large number of jobs for the overburdened population of the nation while also bringing in money for the government.

The issues of macroeconomic instability, distortions, and leakages, together with the ensuing issue of infrastructure limits and hyperinflation, are both present in the Nigerian economy today. This scenario has a negative impact on sustainable development since it traps more people in the interlocking cycle of poverty. Insecurity can be caused by poverty because for some people, who are jobless and have no other means of support, the only option is to commit a crime. In Nigeria, poverty is a social ill that endangers the country's security. It is now difficult for Nigerians to find enough food to consume. Nigeria's poverty rate has increased, leaving many individuals jobless and without any other options for support. Nigeria is one country in the world where poverty is a powerful tool against development. No country can advance while the vast mass of its people are living in squalor (Adekoya, 2021). Insecurity negatively affects sustainable development in the sphere of tourism. Tourism is a thriving industry with enough socio-cultural and economic advantages. But to enjoy these advantages, a nation must be secure from external threats. A critical part of tourism is security. There are several tourist attractions in Nigeria. Due to the security issues exacerbated by Boko Haram's relentless bombing, they have, however, contributed very little to sustainable development (Ogege, 2013). A successful development policy requires a calm political, social, and economic environment. The country's present issues with racial, social, political, and economic security pose a danger to the achievement of the SDGs (Ozoh & Dimnwobi, 2018).

Conclusion and Recommendations

Today, it is evident that Nigeria is a paradox, a wealthy country where the majority of the populace lives in utter poverty and suffering. Every area of Nigeria has been impacted by the level of insecurity. Every Nigerian is now living in a state of worry and anxiety due to the phenomena of insecurity in the country. Many Nigerians are deeply concerned about the vulnerability of the current circumstances in their country because no one is immune—the high degree of insecurity results in the daily loss of numerous lives and valuables. We require a strong government. And a decent government is feasible if those

in positions of responsibility are permitted to do so and are dedicated to carrying out their obligations.

No nation can pursue sustainable development unless it prioritizes human security. This is because sustainable development cannot be achieved without enough human resources. However, we make the following recommendation.

There is a need for the government to be proactive in dealing with security issues and threats through modern methods of intelligence-gathering mechanisms with the cooperation of the international community and sharing training, logistics, motivation, and the deployment of advanced technology to strengthen our weak security system, which can be attributed to corruption, inadequate funding of the police, lack of modern equipment, and inadequate and poor welfare of security personnel. Additionally, strong administration and effective leadership help the nation's difficulties with insecurity.

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