

**COURSE
GUIDE****CRD 324
RURAL DEVELOPMENT STRATEGIES**

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INTRODUCTION

This course guide is designed to help you have an adequate understanding of the facts presented in CRD 324 entitled Rural Development Strategies. This course guide should always be handy with you at all times. Your success in the course depends largely on your constant references and understanding of the guide.

The time table scheduling your activities in CRD 324 such as studying the course, writing and submission of assignments, allocation of continuous assessment scores, final examinations and other relevant information are contained in this course guide. All have been carefully packaged to enable you achieve the aims and objectives of the course.

You are warmly welcome to the study of CRD 324 (Rural Development Strategies). The course guide is the first material you have to thoroughly go through. This will help you to be familiar with the content of the course. Efforts are made for you to understand the meaning and intricacies of rural development and how such development occurs in any given rural area. The course is presented in simple English Language for your easy understanding so that you can apply the knowledge to contributing to rural development in Nigerian rural communities.

There are three modules for this course and each module consists of 5 units. Consequently, there are altogether 15 units that the course is comprised of. There is a logical connection among the units whereby each unit is built on the preceding one in knowledge and depth like a chain. All the units are equally relevant and none will be skipped so that there will be a logical graduation from one unit to another. This will help you in encoding and recall of the lessons in each unit.

COURSE AIMS

The course primarily aims at equipping you with an in-depth knowledge of rural development strategies in relation to the meaning and intricacies of rural development goals, principles, planning and implementation of projects, motivational processes as well as the financing of projects in the rural areas.

This course aims at:

- i) Explain the meaning of development.
- ii) Analyze the meaning of rural development.
- iii) Describe the goals of rural development.
- iv) Justify the necessity for rural development in Nigeria.

- v) Explain the principles of rural development.
- vi) Discuss the approaches to rural development.
- vii) Discuss planning, implementation and appraisal of rural development projects.
- viii) Identify the stages of rural development plan.
- ix) Discuss financing of rural development projects.
- x) Explain the meaning of motivation.
- xi) Analyze the theories of motivation.
- xii) Discuss the methods of motivating society for social actions through community development.
- xiii) Discuss the approaches to community modernization.
- xiv) Identify the problems of rural development in Nigeria.
- xv) Discuss various community modernization programmes of past and present governments.

COURSE OBJECTIVES

At the end of this course, you should be able to:

- have an in-depth knowledge of the structure and content of rural development strategies.
- explain the meaning of rural development and its strategies.
- explain the processes involved in rural development plan, implementation and evaluation.
- discuss the methods involved in motivating society for social actions through community development.
- explain community modernization programmes of successive governments of Nigeria and the problems affecting such efforts.

COURSE MATERIALS

The course materials that will guide you to successfully complete this course are:

- i. Course Guide
- ii. Study Units
- iii. Assignment File
- iv. Relevant Textbooks

STUDY UNITS

The study units are fifteen in number contained in modules as follows:

Module 1

Unit 1 The Meaning of Development

Unit 2	The Meaning of Rural Development
Unit 3	The Goals of Rural Development
Unit 4	Objectives for Rural Development in Nigeria
Unit 5	The Necessity for Rural Development in Nigeria
Unit 6	The Principles of Rural Development

Module 2

Unit 1	Approaches to Rural Development
Unit 2	Planning, Implementation and Appraisal of Rural Development Projects
Unit 3	The Stages of Rural Development Plan
Unit 4	Financing of Rural Development Projects
Unit 5	The Problems of Rural Development In Nigeria

Module 3

Unit 1	The Meaning of Motivation
Unit 2	Theories of Motivation
Unit 3	Methods of Motivating Society for Social Actions through Community Development
Unit 4	Approaches to Community Modernization
Unit 5	Various Community Modernization Programmes of Past and Present Governments

You should note that each of the units under each module has Self-Assessment Exercises and Tutor-Marked Assignment(s) (TMAs) which will be scored by the course tutor. The sources of information are provided in the references for further readings. Practice the exercises seriously and assess yourself to see if you adequately understand the content and objectives of each unit. This will prepare you for an excellent performance in the Teacher Marked Assignment(s) (TMAs) and final examinations.

TEXTBOOKS AND REFERENCES

- Mukherjee, A. (2002). *Educational psychology*. Zaria, Nigeria: Asekome & Co. Publishers.
- Okonkwo, P.C. (2010). *Community and rural development strategies. Principles and practice*. Enugu: Impressium Publications.
- Olanrewaju, B. (2010). *Fundamentals of management and administration*. Abuja: Sanjane Management Books.
- Sian, G. & Uguagbu, D. (1980). *Educational psychology in a changing world*. London: George Allen and Unwin.

ASSIGNMENT AND MARKING SCHEME

Assignment	Marks
Assignment 1-5	Five assignments. Select the best four and around 12.52 each, $12.5 \times 4 = 50\%$
Final examination	50% of the overall course marks
Total	100% of course marks

COURSE OVERVIEW

Unit	Title of work	Weeks activity	Assessment
	Course guide	1	

Module 1

1	The meaning of development.	2	
2	The meaning of rural development.	2	
3	The goals of rural development.	2	Assignment 1
4	Objectives for Rural Development in Nigeria		
5	The necessity for rural development in Nigeria.	2	
6	The principles of rural development.	2	Assignment 2

Module 2

1.	Approaches to rural development.	2	
2.	Planning, implementation and appraisal of rural development projects.	2	
3.	The stages of rural development plan.	2	Assignment 3
4.	Financing of rural development projects.	2	
5.	The problems of rural development in Nigeria	2	

Module 3

1.	The meaning of motivation	2	
2.	The theories of motivation.	2	Assignment 4
3.	Methods of motivating society for social actions through community development.	2	
4.	Approaches to community modernization	2	
5.	Various community modernization programmes of past and present governments.	2	Assignment 5
	Revision	1	
	Total	32	

The above table gives an overview of CRD 324 – the units, the numbers of weeks devoted to each unit and the assignments to be written by you.

HOW TO GET THE BEST FROM THIS COURSE

In the National Open University of Nigeria (NOUN), there are no visible lecturers unlike the Conventional University. It counts on your maturity and initiatives to study the course materials. Your intrinsic motivation and serious cognitive engagement and determination are what you need to be successful. Your effort and adherence to the course requirements will determine when to complete the B.Sc Programme successfully.

Even though there are no visible lecturers, you should read the study materials as if you are listening to the lecturers, and of course you are listening to the lecturers indirectly.

All the units have the same structure namely; the introduction, the aims/objectives of the course, the course content, conclusion, Self-Assessment exercises which you should carefully practice to know your extent of acquisition of the lessons in the unit. Other items in the structure of the units include Tutor-Marked Assignments (TMAs). You should answer them as your final examination questions come from these ones. You should also curiously peer into the references and textbooks provided as this will expand the scope of your knowledge in the course.

As a strategy to go through and understand the course, the followings are suggested:

- i) Read the Course Guide carefully.
- ii) Work out your private time table based on the most convenient time to study the materials.
- iii) Stick to your time-table. However, allow flexibility when and where necessary.
- iv) Start unit one and go through it before Unit 2 and finally unit 15. You have been told never to leap frog jump any unit.
- v) As you work through the units, you will be instructed on what to do. You may be asked to go to a previous course you have done before for more information and/or reminder of some basic facts.
- vi) Compare the objectives of each unit with the content of your total assimilation of it. If there is a deviation, go back to the study material and reread it.
- vii) When a submitted assignment is returned to you, go through it and observe comments made. If there is doubt, contact the course tutor.
- viii) Your completion of the last unit is an indication that you are ready for the final examination.

FACILITATORS/TUTOR AND TUTORIALS

During tutorials, your tutor will grade you, comment on your assignment and monitor your progress. Try your best to attend the tutorials. This is the only way to have face to face contact with your tutor. Questions and answers are handled during this session. Do not hesitate to contact your tutor through phone or e-mail if you need help.

The course tutor will be willing to:

- i) Provide answers to your questions;
 - ii) Co-ordinate discussions based on the unit;
 - iii) Provide feedback on tutor marked assignments;
 - iv) Get feedback from students on their understanding of the unit(s);
- Tutorials will take place in the study centre nearest to you. You have to arrange the time and other details with your facilitator.

SUMMARY

This is another service from the NOUN to make you an all-round student. There are trained counselors at the Study Centre nearest to you to provide relevant services on issues concerning you and your studies. You are advised to also be in constant touch with your counsellor. You can even contact them through their phone and e-mail addresses.

In this Course Guide, you have been provided with ample information designed to make your study of Course CRD 324 successful. You need to assimilate and have these pieces of information at the back of your mind.


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MODULE 1

Unit 1	The Meaning of Development
Unit 2	The Meaning of Rural Development
Unit 3	The Goals of Rural Development
Unit 4	Objectives for Rural Development in Nigeria
Unit 5	The Necessity for Rural Development in Nigeria
Unit 6	The Principles of Rural Development

UNIT 1 THE MEANING OF DEVELOPMENT

CONTENTS

1.0	Introduction
2.0	Objectives
3.0	Main Content
3.1	The meaning of development
3.2	Dimensions of development
3.3	Theories of development
4.0	Conclusion
5.0	Summary
6.0	Tutor-Marked Assignment
7.0	References/Further Readings

1.0 INTRODUCTION

This is the first unit in module 1 of course CRD 324. The unit will take a broader look at the meaning of development, dimensions of development and theories of development.

2.0 OBJECTIVES

At the end of this unit, you should be able to:

- explain the meaning of development
- describe the dimensions of development
- identify the steps in bringing about development.

3.0 MAIN CONTENT

3.1 The Meaning of Development

Development can be defined as the general improvement in economic, social and political conditions of the whole society in terms of reduction

or elimination of poverty, inequality, injustice, insecurity, ecological imbalance and unemployment within the context of a growing economy (Filani, 2000). Generally, development entails a shift (an upward shift) from one end to another and over a period of time. This is a positive development. Sometimes, the development can be negative depending on the situation, but this is not the kind of development that this course is focusing. The concern of this course is improvement or advancement or progression which could be of relevance to any community.

Development goes beyond increases in per capita and financial aspects of people's lives. It includes change in institutional, social and administrative structures as well as social behaviour and attitude of people including their customs and beliefs. It should be noted that development is a continuous process. It is unending. It goes on and on.

3.2 Dimensions of Development

According to Filani, (2000), development could focus on any of the following:

- a) Social development,
- b) Economic development
- c) Political development
- d) Cultural development
- e) Religious development

All the above aspects of development are tied together even though in theory, distinctions can be made. All the aspects focus at raising the people's standard of living.

From the definition and concept of development, the following conclusions can be reached.

- a. Development contributes to the well-being and comfort of the people.
- b. Development is a process and is continuous.
- c. It is quantitative i.e. it increases per capital income.
- d. It is qualitative i.e. it involves a total increase in the quality of people's lives in the area of education, health, equality, security, social comfort e.tc.
- e. It is not just the availability of roads, storey buildings, cars, planes electricity etc. If all these are available and the people do not have equal access to them, then we cannot say there is development.

3.3 Steps in Bringing about Development

According to Okonkwo, (2006), the steps in bringing about development are as follows:

- a. An informal survey, i.e. fact finding and identification of community concerns.
- b. Identification of a small group of leaders and /or interest groups who can serve as the initiating sets.
- c. Identification of immediate community problem.
- d. Sharing of problems identified with community leaders for legitimation.
- e. Diffusion of problems and definition of needs.
- f. Securing citizen's commitment to act and identification of needed resources.
- g. Appraisal of available internal resources and invitation of external aid (where necessary).
- h. Formulation of a detailed plan of action including a timetable.
- i. Carrying out the action and evaluating the entire process and the results.
- j. Identification of derived problem or needs and planning for 'the continuation of the process. By derived problems or needs here the author meant those unanticipated effects of the change after implementation.

SELF-ASSESSMENT EXERCISE

- i. In your own understanding, what is development?
- ii. Enumerate the steps in bringing about development.

4.0 CONCLUSION

In any society, development is necessary and conscious efforts are made to bring about desired development for the benefit of society. It involves some elements and steps which should be carefully followed by the stakeholders. Many areas have remained underdeveloped as a result of the inability of the people to understand and effect development in all its dimensions.

5.0 SUMMARY

In this unit, we have discussed the meaning of development, the dimensions of development and the steps involved in bringing about development. In the next unit, the meaning of rural development will be discussed.

6.0 TUTOR-MARKED ASSIGNMENT

1. Define the term development and justify the fact that development goes beyond increases in per capita and financial aspects of people's lives.
2. Identify and explain the steps you would follow in bringing about socio-economic development in your locality.

7.0 REFERENCES/FURTHER READINGS

- Filani, M.O. (2000). "Nigeria: The need to modify center-down development planning." In W. A. Stehr and D.R.P. Taylor (Ed.) *Development from above or below*. New York: John Wiley & Sons.
- Idachaba, F. A. (1985). "Integrated rural development: Lessons from experience." I.F.A.D."- FIATPANAS
- Korafor, A. H. & L.C. Iwuyi, (1975). *Urban Employment Problems in Nigeria*. University of Nigeria, Nsukka, Nigeria.
- Nwobi, T.U. (2006). Cooperatives and rural financing. In E. E. Umehali (Eds.) *Readings in cooperative economics and management*. Lagos: Computer Egde Publishers.
- Okonkwo, P.C. (2010). *Community and rural development strategies. Principles and practice*. Enugu: Impressium Publications.

UNIT 2 THE MEANING OF RURAL DEVELOPMENT

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- 1.0 Introduction
- 2.0 Objectives
- 3.0 Main Content
 - 3.1 The definition of rural development
 - 3.2 The goals of rural development
- 4.0 Conclusion
- 5.0 Summary
- 6.0 Tutor-Marked Assignment
- 7.0 References/Further Readings

1.0 INTRODUCTION

Rural development is a concept that has been viewed from different perspectives. Perhaps this is because of the peculiarities of the problems and needs of different rural communities. This unit will give a broader understanding of the concept in terms of its various definitions as well as the goals of rural development generally.

2.0 OBJECTIVES

At the end of this unit, you should be able to:

- define rural development;
- explain the goals of rural development;

3.0 MAIN CONTENT

3.1 The Definition of Rural Development

According to Nwobi, (2007), rural development can be viewed as the development of the moral, social, political and economic potentialities of rural communities to enhance their self-reliance through the provision of appropriate infrastructure such as pipe-borne water, electricity, good roads and small scale industries, increase their political consciousness and participation, promote their moral and social well-being which will result in tolerance, good discipline, justice, fairness, kindness, love and peace.

Similarly Okoye (1997) cited in Filani (2000) defined rural development as ‘the process of making life more satisfying and fulfilling for millions of people who live in rural areas. Rural development provides rural dwellers with the opportunities for gainful employment as well as the

expansion of social services which could enhance the welfare and security of rural people”.

A further definition by Lele (1992) cited in Filani (2000) is that rural development is the “improvement of the population living in the rural areas on a self-sustaining basis, through transforming the socio-spatial structures of their productive activities”.

The aforementioned definitions have three important features of rural development. These are:

- a. Improving the living standard of the subsistence population which involves the mobilization and allocation of resources so as to reach a desirable balance overtime between the welfare and productive services available to rural subsistence population.
- b. Mass participation which requires that resources be allocated to low income regions and classes and that the productive services actually reach them, and
- c. Making the process self-sustaining requires the development of appropriate skills and implementing capacity and the presence of institutions at the local, regional and national levels to ensure effective additional financial and human resources for continued development of the subsistence sector.

Rural development therefore should be a sustained increase in total transformation and modernization of the socio-economic environment of the rural areas. It should be a widely participatory process of directed change in a society, intended to bring about the social and material advancement for the majority of the people through gaining greater control over their environment.

The following deductions can be made from all the definitions and concept of rural development:

- i) It is a process whereby concerted efforts are made in order to facilitate significant increases in rural resource productivity with the central objective of enhancing rural income and increasing employment opportunities in rural communities for ruralites to remain in the area.
- ii) It is an integrated approach to food production, provision of physical, social and institutional infrastructures with an ultimate goal of bringing about qualitative changes which culminate in improved standard of living of rural populations.
- iii) It is as a systematic and integrated process, designed to improve the socio-economic and cultural life of rural dwellers that are characterized by peasant and subsistence agriculture increased

- production and processing of export crops especially trees with a view to broadening the revenue base of state, and
- iv) It is an effort to improve the living standards of farmers and the rural populace in general.

SELF-ASSESSMENT EXERCISE

- i. Define rural development.
- ii. In your own simple understanding, why is rural development a process?

4.0 CONCLUSION

Rural areas are found everywhere, especially in developing countries of the world. Efforts are made by the government, non-governmental organizations, community based organizations, donor agencies, individuals and groups to bring about rural development. In order to do so, the understanding of the concept rural development is important. Consequently, different definitions abound by different rural development experts using different parameters.

5.0 SUMMARY

In this unit, we have discussed various definitions of rural development and explained lessons derivable from the definitions. In the next unit, the goals of rural development will be discussed.

6.0 TUTOR-MARKED ASSIGNMENT

1. Define rural development and succinctly make some deductions from the definition.
2. Compare and contrast any two definitions of rural development known to you.

7.0 REFERENCES/FURTHER READINGS

- Filani, M.O. (2000). "Nigeria: The need to modify center-down development planning." In W. A. Stehr and D.R.P. Taylor (Ed.) *Development from above or below*. New York: John Wiley & Sons.
- Korafor, A. H. & L. C. Iwuyi, (1975). *Urban Employment Problems in Nigeria*. University of Nigeria, Nsukka, Nigeria.

Nwobi, T. U. (2006). Cooperatives and rural financing. In E. E. Umebali (Eds.) *Readings in Cooperative Economics and Management*. Lagos: Computer Egde Publishers.

Okonkwo, P. C. (2010). *Community and Rural Development Strategies. Principles and Practice*. Enugu: Impressium Publications.

UNIT 3 GOALS OF RURAL DEVELOPMENT

CONTENTS

- 1.0 Introduction
- 2.0 Objectives
- 3.0 Main Content
 - 3.1 Goals of rural development
 - 3.2 Rural Development Process in Nigeria
- 4.0 Conclusion
- 5.0 Summary
- 6.0 Tutor-Marked Assignment
- 7.0 References/Further Readings

1.0 INTRODUCTION

This is the third unit in module 1 of course CRD 324. Rural development efforts are geared towards achieving some definite goals. This unit thus discusses these goals so that it will remain as a yardstick to stakeholders of rural development programmes in Nigeria. The unit also discusses the processes adopted by the Nigerian government to bring about rural development.

2.0 OBJECTIVES

At the end of this unit, you should be able to:

- enumerate and discuss the goals of rural development
- discuss rural development process in Nigeria.

3.0 MAIN CONTENT

3.1 The Goals of Rural Development

The goals of rural development as summarized by Alkali, (1997) are as follows:

- i) Generation of new employment;
- ii) More equitable access to arable land;
- iii) Widespread improvement in health;
- iv) Nutrition and housing;
- v) Broadened opportunities for all individuals to realize their full potentials through education;
- vi) A strong voice for all rural people in shaping their decisions and actions that affect their lives.

The aforementioned goals are long-range goals but they provide the guidelines for short-range actions and the framework for rural development strategies.

3.2 Rural Development Process in Nigeria

African countries including Nigeria have been attempting to develop their rural areas (through different approaches and or practices which are usually determined by the interpretation given to rural development by the different actors or interventionists. In Nigeria, the various traditional approaches in use are classified according to Alkali (1997) as:

a. Rural Urban Interaction

This process focuses on planning of rural development along with and within the framework of overall national development plan. Provision for rural development is integrated in the overall agricultural development agenda of local, state and federal governments. This has failed to achieve much because the little recognition accorded rural development is further eroded by the fact that agriculture itself takes no significant place in the overall national planning.

b. Intersectoral/Zonal Coordination

This process involves the coordination of hitherto isolated sectoral and zonal development programmes. It assumes that all sectoral/zonal rural development programmes are well conceived and that effective coordination would make them attain rural development goals. However, programmes under this arrangement have been so narrow and fail to consider restructuring of socio economic and political systems as essential steps towards attaining meaningful integration and narrowing rural-urban gap. These activities hardly make impact on the lives of rural people in the final analysis

c. The package approach

This process is founded on diffusionist theory of development in which innovations developed from outside are brought to the rural dwellers by a presumed altruistic change agency. Virtually, all rural development programmes in the country adopted this model. Examples are found in the Farm Settlement Scheme of the defunct Western Region, Operation Feed the Nation (OFN), National Accelerated Food Production Programme (NAFPP), Agricultural Development Programme (ADP) among others. However, it is disappointing to observe that all those programmes have not resulted in any meaningful rural development.

SELF-ASSESSMENT EXERCISE

- i. List and discuss any five goals of rural development.
- ii. Describe any two process of rural development in Nigeria and assess their effectiveness.

4.0 CONCLUSION

Any rural development effort is targeted at achieving some goals. Generally, there are set goals in rural development. These goals are set taking cognizance of the numerous rural impoverishments. It is expected that achievement of the goals will bring about rural development.

5.0 SUMMARY

In this unit, we have identified the goals of rural development as well as rural development process in Nigeria. In the next unit, objectives of rural development will be discussed.

6.0 TUTOR-MARKED ASSIGNMENT

1. List and explain in your own words, the goals of rural development.
2. Discuss how effective the processes involved in bringing about rural development in Nigeria have worked.

7.0 REFERENCES/FURTHER READING

- Alkali, R.A. (1997). *The World Bank and Nigeria: Cornucopia or Pandora Box?*
Kaduna:
- Korafor, A. H. & L. C. Iwuyi, (1975). *Urban Employment Problems in Nigeria*. University of Nigeria, Nsukka, Nigeria.
- Nwobi, T. U. (2006). Cooperatives and rural financing. In E. E. Umehali (Eds.) *Readings in cooperative economics and management*. Lagos: Computer Egde Publishers.
- Okonkwo, P. C. (2010). *Community and rural development strategies. Principles and practice*. Enugu: Impressium Publications.

UNIT 4 OBJECTIVES OF RURAL DEVELOPMENT

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 - 3.1 Objectives of rural development.
 - 3.2 Facilitating factors in achieving the objectives of rural development.
 - 3.3 Indices of rural development.
- 4.0 Conclusion
- 5.0 Summary
- 6.0 Tutor-Marked Assignment
- 7.0 References/Further Reading

1.0 INTRODUCTION

Any human effort is directed at achieving some objectives. In rural development, objectives are put in place based on the needs of the people and the nature of the rural development project. This unit discusses the general objectives of rural development.

2.0 OBJECTIVES

At the end of this unit, you should be able to:

- itemize the objectives of rural development;
- identify the facilitating factors in achieving the objectives of rural development;
- discuss the indices of rural development.

3.0 MAIN CONTENT

3.1 Objectives of Rural Development

The National Policy on Rural Development outlined the following objectives of rural development in Nigeria:

- i) Promotion of the social, cultural and economic wellbeing of the rural population;
- ii) Promotion of sustained and orderly development of the vast resources in the rural areas for the benefit of the rural people principally and the nation as a whole;
- iii) Increase in and diversification of job opportunities and improvement of income in the rural areas;

- iv) Mobilization of the rural population for self-help and self-sustaining programme of development; and
- v) Upliftment of the technological based industries in the rural areas.

3.2 Facilitating Factors in achieving Rural Development Objectives

For rural development objectives to be effectively achieved, Okonkwo (2006) emphasized that the following facilitating factors should be considered.

- i) The farmers and small rural entrepreneurs should be regarded as the center piece of rural development strategy;
- ii) The government should play a minimal, catalytic and facilitating and not direct production role in rural development;
- iii) To ensure continuity and acceptance, and that externally induced projects are short lived, rural residents should be involved in the identification, formation, implementation and evaluation of rural development projects;
- iv) Rural development strategy should emphasize institutional coordination, interministerial and interdepartmental linkage. Consensuses are also important to ensure institutional integration at all levels;
- v) Development service and amenities should be functionally integrated across different levels of human settlements in the rural areas.

3.3 Rural Development Indices

As itemized by Alkali (1997), the following are the indices of rural development:

- Increase in per capita income
- More even distribution of income
- Reduction in the level of unemployment
- Diversification of the economy
- Increase in the supply of high level manpower (education)
- Balanced development
- Indigenization of economic activity
- Good health and standard nutrition
- Acquisition of technology.

SELF-ASSESSMENT EXERCISE

- i. List and explain any five objectives of rural development.
- ii. Identify with concrete evidence, any three objectives of rural development you think have been achieved in your locality.

4.0 CONCLUSION

Any rural development programme or project is targeted at achieving set objectives. In Nigeria, the objectives of rural development are clear and definite as outlined by the National Policy on rural development. It has been seen that measures have been put in place to ensure the achievement of the objectives which will culminate in the development of the rural sector.

5.0 SUMMARY

In this unit, we have discussed the objectives of rural development and the facilitating factors in achieving the objectives. We have also discussed the indices of rural development which is a yardstick to measure how well the objectives of rural development have been achieved. In the next unit, the necessity for rural development in Nigeria will be discussed.

6.0 TUTOR-MARKED ASSIGNMENT

1. Enumerate the objectives of rural development as outlined by the National Policy on Rural Development.
2. Using the indices of rural development as a guide, discuss the extent to which the objectives of rural development have been achieved in your state.

7.0 REFERENCES/FURTHER READINGS

Alkali, R.A. (1997). *The World Bank and Nigeria: Cornucopia or Pandora Box?*
Kaduna:

Korafor, A.H. & L.C. Iwuyi, (1975). *Urban Employment Problems in Nigeria*. University of Nigeria, Nsukka, Nigeria.

Nwobi, T. U. (2006). Cooperatives and rural financing. In E. E. Umebali (Eds.) *Readings in cooperative economics and management*. Lagos: Computer Egde Publishers.

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UNIT 5 THE NECESSITY FOR RURAL DEVELOPMENT IN NIGERIA

CONTENTS

- 1.0 Introduction
- 2.0 Objectives
- 3.0 Main Content
 - 3.1 The problems of rural areas in Nigeria
 - 3.2 The necessity for rural development in Nigeria
- 4.0 Conclusion
- 5.0 Summary
- 6.0 Tutor-Marked Assignment
- 7.0 References/Further Reading

1.0 INTRODUCTION

The quest to develop the rural areas is of a great significance. In other words, efforts to ensure that rural areas are transformed by various stakeholders have some underlying purposes. Consequently, this unit explains the need to develop the rural areas. The unit however started with discussing the problems of the rural areas in Nigeria in order to establish the basis for the main discussion.

2.0 OBJECTIVES

At the end of this unit, you should be able to:

- identify the problems of rural areas in Nigeria;
- discuss the necessity for rural development in Nigeria.

3.0 MAIN CONTENT

3.1 The Problems of Rural areas in Nigeria

The rural areas, as compared to urban centers, have peculiar problems that affect the lives of the inhabitants. Some of the prominent problems as explained by Idachaba (1985) include:

1. Vicious cycle of poverty
2. Poor rural infrastructure
3. High population density
4. High level of illiteracy
5. Low social interaction and local politics
6. Harmful traditional practices
7. Lack of employment opportunities.

Vicious cycle of poverty: The rural dwellers experience vicious cycle of poverty. They have low savings resulting to low investments and of course, low capital formation. This in turns brings low income. Rural development Programmes and policies need to address this.

Poor Rural Infrastructures: The rural areas grossly lack basic infrastructures that give life a meaning and make it worthwhile. Such infrastructures include electricity, pipe borne water, good road network, health facilities, and recreational centres e.t.c.

High Population Density: A large number of the Nigerian Populace lives in rural areas. Their population continues to multiply uncontrollably. This makes it difficult for rural dwellers to adequately cater for their children and adequately take care of their socio-economic needs.

High Level of Illiteracy: Illiteracy is high in the rural areas. This could be because they lack good schools or facilitating learning environment. Even with the available few schools, parents are poor to send their children to such schools. Some are illiterates and find it difficult to give appropriate educational support to their children's education. This is a big problem as no uneducated society or community can progress meaningfully.

Low Social Interaction and Local Politics: In some areas, the rural dwellers live in isolation. Thus, there is no social interaction, understanding and spirit of oneness. Without social interaction, there is usually no group action. Without group action, leaders and powerful individuals will continue to dominate the rural dwellers without any united effort on their part to fight back.

Harmful Traditional Practices: Rural dwellers engage in primitive and ancient traditional practices that are anti-developmental. Such practices affect the development of their socio-economic and socio-cultural lifestyle. Rural development programmes need to refine and reshape such practices that are hindrances to development.

Lack of Employment Opportunities: There is low rate of employment opportunities in the rural areas. Able-bodied men and women who possess natural skills are not gainfully employed. Perhaps, this accounts for why there is high rate of rural-urban migration and poverty among the able-bodied men and women in the recent times to seek for greener pasture in the cities.

Rural-Urban Migration: Rural dwellers migrate from rural areas to urban centres in search of jobs and also to enjoy the facilities available,

thereby creating rural labour scarcity. Both farm and farm output are adversely affected.

3.2 The Necessity for Rural Development in Nigeria

According to Idachaba (1985), there is a number of reasons why rural development is usually considered to be of overall national importance. These include:

1. Rural people constitute the vast majority of Nigerian population. This is so despite the migration of people from rural to urban centres.
2. Most of the food which Nigerians eat is produced by rural dwellers.
3. Much of the country's agricultural needs for raw materials and subsequent industrial and economic growth are produced in the rural areas.
4. Two of the five national objectives as stated in the national policy on education are the building of:
 - a. A just and egalitarian society;
 - b. A united strong and self-reliant nation
5. Inequalities exist in social and educational amenities between urban and rural areas.
6. Inequalities exist in the living standards among rural dwellers.
7. Most rural dwellers live below poverty level which calls for urgent attention.

Consequent upon the above, if we must achieve a self-reliant economy e.g. egalitarianism and full employment for all, it is important to examine what prevails in the rural areas where a majority of our country men reside. It is important to find out what sort of activities the rural dwellers engage in and identifying what factors impede the development of their areas.

SELF-ASSESSMENT EXERCISE

- i. List and explain the problems of rural areas in Nigeria.
- ii. Why is it important that rural areas are developed?

4.0 CONCLUSION

Many problems are plaguing rural areas in Nigeria which are incapacitating the socio-economic activities of the rural populace. Given the contributions of the rural sector in the overall national development, it is important that the rural areas in Nigeria are developed.

5.0 SUMMARY

In this unit, we have discussed the problems affecting the rural areas in Nigeria. We have also discussed the necessity for the development of such rural areas. In unit 5, attention will be given to the principles of rural development so that as efforts are made to develop the rural areas in Nigeria, such principles will remain as a guide.

6.0 TUTOR-MARKED ASSIGNMENTS

1. With reference to the problems of rural areas, discuss the difference between rural areas and urban centers in Nigeria.
2. With adequate illustrations, justify the necessity for massive development of the rural areas in Nigeria.

7.0 REFERENCES/FURTHER READINGS

Alkali, R. A. (1997). *The World Bank and Nigeria: Cornucopia or Pandora Box?*
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UNIT 6 PRINCIPLES OF RURAL DEVELOPMENT

CONTENTS

- 1.0 Introduction
- 2.0 Objectives
- 3.0 Main Content
 - 3.1 The meaning of principle.
 - 3.2 Principles of rural development.
- 4.0 Conclusion
- 5.0 Summary
- 6.0 Tutor-Marked Assignment
- 7.0 References/Further Reading

1.0 INTRODUCTION

This is the fifth unit in module 1 of course CRD 324. The unit explains what a principle is and extensively discusses the principles of rural development. It is important that guiding principles of rural development are clearly understood because principles guide the activities of rural developers so that they can get it right.

2.0 OBJECTIVES

At the end of this unit, you should be able to:

- explain the meaning of principle;
- identify and discuss the principles of rural development.

3.0 MAIN CONTENT

3.1 The Meaning of Principle

According to Onuoha (1998), a principle is a basic truth or a general law determining the existence and regulating the conduct of an organization and distinguishing it from other systems. Principles of rural development are therefore fundamental and general rules laid down by rural development experts to guide the conduct of rural development programmes in such a way that stated objectives can be effectively achieved.

3.2 Principles of Rural Development

The principles of rural development as explained by alkali, (1997) are as follows:

- Accessibility
- Independence
- Sustainability
- Effectiveness
- Participation

Accessibility

A meaningful rural development programme must ensure that the programme is accessible to all the rural dwellers especially the poor peasant farmers. All the people within the target population should benefit from the programme without any one benefiting more at the expense of another. Inaccessibility by the major section of the rural communities will further aggravate the existing inequalities in rural communities.

Independence

This means that any rural development programme should be such that helps and supports the rural dwellers but does not make their livelihood 100% dependent on the programme. The rural developer should always try to ask the question; if the programme is discontinued, what will happen to the beneficiaries?

Sustainability

This means that the programme plan and solution are relevant to the local social, economic and administrative conditions of the target rural population. The programme should not be terminated before the stated objectives are achieved. The programme should be sustained until the problem of the area has been addressed.

Effectiveness

A good rural development programme should be based on the effective use of local resources. For example, it may be unrealistic to encourage maximizing the use of chemical fertilizer which may be beyond their reach rather, farmers could be trained and encouraged to use local manure on their farms. In this case, the rural development initiative will be effective.

Participation

The participation of the beneficiaries (the rural populace) in the programme is very important. The rural dwellers should be involved at the various stages of the programme; from the conception stage to the

implementation stage, although there seems to be a disagreement among rural development experts as to what level of participation of rural populace is possible.

SELF-ASSESSMENT EXERCISE

- i. Identify a particular rural development project you intend to execute in your rural community and explain how you could practically apply any four rural development principles known to you.
- ii. Compare and contrast the principles of Accessibility, Participation, Sustainability and Independence as related to rural development.

4.0 CONCLUSION

In any human endeavour, there are underlying principles and the application of such principles will contribute in achieving the right organizational objectives. Principles help to avoid trial and error in performing a task. They help the individual to be meticulous and focused. The principles of rural development are important in this direction.

5.0 SUMMARY

In this unit, the meaning of principle has been explained. The principles of rural development have also been discussed. In unit 1 of module 2, typical problems of rural areas will be discussed.

6.0 TUTOR-MARKED ASSIGNMENTS

- i. In your own words, differentiate between a principle and a law.
- ii. With particular reference to any rural development project you intend to carry out in your local community, explain how you could practically apply any four rural development principles known to you.

7.0 REFERENCES/FURTHER READINGS

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MODULE 2

Unit 1	Some typical problems of rural areas
Unit 2	Approaches to rural development
Unit 3	Planning, implementation and appraisal of rural development projects
Unit 4	Financing of rural development projects
Unit 5	The problems of rural development in Nigeria

UNIT 1 SOME TYPICAL PROBLEMS OF RURAL AREAS

CONTENTS

1.0	Introduction
2.0	Objectives
3.0	Main Content
3.1	The typical problems of rural areas.
4.0	Conclusion
5.0	Summary
6.0	Tutor-Marked Assignment
7.0	References/Further Readings

1.0 INTRODUCTION

Even though different rural areas have their unique problems, generally they are typical problems that are common in all rural areas that affect the socio-economic lives of the inhabitants. Such problems culminate in rural-urban drift and other social vices. This unit thus discusses the typical problems of the rural areas so that rural developers will take cognizance of them in their developmental efforts.

2.0 OBJECTIVES

At the end of this unit, you should be able to:

- identify and explain the typical problems of rural areas.

3.0 MAIN CONTENT

3.1 Some Typical Problems of Rural Areas

Low income and employment are among the main problems inherent in the rural areas (Okonkwo, 2006). They emerge in several aspects:

problems with the Labour force, low labor productivity, lower prices of agricultural products. Typical feature of the rural areas is the surplus of labour force due to fewer jobs that are opened. Most new jobs are for unskilled workers, so the wages and nature of the work are unattractive. Workers with higher qualification migrate to the cities.

These problems can be solved by creating more employment opportunities and extra income for the people of these regions. Problems of the labour force are the most serious and difficult to solve because they affect people with their skills, initiatives and opportunities. Besides unemployment, another problem is the depopulation of the rural areas and drastic aging process.

In rural areas there is also low labor productivity, which may be increased by introducing more modern technology, upgrading skills of workers, providing better working conditions. One of the reasons for lower income of the people in rural areas are the low prices of agricultural products. The market forces demand for basic goods grows more slowly than that of luxury goods and services. Sometimes purchase prices are maintained intentionally low, when there is only one buyer (or group of purchasers) in agricultural production. To solve this problem at least partially, many farmers are trying to increase their income by processing the raw material and production of finished products, i.e. closing the production cycle. In many regions is not developed cooperation of farmers (Okonkwo, 2006).

The second group of problems is associated with poor working and living conditions in the rural areas due to underdeveloped infrastructure and public services. The current state of infrastructural facilities in the rural areas such as roads, water supply and sewage, electrical and communications networks are very poor. This situation, together with the low quality of health and education, is the main reason for migration and depopulation of rural areas. Solving these problems is possible through close cooperation with local government authorities which make efficient the use of opportunities provided by EU for regional development (Alkali, 1997).

Another problem is economic insecurity generated by the realization of agricultural production. The market economy mechanisms increase the role of supply and demand as factors that dictate the prices of agricultural production. The adverse natural conditions are also a factor for inconsistency in people's incomes. State of the environment further reduces the quality of life in rural areas. Much of the agricultural land are polluted with pesticides or by industrial plants, making it difficult to produce quality and healthy products (Alkali, 1997).

SELF-ASSESSMENT EXERCISE

- i. List and explain any five typical problems of rural areas.
- ii. Based on the typical problems of rural areas, suggest possible solutions.

4.0 CONCLUSION

Different rural areas have their peculiar problems. However, there are typical problems that characterize the rural areas. The understanding of this array of problems will equip the rural developer with the knowledge of how best to go about developing a given rural area taking cognizance of the aforementioned typical problems that characterize rural areas.

5.0 SUMMARY

In this unit, we have discussed the typical problems of the rural areas which is an eye opener to all stake-holders in rural development. In the next unit, attention will be given to approaches to rural development in order to understand the different directions from which rural development could be addressed.

6.0 TUTOR-MARKED ASSIGNMENTS

- i. Using practical examples, discuss the typical problems of rural areas.
- ii. Identify the typical problems of rural areas that are prevalent in your Local Government Area and suggest how they could urgently be tackled.

7.0 REFERENCES/FURTHER READINGS

Alkali, R. A. (1997). *The World Bank and Nigeria: Cornucopia or Pandora Box?* Kaduna:

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UNIT 2 APPROACHES TO RURAL DEVELOPMENT

CONTENTS

- 1.0 Introduction
- 2.0 Objectives
- 3.0 Main Contents
 - 3.1 Different approaches to rural development
- 4.0 Conclusion
- 5.0 Summary
- 6.0 Tutor-Marked Assignments
- 7.0 References/Further Reading

1.0 INTRODUCTION

In order to effectively develop the rural areas, different ways of going about it are adopted. In other words, rural development is being viewed from different angles. This is what is referred to as approaches to rural development. This is perhaps because different problems require different solutions and modalities of providing the solutions. This unit will take a cursory look at the various approaches to rural development.

2.0 OBJECTIVES

At the end of this unit, you should be able to:

- Identify and discuss different approaches to rural development.

3.0 MAIN CONTENT

3.1 Approaches to Rural Development

There are basically three approaches to rural development according to Filani (2000). These are:

- Reformist approach
- Structural approach
- Technological approach

Reformist approach

In this approach to rural development; emphasis is given to behavioral change of the rural farmers. In addition, efforts are made to find ways and means by which the farmers can play an important part in rural development programmes and projects through improvement in their

attitude towards such programmes. The Reformist approach to rural development therefore emphasizes the participatory involvement of farmers in reforming the rural areas. The farmers are thus sensitized, mobilized and engendered in specific ways to get actively involved in such a developmental process.

Technological approach

This approach emphasizes the technological transformation of different aspects of the rural society particularly agricultural production. This could mean a shift from the use of local, farming implements to the use of semi-modern technology. The technological approach to rural development is emphasized by agricultural extension. The technology required for rural transformation include among others, improved farming practices, improved seedling, storage systems (facilities), insecticides, pesticides and fertilizer.

Structural approach

The structural approach to rural development seeks to transform the existing economic, social and political relationships in such a way that those who were previously disadvantaged find their positions changed. The social, political and economic relationships that need to be changed include the relationship between Landlords and Tenants, between poor peasant farmers and money lenders, between farmers and traditional rulers, between poor peasant farmers and middlemen. The structural transformation of rural communities is attained through what is known as Agrarian Reforms (agricultural reforms) most of which are concerned with land distribution.

It should be noted that none of these three approaches is adequate in rural development when considered on its own. A meaningful rural development programme must therefore consider all the three approaches as one package of programme. In other words, a meaningful rural development programme should recognize and put the three approaches to use.

SELF-ASSESSMENT EXERCISE

- i. List and discuss the approaches to rural development.
- ii. Which rural development approach will you apply in your area and why?

4.0 CONCLUSION

Different approaches to rural development exist. None of the approaches is adequate in bringing about rural development when considered on its own. A meaningful rural development programme must therefore consider all the three approaches as one package of programme. In other words, a meaningful rural development programme should recognize and put the three approaches to use.

5.0 SUMMARY

In this unit, we have discussed the approaches to rural development and pointed out that no one single approach will suffice so a combination of all the approaches is more ideal. In the next unit, planning, implementation and appraisal of rural development projects will be discussed.

6.0 TUTOR-MARKED ASSIGNMENT

1. Examine the three approaches to rural development and choose which approach best appeals to you and why?
2. With typical instances, explain why any meaningful rural development project must seek to recognize and utilize the three approaches to rural development.

7.0 REFERENCES/FURTHER READINGS

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UNIT 3 PLANNING, IMPLEMENTATION AND APPRAISAL OF RURAL DEVELOPMENT PROJECTS

CONTENTS

- 1.0 Introduction
- 2.0 Objectives
- 3.0 Main Content
 - 3.1 Elements of planning
 - 3.2 Rural development planning, implementation and appraisal.
- 4.0 Conclusion
- 5.0 Summary
- 6.0 Tutor-Marked Assignment
- 7.0 References/Further Readings

1.0 INTRODUCTION

Anyone who does not plan is planning to fail. Effective implementation is the result of good plan. During and after implementation, appraisal is needed to determine whether the objectives have been achieved or not. This unit thus discusses planning, implementation and appraisal of rural development.

2.0 OBJECTIVES

At the end of this unit, you should be able to:

- explain the meaning of plan;
- describe the elements of planning;
- discuss rural development planning, implementation and appraisal.

3.0 MAIN CONTENT

3.1 The Meaning of Plan

Plan, according to Olanrewaju, (2010) is a statement of how a thing is to be done. It is a process of determining the course of action that is necessary to be taken in the pursuit of a particular goal or achievement of an objective. It is a written document setting out the activities, times and budgets required to meet a set of goals. Plans provide a rational approach to achieving pre-selected objectives. They direct the efforts of all concerned towards achieving the objectives.

3.2 Elements of Planning

Planning of rural development is very significant. It could make or mar the success of the rural developer(s). A carefully planned rural development action has the tendency to achieve stated objectives at the end. This is the primary stage that needs expert ideas and extreme care. It could be a long-term plan or a short-term plan depending on the nature of the programme, the target group and the set objectives. In planning rural development projects generally, the following elements should not escape the mind(s) of the planner(s):

1. Programmes should be based on existing rural conditions of the target group.
2. Programmes should address the felt needs of the people.
3. Existing cultural practices of the people should be considered.
4. The experience of well-trained agents and professionals should be utilized.
5. Local leaders in the area should be recognized and consulted.
6. There should be collective efforts of all relevant people in the area.
7. There should be a well-planned educational or sensitization programme for the people as a necessity for collaboration.
8. Basic needs of the people should be carefully assessed.
9. Goals and objectives of the programme should be carefully determined.
10. Local resources of the people should be assessed and utilized as much as possible.

3.3 Rural Development Project Plan, Implementation and Appraisal

Rural development planning, implementation and appraisal, according to Olanrewaju, (2010) involves the following stages:

- Needs assessment
- Objectives selection
- Prioritizing objectives
- Determining resources
- Programme design
- Programme implementation
- Evaluation (Appraisal)

Stage 1: Needs Assessment

This is the first stage of rural development plan. This involves identifying the felt needs of the target group. Here, the planner tries to

sort out the real needs or problems of the rural community. Such needs or problems could be tangible or intangible. The tangible problems are the ones that are visible to the eyes of the planner e.g. bad roads, poor health services, lack of water, poor residential areas, poor drainage system etc. The intangible problems are those that are not visible to the eyes of the planner such as exploitative relationship between tenants and landlords, between one community and another, between money lenders and the borrowers, between labour owners and the labourers, between rural farmers and middlemen etc. To effectively identify or assess such needs, instruments of survey method could be used. In other words, the planner could know the needs of the rural people with the use of (1) Questionnaire (2) interview or (3) Observation (4) Focus Group Discussion (FGD). A research expert could be used to find out and assess such needs.

Stage 2: Objectives Selection

Once the needs or problems of the rural community have been identified, the planner carefully draws out the objectives to be achieved based on the needs. If it is an educational need for instance, given the fact that there is a high illiteracy rate in the area, the objectives could be to achieve (a) Basic literacy (b) functional literacy (c) Secondary education etc. If objectives are not wisely set, the programme may not be result-oriented.

Stage 3: Prioritizing Objectives

The set objectives in stage (2) have to be carefully arranged. With expert idea and the nature of the rural needs or problems at hand, the planner should arrange the objectives in a logical order or according to priority depending on how pressing a particular problem or need is. Which objective is to be achieved first and which is to be last? Should particular objectives be achieved simultaneously? All these should be determined at this stage.

Stage 4: Determining Resources

Having set and prioritized the objectives, the fourth stage is to determine the appropriate resources needed to achieve the objectives. Consideration should be given to quantity and quality of the resources. Such resources could be human and material. Human resources could be experts in relevant disciplines whose services are quite indispensable to the success of the programme. Material resources could be money, construction materials etc.

Stage 5: Programme Design

With the human and materials resource at hand, the rural developer sketches out the programme of action. He designs how the resources would be put to use and when. Dates of particular activities are earmarked. Duties and functions of professionals are clearly spelt out. The expected date of completion of the entire programme is indicated etc. The design is determined by the previous four stages and should be such that is easily understood by all those to be involved in the implementation.

Stage 6: Programme Implementation

This is the stage where action takes place. The material and human resources are put to use. It is the actual take-off stage. What has been designed in stage five is carried out, that is the actual commencement of activities to address the problem of the rural community.

Stage 7: Evaluation

Evaluation is the process of determining the extent to which stated objectives have been achieved. At this stage, the planner pauses and takes stock of how much have been achieved in relation to stated objectives. Evaluation could be formative and summative. Formative is an ongoing evaluation. As planned activities are being implemented, routine checks equally go on. Summative is end-of-programme evaluation. It is a final evaluation carried out at the end of the project.

If the result of summative evaluation shows that particular objectives have not been achieved, the planner revisits the stages of the programme plan. Depending on the nature of the result of the evaluation, the planner may go back and start from stage one or any other stage as the case may be. This suggests the fact that the planning process of rural development is a cyclic process. It goes round and round until set objectives are effectively achieved.

SELF-ASSESSMENT EXERCISE

- i. In your own understanding, define the term planning?
- ii. List and discuss the factors to consider when planning.

4.0 CONCLUSION

Planning is very crucial in any human endeavour. It sets the machinery of any project in motion. Rural development planning, implementation and appraisal involve sequential stages. In each stage, the attention of

experts relevant for the stage should be sought so that effective result could be achieved.

5.0 SUMMARY

In this unit, we have discussed the meaning of planning with particular reference to rural development plan and elements of plan. All the stages involved in rural development planning, implementation and appraisal have been identified and discussed. In the next unit, attention will be on how rural development projects are financed.

6.0 TUTOR-MARKED ASSIGNMENT

1. Why is planning of rural development an indispensable activity?
2. Identify and explain the stages involved in rural development planning, implementation and appraisal.

7.0 REFERENCES/FURTHER READINGS

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UNIT 4 FINANCING RURAL DEVELOPMENT PROJECTS

CONTENTS

- 1.0 Introduction
- 2.0 Objectives
- 3.0 Main Content
 - 3.1 The meaning of finance
 - 3.2 The meaning of rural financing
 - 3.3 Objectives of promoting rural finance.
 - 3.4 Indigenous self-help organizations in rural financing.
 - 3.5 Rural savings and capital formation
 - 3.6 The nature of Nigerian rural financing system
- 4.0 Conclusion
- 5.0 Summary
- 6.0 Tutor-Marked Assignment
- 7.0 References/Further Readings

1.0 INTRODUCTION

Finance is the livewire of any project, whether it be rural or urban, whether public or private project. Without finance, it would be difficult to execute any meaningful project. This unit focuses, among others, on the meaning of finance and rural financing, objectives of promoting rural financing, indigenous self-help organizations, rural savings and capital formation as well as the nature of the Nigerian rural financing system.

2.0 OBJECTIVES

At the end of this unit, you should be able to:

- explain the meaning of finance
- explain the meaning of rural financing
- enumerate the objectives of promoting rural finance
- discuss indigenous self-help organizations in rural financing
- explain rural savings and capital formation
- analyze the nature of Nigerian rural financing system.

3.0 MAIN CONTENT

3.1 The Meaning of Finance

Finance, according to Nwobi (2006) is the raising of funds by individuals, cooperative enterprises, firms, governmental or non-governmental organizations for the day to day running and management of their businesses. As a discipline, finance is merely a body of facts, principles and theories which deals with raising and using of money by individuals, governmental and non-governmental organizations, firms and cooperatives to accomplish a task.

3.2 The Meaning of Rural Financing

Rural financing according to Nwobi, (2006) encompasses the financial side of almost all economic processes of rural areas. This includes all that involves savings, financing and insurance of financial risks. Rural financial system includes all savings and financing opportunities and thus, the financial institutions which provide savings and financing opportunities as well as valid norms and models of behaviours related to the financial system.

3.3 Objectives of Promoting Rural Finance

The objectives of promoting rural finance according to Nwobi (2006) are as follows:

- i) The first intermediate objective with direct effect on the target groups is the development of accessible financial institution. Accessibility, in this context refers to the type of products or services, the business policies and the location of the financial institutions. In those areas where there are no financial institutions, this secondary objectives consists of building them up. In areas where rural financial institution already exists, the secondary objective is to motivate them and make them able to accept power segmental of the population as customers.
- ii) The second intermediate objectives which is directly related to the target group is to strengthen the efficiency, stability and autonomy of those pre-existing and newly formed financial institutions which are oriented towards the target group. This secondary objective namely, creating and strengthening financial institution for the target groups requires that such institution pursue the following specific tasks:

- a. The target group must be trained on how to handle money and credit and learn how to contact the financial institutions.
 - b. Investment opportunities must be opened up for saving which already exist, so that the savers may generate interests.
 - c. Income generating and possible job creating investments which the target groups previously could not finance should be made possible.
 - d. Financial institutions are also to provide services in the strict sense. e. g. the form of business consulting services, which introduces innovation and handle insurance scheme or arrange contracts with insurance companies.
 - e. Savings and credit opportunities are to be provided for self-help projects.
- iii) In addition, there are secondary objectives in the promotion of rural finance which are only indirectly oriented towards the target groups. They are not direct to the extent that they do not involve any direct contact between the target groups as savers and borrowers and the financial institutions being promoted.
 - iv) One intermediate objective is the improvement in the supply of financial services to the instrumental target groups. Many investments in small scale and medium scale enterprises belonging to proprietors who are not themselves members of the target groups are only feasible if there is a sufficient and inexpensive supply of credit.
 - v) The last secondary objective of indirect relevance to the target groups is the creation of linkage between informed financial institutions directly accessible to the target group and the formal financial infrastructures. The deposits of the funds of an informal savings association in a bank for example could provide members with an indirect interest income which savings association usually do not provide.

3.4 Indigenous Self-Help Organizations in Rural Financing

Cooperative movements have been accepted as self-help activities, even before the introduction of cooperative by the colonial masters. Self-help is a way of helping oneself through the help of the fellow men working together. Various self-help organizations were formed by people to help themselves, their economic and social problems such as walling of compound, building of residential houses, planting and harvesting of crops. Sometimes these self-help organizations buy some iron or plastic chairs, canopies and hire them out to render assistance to their members. This in other words means that they render services to people and help

members to earn some income indirectly. Self-help organizations that are found in rural communities include:

- Social clubs
- Age grade
- Youth club
- Religions organizations
- Development unions
- Cooperative societies.

All the above self-help organizations are regarded as social organizations.

Social club

The formations of social club have no age bracket. The involvement of the youth is highly noticed in this area. Social club, according to Nwobi, (2006) embarks on meaningful development projects in their various communities. Social clubs are noted for bringing into existence some amenities that will make life meaningful to the rural communities. This, they do by investing in some valuable projects which yield some good amount of money. One striking feature of the social club is that the members are usually resident in the urban areas but labour to uplift the rural areas.

Age grade

The institution of age grade is common in Igbo land and they play important role in community development. Young men and women are required in the areas where age grade operate to join as one group. One of the objectives of this requirement is to place each person in a group of progressive minds whose ideas are centered on the development of the individual and community. Age grade in various communities embark on different developmental projects like installation, pipe borne water, electrification, building schools, civic centers etc. It is therefore a potent tool for development. The instrument of age grade organization has been used in various communities to maintain peace. The funds for building some of the above mentioned projects are raised through free-will donations, levies, sale of farm produces, cash realized from dancing activities etc.

Youth club

The youth clubs are reservoir where resources could be drawn. The population usually referred to as youths are physically strong, mentally alert and progressive in thought. Youth development is the job of

improving the energetic segment of the population through programmes to make them good citizens who will contribute to the development of the community. Youth in the Nigerian traditional societies are given social and political recognitions. Men within the age of youth are usually organized and given special duties by the community. Youths are required to defend the society in times of war. They also partake in economic activities like farming, fishing, hunting etc. This means that the youths provide the main source of labour on which community development depends.

Religious organizations

Religious organizations are some of the organizations found within the religious group. They include women organizations, men organizations, Christian girls and boys. All the above mentioned groups, though are seen within the church, they play a vital role in rural community development by rendering financial assistance. The Christian girls for example buy canopies and chairs which they hire out to make money and give them free to their members. The Christian boys on their own part buy musical instruments and play the gospel bands in the village activities and gatherings and raise funds from it.

Development unions

These groups are usually made up of able bodied men and boys. The tasks of the development union are related to the age grade and the youth club. Apart from defending the rural community, the development unions organize themselves and do one kind of launching or the other to enable them erect town halls for the village activities so as to boost the condition of the society. The development unions also raise money to construct feeder roads and build bridges across the rivers that lead to the village farms. They also award scholarship to some brilliant wards in the town.

Cooperative as a self-help organization

Self-help implies members in a group helping each other to solve each other's problems. Self-help can be said to be based on group solidarity or mutual assistance. Cooperatives as self-help organizations therefore means that they are organizations which are formed by a number of persons with the aim of helping themselves, solve their economic problems and thereby achieving a degree of self-reliance through joint and mutual action or aid. In fact, every form of cooperation implies help and self-reliance (Nwobi, 2006).

3.5 Rural Savings and Capital Formation

Mobilization of saving is an important source of fund for lending in the rural sector. The rural communities in most cases have nothing to save, since they don't even have enough to eat. The beginning of any serious discussion about savings and capital formation should center on working out a model where by funds from government, private and urban areas should be channeled to the rural areas. In order to stimulate internal generation of capital, the major factor limiting the tapping of rural saving is the meager disposable income. Because of low-income and because many investors run away from doing business in the rural areas, the rural dwellers have not formed the habit of saving.

Saving institutions in the rural areas, according to Nwobi, (2006), could be stimulated by:

- i. Opening rural banks with saving facilities.
- ii. Developing a saving - borrower relationship.
- iii. Adopting simple and convenient system of servicing deposits.
- iv. Insurance of deposit up to a certain level to promote public confidence.
- v. Educating the rural people to improve their living conditions and to encourage them to use banking facilities.
- vi. Encouraging rural banks to re-invest a greater proportion of their profit on rural projects.
- vii. Crediting an atmosphere of mutual confidence and trust between the bank and the community in which it operates.

As argued by Nwobi, (2006), the advantages of rural financing are as follows:

- i. Inculcating the habit of contributing, saving in the members and depositing same with formal financial institutions.
- ii. The accumulated savings deposit with banks could become collaterals loans granted to members.
- iii. Enhancing the viability and liquidity position of the rural banks through deposit accumulation.
- iv. Reduction in default rate as saving mobilized could be used to offer outstanding loans when the need arises.
- v. The transformation of informal to formal rural financial system with all the benefit deniable there from.

3.6 Nature of Nigerian Rural Financing System

Nigeria rural sector can be said to consist of all economic activities outside the urban community. Akinbide cited in Nwobi, (2006) stated

that rural settlement can be regarded as those whose population engage primarily in economic activities involving the direct and indirect exploitation of the land by undertaking crop production, animal husbandry, fishery, food processing and cottage industries including rural crafts, mining, trading and transportation services. Mbagwu (1978) cited in Nwobi, (2006) says that many people believe that rural communities like in Nigeria are characterized by traditional agriculture such as gathering, hunting and fishing practice. As a result of this, people give thought to the existence of primary sectors in the occupational mix of the rural population of the country He recognized the existence of traditional industries which exist side by side with agriculture in the rural sector.

Olashore (1979) cited in Nwobi, (2006) explained that economic indicators showed that about 70 percent of the populations of Nigerians live in the rural areas and most of them have been denied access to banking facilities. The significance of this lack of access to banking facilities is better appreciated when one realizes that the bulk of the rural population is engaged in agriculture, handicraft and other basic small-scale industries. Therefore, in recognition of the nature of the rural sector and the role banks are expected to play, the need for rural banking.

The objective of rural financing is to encourage banking habit among the rural population. To provide services such as use of cheques as instrument for payment, opening of letter for payment, opening of letter of credit, money transfer advisory services, issues of drafts and collection of bills also will help directly in fostering of productivity by offering borrowers a variety of technical services. These might include financial advice, assistance with formulation of loan proposals, guidance in the setting up a system of accounts, help in the supply of equipment and help in the establishment of marketing facilities and increase the banking density in the country.

According to Nwobi, (2006), the Nigerian rural financing system includes the following:

Specialized institution

The federal government of Nigeria has at various times decided to establish some specialized institutions to cater mainly for the banking needs of some segment of the society such as petty traders, peasant, farmers and deprived communities. The banks, which have been established to serve these need include the Community Banks, Urban Development Banks and Cooperative Banks.

Community banks

Community bank in the Nigeria context is defined as a self- sustaining financial institution owned and managed by a community or group of communities to provide financial services to that community. Rural investors can obtain loan with ease and invest on the rural projects. The small-scale farmers constitute the greatest percentage of the customers of the bank and operators are opportuned to seek for loan. The body charged with the duty of receiving and processing applications for the establishment of community banks is the National Board for Community Banks (NBCB). The first community Banks commenced operation in December 1990.

Urban Development Bank (UDB)

Several Nigerian cities experienced problems in inadequate housing, transportation, electricity and water supply in order to create a greater capacity to deal with these problems. The federal government established the Urban Development Bank through Decree No. 51 of 1992. Urban Development Bank therefore was established to finance and foster the rapid development of urban and rural infrastructure throughout the federation. This is done through the provision of medium and long finances. The bank was expected to operate strictly as an independent institution and to provide financial assistance to both public and private sectors of the economy for the development of housing, mass transportation and public utilities.

Cooperative bank

This is a financial institution specially set up to offer greater access to savings and borrowing facilities for cooperative societies and their members at relatively cheap interest rates. A cooperative bank can be defined as a cooperative society carrying out business as other banks but in such a manner that they fill the financial gaps created by the conservative financing practices of other commercial banks. Cooperative Bank has undergone several transformations both in name and functions. It was formerly Nigerian Agricultural and Cooperative Bank (NACB), later changed to Nigerian Agricultural, Cooperative and Rural development Bank (NACRDB) and now Bank of Agriculture (BOA).

Objectives of cooperative bank

Cooperative bank has among other things the following objectives:

- i. To operate as a secondary financing agency for securing finance from available resources to cater for the needs of the registered cooperative societies within its operational area.
- ii. To promote thrift among its members by offering them an opportunity to accumulate their savings.
- iii. To develop, assist and co-ordinate the financial aspect of registered societies within the area of operation.
- iv. To have power to accept savings and / or deposits from members.
- v. To have the power to contract financially with the approval of the Registrar on behalf of cooperative societies and to pledge assets of the societies.
- vi. To have the power to invest or dispose of the surplus funds of the societies in the overall interest of the cooperative movement.
- vii. To have the power to borrow for the purpose of its business from other sources with the approval of the Registrar.
- viii. To have the power to acquire assets of any nature in the interest of the bank considered necessary and conducive to the nature of their business.
- ix. To harness all available resources within the cooperative movements for the overall benefits of all the members and to undertake other work that will promote the cause of cooperation.

SELF-ASSESSMENT EXERCISE

- i. What do you understand by rural financing?
- ii. Enumerate and explain the objectives of promoting rural finance.

4.0 CONCLUSION

Rural financing aimed at rural development has been age-long phenomenon. Both traditional and government efforts have been put in place to finance rural projects over the years. Perhaps this is as a result of the importance of rural areas in national development. It also shows the place of finance in executing developmental projects.

5.0 SUMMARY

In this unit, we have explained the meaning of finance and the meaning of rural financing. We have also identified the objectives of promoting rural finance. Indigenous self-help organizations in rural financing have also been discussed. Rural savings and capital formation as well as the nature of Nigerian rural financing system over the years have been

explained. In the next unit, the problems of rural development in Nigeria will be discussed.

6.0 TUTOR-MARKED ASSIGNMENTS

1. Identify any four indigenous self-help organizations found in Nigerian communities and discuss their roles in rural financing.
2. With particular reference to selected projects, discuss the nature of Nigerian rural financing system over the years.

7.0 REFERENCE/FURTHER READING

Nwobi, T. U. (2006). Cooperatives and rural financing. In E. E. Umehali (Eds.) *Readings in cooperative economics and management*. Lagos: Computer Egde Publishers.

UNIT 5 THE PROBLEMS OF RURAL DEVELOPMENT IN NIGERIA

CONTENTS

- 1.0 Introduction
- 2.0 Objectives
- 3.0 Main Content
 - 3.1 The Meaning of rural development.
 - 3.2 The problems of rural development in Nigeria.
- 4.0 Conclusion
- 5.0 Summary
- 6.0 Tutor-Marked Assignment
- 7.0 References/Further Readings

1.0 INTRODUCTION

Different efforts aimed at developing the rural areas in Nigeria have not really yielded desired results. Over the years, different regimes have emerged, both military and civilian with various rural development programmes. However, it is unfortunate that the rural development efforts of such successive governments have been hampered by various problems. This is unit being the fifth in module 2 of course CRD 324 discusses the problems of rural development in Nigeria.

2.0 OBJECTIVES

At the end of this unit, you should be able to:

- explain the meaning of rural development
- identify and discuss the problems of rural development in Nigeria.

3.0 MAIN CONTENT

3.1 The Meaning of Rural Development

According to Nwobi, (2007), rural development can be viewed as the development of the moral, social, political and economic potentialities of rural communities to enhance their self-reliance through the provision of appropriate infrastructure such as pipe-borne water, electricity, good roads and small scale industries, increase their political consciousness and participation, promote their moral and social well-being which will result in tolerance, good discipline, justice, fairness, kindness, love and peace.

In his own conceptualization, Okoye (1997) cited in Filani (2000) defined rural development as ‘the process of making life more satisfying and fulfilling for millions of people who live in rural areas. Rural development provides rural dwellers with the opportunities for gainful employment as well as the expansion of social services which could enhance the welfare and security of rural people”.

3.2 The Problems of Rural Development in Nigeria

The problems of rural development in Nigeria according to Filani (2000) and Okonkwo (2006) are as follows:

1. Approaches to rural development in Nigeria have been adhoc in nature.
2. Rural Development Programmes in Nigeria lack the rudiments of long- term planning.
3. Most designs and implementation strategies of rural development projects in Nigeria appeal only to the political needs of the ruling class.
4. Some of the rural development projects are white elephant projects that do not address the felt-needs of the rural people.
5. Most rural development programmes are geared towards agriculture matters only.
6. Inadequate extension and research facilities militate against rural development efforts in Nigeria.
7. Some of the rural development projects are planned and implemented without adequate data.
8. Wrong policy statements that render developmental projects/programmes ineffective.
9. Negative attitude of rural dwellers.
10. Embezzlement and Corruption.

SELF-ASSESSMENT EXERCISE

- i. In your understanding, what is rural development?
- ii. Identify and discuss the problems of rural development in Nigeria.

4.0 CONCLUSION

The problems of rural development in Nigeria are varied in kind. While some of the problems could be blamed on the government, others could be blamed on the rural dwellers themselves. It should also be noted that while some of the problems need long-term plan to tackle, others need short-term plan. In any case, the combined efforts of the government,

donor agencies, NGOs, philanthropists and the rural populace are needed to effectively solve the problems.

5.0 SUMMARY

In this unit, we have discussed the meaning of rural development and the problems of rural development in Nigeria. This is to say that despite all the efforts of successive governments and other groups, there are problems militating against rural development in Nigeria. This will give insight to rural developers into what measures to put in place in order to check and curtail the problems.

6.0 TUTOR-MARKED ASSIGNMENT

1. List and discuss the problems of rural development in Nigeria.
2. In your own view, explain the measures you would put in place to eradicate or minimize the problems of rural development in Nigeria.

7.0 REFERENCES/FURTHER READINGS

- Filani, M. O. (2000). "Nigeria: The need to modify center-down development planning." In W. A. Stehr and D.R.P. Tailor (Ed.) *Development from above or below*. New York: John Wiley & Sons.
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MODULE 3

Unit 1	Motivation
Unit 2	Theories of motivation
Unit 3	Methods of motivating society for social actions through community development
Unit 4	Approaches to community modernization
Unit 5	Various community modernization programmes of past and present governments

UNIT 1 MOTIVATION

CONTENTS

1.0	Introduction
2.0	Objectives
3.0	Main Content
3.1	The Meaning of motivation
3.2	Characteristics underlying Motivation.
3.3	Psychological Contract of Motivation.
4.0	Conclusion
5.0	Summary
6.0	Tutor-Marked Assignment
7.0	References/Further Reading

1.0 INTRODUCTION

This is the first unit in module 3 of course CRD 324. Any activity of an individual is motivated in one way or the other. What motivates one person may not motivate the other based on individual differences and the nature of the task to be performed. The unit will broadly discuss motivation in relation to its meaning, characteristics underlying it and the psychological contract of motivation.

2.0 OBJECTIVES

At the end of this unit, you should be able to:

- explain the meaning of motivation;
- discuss characteristics underlying motivation;
- explain the Psychological Contract of Motivation.

3.0 MAIN CONTENT

3.1 The Meaning of Motivation

According to Mullins (2000), motivation refers to that which initiates, increases or reduces the vigour or the enthusiasm of an individual's level of activity. Motivation provides the necessary force or impetus for learning or for performing any task that is worthwhile. Berelson and Steiner (2004) defined motivation as all those inner striving conditions described as wishes, desires or drives. "It is an inner state that activates or moves an organism to behave in a particular way. Thus, motivation is an intervening variable which cannot be seen, heard, and felt, but can only be inferred with behavior.

To motivate is to supply incentives that will influence human behavior either individually or collectively. Psychologists generally agree that all behavior is motivated and that people have reasons for doing the things that they do or for behaving in the manner that they do. In other words, all human behavior is designed to achieve certain goals and objectives. Such goal-directed behavior revolves around the desire for need satisfaction. These needs may be physiological, safety, social, esteem or self-actualization needs.

3.2 Characteristics underlying Motivation

According to Richard (2006), the following are the common characteristics which underlie the nature of motivation:

- i) Motivation is an individual phenomenon. Every person is unique and all the major theories of motivation allow for this uniqueness to be demonstrated in one way or the other.
- ii) Motivation is intentional. It is assumed to be under the control of the individual and behaviours resulting from motivation are seen as choices of action.
- iii) Motivation is multifaceted. Its techniques are hinged on two questions: what gets people activated for task performance (arousal)? What is the force of action of an individual to engage in a desired behaviour (direction of choice of behaviour)?
- iv) Motivation is action directed. It is not the behaviour itself and it is not the performance. Motivation concerns action, and the internal and external forces which influence a person's choice of action.

3.3 Psychological Contract of Motivation

Motivation to work or behave in a particular way is influenced by the concept of 'psychological contract'. As explained by Schein (1988), the psychological contract involves a series of expectations between the individual member and the organization or group. Although the individual member and the organization may not be conscious of the expectations since such expectations are not defined formally, their relationship is still affected by them. These expectations, according to Schein include:

- i) Provision of safe and hygienic working conditions;
- ii) Provision of job security;
- iii) Reduction of alienating aspect of work;
- iv) Adopting equitable personnel policies;
- v) Allowing staff genuine participation in decision making;
- vi) Implementing reasonable equal opportunities for personnel development;
- vii) Treat members of staff with respect;
- viii) Considerate attitude towards personnel problems.

According to Schein (1988), the expectations of the organization or group from the workers or members include:

- i) Acceptance of the culture and ideology of the organization or group;
- ii) Working diligently in pursuit of the organizational or group objectives;
- iii) Avoidance of abusing the goodwill shown by the organization or group;
- iv) Showing loyalty at all times;
- v) Not betraying position of trust;
- vi) Observing reasonable and acceptable standards of dress and appearance.

SELF-ASSESSMENT EXERCISE

- i. In your own understanding, what is motivation?
- ii. Identify and explain the characteristics underlying motivation.

4.0 CONCLUSION

In any organization, especially work organization where functions are performed, motivation is very significant. It is important that the management supply incentives that will influence employee behavior towards the desired direction either individually or collectively. Since all

behavior is motivated and people have reasons for doing the things that they do or for behaving in the manner that they do, both the organization and the individual employees should be motivated.

5.0 SUMMARY

In this unit, we have discussed the meaning of motivation, characteristics underlying motivation and the psychological contract of motivation. In the next unit, theories of motivation will be discussed.

6.0 TUTOR-MARKED ASSIGNMENT

1. Discuss the necessity for the knowledge of motivation by the managers of any work organization.
2. List and explain at least five expectations of an individual worker from the organization and five expectations of the organization from an individual worker.

7.0 REFERENCES/FURTHER READINGS

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UNIT 2 THEORIES OF MOTIVATION

CONTENTS

- 1.0 Introduction
- 2.0 Objectives
- 3.0 Main Content
 - 3.1 Maslow's Need Hierarchy Theory
 - 3.2 Psychological Hedonism Theory
 - 3.3 Herzberg's Two-Factor Theory
 - 3.4 Vroom's Expectancy Theory and
 - 3.5 McGregor's Theories X and Y
- 4.0 Conclusion
- 5.0 Summary
- 6.0 Tutor-Marked Assignment
- 7.0 References/Further Readings

1.0 INTRODUCTION

A brief discussion of theories of motivation will provide an additional insight into the factors that influence human motivation. In addition, it will reveal the methods of motivating society for social actions through community development.

2.0 OBJECTIVES

At the end of this unit, you should be able to:

- explain the stipulations of maslow's need hierarchy theory;
- explain the stipulations of psychological hedonism theory;
- explain the stipulations of herzberg's two-factor theory;
- explain the stipulations of vroom's expectancy theory and
- explain the stipulations of McGregor's Theories X and Y.

3.0 MAIN CONTENT

3.1 Maslow's Needs Hierarchy Theory

Maslow's theory is based on two assumptions. First, needs depend on what one already has. Needs that are not satisfied can influence behavior, but satisfied needs will not act as motivators. Second, needs are arranged in a hierarchy of importance. Once one need is satisfied, another emerges and demands satisfaction. Maslow believes that there are five categories of levels of needs, namely, physiological, safety, social, esteem and self-actualizations needs (Berelson & Steiner, 2004).

3.2 Psychological Hedonism Theory

According to Mukherjee (2002), this theory implies that man's actions are determined by the seeking of pleasant and the avoidance of unpleasant feelings and thus it was based on pleasure-seeking principles. All human behavior was explained or attempted to be explained from the application of pleasure-seeking and pain-avoidance principles. However, this theory was later refuted by psychologists

3.3 Herzberg Two-Factor Theory

This theory postulates that some factors in the workplace act primarily to dissatisfy employee when they are not present but do not provide strong motivation when they are present. These so-called dissatisfiers or hygiene factors are: Company policy and administration, technical supervision, interpersonal relations with superior, interpersonal relations with peers, interpersonal relation with subordinates, salary, job security, person life, work conditions and status. On the other hand, the factors which acts as motivators or satisfiers when they are present but do not cause much dissatisfaction when they are absent are: achievement, recognition, advancing the work itself, the possibility of personal growth and responsibility.

3.4 Vroom's Expectancy Theory

This theory is based on the assumption that the goals of individuals influence their effort and that the behaviour selected depends upon their assessment of the probability that the behaviour will successfully lead to the achievement of the goal (Berelson & Steiner, 2004). Vroom says that a person's motivation towards and action is determined by his anticipated values of all positive and negative outcome of the action multiplied by the strength of the person's expectancy that the outcome would yield the desired goal.

3.5 McGregor's Theories X and Y

According to McGregor (2000) cited in Olanrewaju (2010), there are two basic managerial attitudes towards employees: Some managers deal with personnel from the standpoint of Theory X, some from Theory Y orientation. Inherent in Theory X managerial philosophy is the belief that people are motivated by money, fringe benefits and the threat of punishment. Theory Y on the other hand is based on the assumption that work is a natural phenomenon and if the conditions are favourable, people will not only accept responsibility, they will seek it.

SELF-ASSESSMENT EXERCISE

- i. List and explain the stipulations of any three theories of motivation.
- ii. Select any theory of motivation of your choice and show its relevance in motivating the rural dwellers to participate in rural development.

4.0 CONCLUSION

In any organization, it is one thing for individuals to be assigned duties and tasks, it is yet another thing for those tasks and duties to be performed. Job performance most times is a direct off-shot of motivation. In fact, the action or inaction of an individual is a function of motivation. They must be some prodding or some push to trigger an action. This is very important in rural development.

5.0 SUMMARY

In this unit, we have discussed five theories of motivation namely Maslow's Need Hierarchy Theory, Psychological Hedonism Theory, Herzberg's Two-Factor Theory, Vroom's Expectancy Theory and McGregor's Theories X and Y. In the next unit, focus will be on methods of motivating society for social actions through community development.

6.0 TUTOR-MARKED ASSIGNMENT

1. Identify and explain the premise of any three theories of motivation and justify their applicability in motivating people to work.
2. Explain Maslow's Needs Hierarchy Theory and indicate how you could use its basic thrust to motivate the rural populace to take action towards their developmental problems.

7.0 REFERENCES/FURTHER READINGS

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UNIT 3 METHODS OF MOTIVATING SOCIETY FOR SOCIAL ACTIONS THROUGH COMMUNITY DEVELOPMENT

CONTENTS

- 1.0 Introduction
- 2.0 Objectives
- 3.0 Main Content
 - 3.1 The meaning of social actions
 - 3.2 The Meaning of community development
 - 3.4 Methods of motivating society for social actions
- 4.0 Conclusion
- 5.0 Summary
- 6.0 Tutor-Marked Assignment
- 7.0 References/Further Reading

1.0 INTRODUCTION

Motivation is very important in any activity. Different tasks require different methods of motivation. Similarly, different individuals require different methods to get them motivated. This has to do with individual differences and the nature of task on ground. In this unit, the various methods used in motivating society for social actions through community development are discussed.

2.0 OBJECTIVES

At the end of this unit, you should be able to:

- explain the meaning of social actions;
- explain the meaning of community development;
- list and discuss the methods of motivating society for social actions.

3.0 MAIN CONTENT

3.1 The Meaning of Social Actions

Sociologists use the term social actions to refer to organized collective activities to bring about or resist fundamental change in an existing group or society (Richards 2006). Harambos and Holborn, (2004) recognize the special importance of social actions when they defined it as “collective enterprises to establish a new order of life.

In many nations, including Nigeria, social actions have had a dramatic impact on the course of history and the evolution of the social structure. Consider the actions of Nigeria Labour Congress (NLC), Trade Unions, Bring Back Our Girls (BBOGs) group, Movement for the Emancipation of Niger-Delta (MEND) etc. Members of each social action stepped outside traditional channels for bringing about social change, yet had a noticeable influence on public policy. Equally dramatic collective efforts in Eastern Europe helped to topple Communist regimes in a largely peaceful manner, in nations that many observers had thought were “immune” to such social change (Richards, 2006).

Even when they are unsuccessful, social actions contribute to the formation of public opinion. Moreover, functionalists view social movements as training grounds for leaders of the political establishment. Such heads of state as Cuba’s Fidel Castro and South Africa’s Nelson Mandela came to power after serving as leaders of revolutionary movements. How and why do social movements emerge? Obviously, people are often discontented with the way things are. But what causes them to organize at a particular moment in a collective effort to effect change? Sociologists rely on two explanations for why people mobilize: the relative-deprivation and resource-mobilization approaches.

3.2 The Meaning of Community Development

The United Nations Organization defined community development as “the process which the efforts of the people themselves are united with those of the government authorities to improve the economic, social and cultural conditions of communities to integrate those communities into the life of the nation and to enable them contribute fully to national progress”.

Community Development can also be defined as “a process of social action in which people of the community organize themselves for the identification of their needs, planning and taking action to meet those needs with maximum reliance on their own initiative and resources, supplemented with assistance in any form from government and non-governmental organizations” (Okonkwo, 2010).

Community development is seen as the ability of people to use their traditional institutions and creativity to initiate self-help projects aimed at responding positively to the problems of their environment. Although the responsibility of initiating such projects lies with the members of the community, they do not necessarily have to conclude them alone. The idea is that in initiating the project, a particular community must have indicated its most pressing and generally acknowledged needs. This is a

democratic people-centered model of community development which tries to satisfy the basic needs of the people.

As seen from the definitions, Community Development is defined from different perspectives. Whatever the definitions however, Community Development involves a balanced social and economic development with emphasis on the equitable distribution of resources as well as creation of benefits. Community Development involves a concerted effort of the people of a given community, government and non-government organization (NGOs) towards uplifting the standard of living of the people in a particular area. In other words, any effort made to ensure advancement of any community is termed community development. Such advancement could be social, economic, political or cultural.

Although the concept and definition of community development could vary according to disciplines and orientations, some common elements in the definitions include the followings:

- i. Community Development is a process involving joint effort and different approaches.
- ii. It can be carried out by governmental and non-governmental agencies, National Youth Service Corps (N.Y.S.C.), philanthropists etc.
- iii. It involves the use of the people's initiatives and 'resources.
- iv. Assistance can also be obtained from outside the community area for community development.
- v. It aims at improving the living conditions of the people. This could be socially, economically, politically, culturally and religiously

3.4 Methods of Motivating Society for Social Actions through Community Development

There are different methods of motivating society for social actions through community development. According to Berlson and Steiner (2004), these methods are:

- i) Enlightenment campaigns;
- ii) Reward system;
- iii) Persuasive talks;
- iv) Involvement of community members in decision-making process;
- v) Use of bottom-top approaches in determining developmental projects;
- vi) Involvement of local community in spontaneous community development activities;

- vii) Placing emphasis on community felt-needs.

SELF-ASSESSMENT EXERCISE

- i. Review your understanding of the term "social actions".
- ii. Explain the meaning of community development and show the place of social action in community development.

4.0 CONCLUSION

Different desired actions require different motivational techniques. It is important that community members are motivated to take social actions using the appropriate methods of motivation through community development. This is especially so in developing countries like Nigeria where most people do not take social actions without being motivated to do so.

5.0 SUMMARY

In this unit, we have discussed the meaning social actions, the meaning of community development and methods of motivating society to take social actions through community development. In the next unit, approaches to community modernization will be discussed.

6.0 TUTOR-MARKED ASSIGNMENT

- 1. With typical examples, explain the connectivity among motivation, social actions and community development.
- 2. Identify and explain the methods of motivating society for social actions through community development.

7.0 REFERENCES/FURTHER READINGS

- Berlson, B. & Steiner, G.A (2004). *Human Behaviour: An Inventory of Scientific findings*. New York: Harcourt, Brace and World.
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UNIT 4 APPROACHES TO COMMUNITY MODERNIZATION

CONTENTS

- 1.0 Introduction
- 2.0 Objectives
- 3.0 Main Content
 - 3.1 The Meaning of community modernization
 - 3.2 Approaches to community modernization.
- 4.0 Conclusion
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1.0 INTRODUCTION

This is the fourth unit in module 3 of course CRD 324. Evidently, there are different approaches to community modernization depending on the socio-economic situation in a given community. The unit will take a broader look at the concept of community modernization and the various approaches to community modernization as suggested by different experts in the field.

2.0 OBJECTIVES

At the end of this unit, you should be able to:

- explain the meaning of community modernization
- identify and discuss the approaches to community modernization.

3.0 MAIN CONTENT

3.1 The Meaning of Community Modernization

The meaning of community modernization is synonymous with the meaning of community development. Consequently, Community modernization according to Harambos and Holborn, (2004) is the process of social action in which people of the community organize themselves for the identification of their needs, planning and taking action to meet those needs with maximum reliance on their own initiative and resources, supplemented with assistance in any form from government and non-governmental organizations. It is the ability of the people to use their traditional institutions and creativity to initiate self-help projects aimed at responding positively to the problems of their environment. Although the onus of for initiating such projects lies with

the members of the community, they do not necessarily have to conclude them alone. The idea is that in initiating the project, a particular community must have identified its most pressing and generally acknowledged needs. This is a democratic people-centered model of community development which tries to satisfy the basic needs of the people.

3.2 Approaches to Community Modernization

Approaches to community modernization are the same with approaches to community development. According to Okonkwo, (2010), the approaches to community modernization are as follows:

- **Social Development Approach:** This approach aims at improving the personal qualities of ‘the individuals in the community and not material possessions. It involves the integration of social and economic development programmes along with mass literacy.
- **Community Work Group Approach:** This approach places emphasis on group social action, which has more impact on the community than the individual.
- **Idealistic Approach:** This approach focuses on mobilizing the youths and the young ones to participate in group social action.
- **Agricultural Extension Approach:** This approach utilizes educational and motivational procedure to achieve rural community transformation from traditional to more productive economy. The idea is to educate the rural people on their potentials.

3.3 Rural Community Modernization in Nigeria

According to Filani (2000), rural community modernization in Nigeria utilizes the following approaches:

- i) The Sector Approach which addresses either the whole sector such as agriculture or a few projects within it.
- ii) Co-ordinated Approach which addresses to the economic development of all sectors within a given area; and
- iii) Participatory approach which is designed by the residents, first in selected local economic and social goals and then in pursuing them with some government aid. Recent attention is focused on this approach.

In his own contribution, Ekong (1999) cited in Filani (2000) enumerates approaches to community modernization to include:

- i) Rural Urban Interaction;
- ii) Intersectoral /Zonal Coordination;
- iii) The Package Approach.

Rural urban interaction

This approach focuses on planning of rural development along with and within the framework of overall national development plan Provision for rural development is integrated in the overall agricultural development agenda of local, state and federal governments. This has failed to achieve much because the little recognition accorded rural development is further eroded by the fact that agriculture itself takes no significant place in the overall national planning.

Intersectoral/zonal coordination

This involves the coordination of hitherto isolated sectoral and zonal development programmes it assumes that all sectoral/zonal rural development programmes are well conceived and that effective coordination would make them attain rural development goals. However, programmes under this arrangement have been so narrow and fail to consider restructuring of socio economic and political systems as essential steps towards attaining meaningful integration and narrowing rural-urban gap. These activities hardly make impact on lives of rural people in the final analysis.

The package approach

This approach is founded on diffusionist theory of development in which innovations developed from outside are brought to the rural dwellers by a presumed beneficent and altruistic change agency. Virtually all rural development programmes in the country adopted this model. Examples are found in the Farm Settlement Scheme of the defunct Western Region, Operation Feed the Nation (OFN), National Accelerated Food Production Programme (NAFPP), Agricultural Development Programme (ADP) among others. However, it is disappointing to observe that all those programmes have not resulted in meaningful rural development.

SELF-ASSESSMENT EXERCISE

- i. What do you understand by community modernization?

- ii. Identify and explain any three community modernization approaches you know.

4.0 CONCLUSION

All the approaches to community modernization are relevant but each focuses on separate modernization needs of any community. This means that to achieve any meaningful community modernization, all the approaches should be applied otherwise, the modernization process will be one-sided. It could be seen that the premise or focus of each approach is relevant in the real sense of modernization. None of the approaches should be neglected at the expense of the other.

5.0 SUMMARY

In this unit, we have explained the meaning of community modernization, the various approaches to community modernization and rural community modernization in Nigeria. In unit 5, community modernization programmes of past and present government of Nigeria will be discussed.

6.0 TUTOR-MARKED ASSIGNMENT

1. Examine the need for community modernization in Nigeria.
2. Discuss the various approaches to community modernization and justify the necessity to apply all in any given national developmental effort.

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UNIT 5 COMMUNITY MODERNIZATION PROGRAMMES OF PAST AND PRESENT GOVERNMENTS OF NIGERIA

CONTENTS

- 1.0 Introduction
- 2.0 Objectives
- 3.0 Main Content
 - 3.1 Mass Mobilization for Self Reliance, Social Justice, and Economic Recovery (MAMSER)
 - 3.2 River Basin Development Authorities (RBDAs)
 - 3.3 Nigerian Agricultural Insurance Corporation (NAIC)
 - 3.4 National Directorate of Employment (NDE)
 - 3.5 National Health Insurance Scheme (NHIS)
- 4.0 Conclusion
- 5.0 Summary
- 6.0 Tutor-Marked Assignment
- 7.0 References/Further Readings

1.0 INTRODUCTION

This is the fifth and of course the last unit in module 3 of Course CRD 324. The unit analyses the various community modernization programmes of past and present governments of Nigeria.

2.0 OBJECTIVES

At the end of this unit, you should be able to:

- analyze MAMSER in terms of its objectives, achievements and failures
- analyze RBDAs in terms of its objectives, achievements and failures
- analyze NAIC in terms of its objectives, achievements and failures
- analyze NDE in terms of its objectives, achievements and failures
- analyze NHIS in terms of its objectives, achievements and failures.

3.0 MAIN CONTENT

3.1 Mass Mobilization for Self Reliance, Social Justice, and Economic Recovery (MAMSER)

Mobilization for Self Reliance, Social Justice, and Economic Recovery (MAMSER) was an exercise in political orientation in Nigeria undertaken by President Babangida as one of the recommendations of the Political Bureau headed by Dr. Samuel Joseph Cookey. The Bureau's task was to consult with thousands of Nigerians and recommend to the Armed Forces Ruling Council, a respectable and methodical transition program. The ruling council also wanted a national orientation to enunciate the abstract ideas in its economic policy and promote value orientation. MAMSER was inaugurated on July 25, 1987.

Mission

The central goal of MAMSER was to cultivate support for the transitional program of the Government. It was also an avenue to educate the citizens about the political process, mobilize them to participate in up-coming elections and political debates, and also inculcate dependence on locally made goods and Nigerian products.

Some of MAMSER'S official policies were as follows:

1. Re-orient Nigerians to shun waste and vanity.
2. Shed all pretenses of affluence in their lifestyle.
3. Propagate the need to eschew all vices in public life, including corruption, dishonesty, electoral and census malpractices, ethnic and religious bigotry.

Objectives of MAMSER

The machinery set up for achieving its aims and objectives is both a learning process and activity programme. As a learning process, MAMSER has, through workshops, seminars and the establishment of resource panels, sought to tap the immense intellectual resources of the academic and various professional, groups. As an activity programme, the 12-point mandate of the Directorate has been encapsulated into three closely-related programmes via Mass Mobilisation for Self-Reliance, Social Justice and Economic Recovery (MAMSER) concerned with physical act of mobilisation, mass education under which a literate society by 1992 is the goal, political education on which platform a politically aware, conscious and enlightened third republic rests and its special programmes for mobilising the military and the family. The goals of mass mobilisation for self-reliance, social justice and economic

recovery is informed and guided by Nigeria's development objectives of building:

1. a united, strong and self-reliant nation;
2. a great and dynamic economy;
3. a just and egalitarian society;
4. a land of bright and full opportunities for all citizens; and
5. a free, democratic society.

Achievements of MAMSER

1. Achievement in elite masses on the upcoming election by then, to improve welfare to the citizens and to investigate and control corruption in the country.
2. Achievement in the Directorate's economic recovery programmes such as popularising the National Economic Reconstruction Fund (NERFUND), a programme in which the government has invested about 4.1 Billion for small-scale industries to thrive in the country.
3. Creating a conducive social and technological basis for sustainable development;
4. Transformation of production structures through agricultural and industrial development;
5. Facilitating the greatest possible development of agriculture-fed industries so as to ensure massive production of food and industrial raw materials;
6. Minimizing the phenomenon of external dependence and reliance on foreign aid;
7. Ensuring the fullest possible utilization of our human and material resources;
8. Transformation of the consumption pattern to reflect a self-reliant productive structure;
9. Elimination of mass poverty;
10. Creating opportunities for useful employment on a scale that will harness the potential of the unemployed.

3.2 River Basin Development Authorities (RBDAs)

The River Basin Development Authorities were established to provide water for irrigation and domestic water supply, improvement of navigation, hydro-electric power generation, recreational facilities and fisheries projects. The basins were also expected to engender big plantation farming and encourage the establishment of industrial complexes that could bring the private and public sectors in joint business partnership.

Objectives of river basin development authorities in Nigeria

The objectives of RBDAs are as follows:

- i. To undertake comprehensive development of both surface and underground water resources for multi-purpose use;
- ii. To provide water from reservoirs and lakes under the control of the Authority for irrigation purposes to farmers and recognized association as well as for urban water supply Authority concerned;
- iii. The control of pollution in rivers, lakes, lagoons, and creeks in Authority's area in accordance with nationally laid standards;
- iv. To resettle persons affected by the works and schemes specified under special resettlement schemes;
- v. To develop fishes and improve navigation on the rivers, lakes, reservoirs, lagoons and creeks in the authority's area;
- vi. To undertake the mechanical clearing and cultivation of land for the production of crops and livestock etc.
- vii. To undertake large-scale multiplication of improved seeds, live stock and tree seedlings for distribution to farmers and for afforestation schemes;
- viii. to process crops, livestock products and fish produced by farmers in the authority's area in partnership with state agencies and any other person;
- ix. To assist the state and local governments in the implementation of rural development works (construction of small dams, provision of power for rural electrification schemes, establishment of grazing reserves, training of staff in the Authority's areas.

Achievements of river basin development authorities in Nigeria

The following are the achievements of RBDAs in Nigeria:

- i) The past governments has been able to help in agricultural development and increase food supply and aquatic activities
- ii) Reduction in the high level of drought
- iii) Food prevention and management control
- iv) There is a great increase in domestic water supply
- v) The past government were able to boost hydroelectric power supply
- vi) The river basins authorities have been able to bridge the gap between the rural and urban centers by taking development to the grass roots and discourage migration from the rural areas to the urban centers.

- vii) The creation of the RBDAs has motivated Nigerian Federal Government to facilitate and accelerate the production of food crops and mobilize the rural agricultural population throughout the country toward increased food production.
- viii) The RBDAs have been able to solve the problems of declining agricultural productivity and; for encouraging the diffusion of agricultural innovation to the rural areas in ways conducive to increased agricultural productivity and improved living standard of the rural dwellers.

3.3 Nigeria Agricultural Insurance Corporation (NAIC)

From the very beginning, the scheme provided covered only two crop items namely, maize and rice, two livestock items namely cattle and poultry and some commercial businesses like farm building, machinery and equipment. The cover has since been extended to include more items namely; 21 crop items, nine items of livestock and 12 types of commercial business. And at the present; efforts are being intensified to increase the number of items under cover to include fisheries, perishable vegetables and more horticultural products. It equally designs specific covers to suit peculiar customer needs. For example, it has designed and implemented a special type of cover for agriculture or produce marketing loans as follows:

- i) Fire and special perils cover for property used as collateral security for marketing loans;
- ii) The burglary insurance cover for produce in storage;
- iii) Fire and special perils cover for produce, goods or other materials in storage, warehouses etc. Again, there are goods in transit policy and cash in transit.

Therefore, prospective clients can always approach any NAIC office, for the possibility of arranging special types of covers to meet their needs. NAIC has operational presence in the 36 states of the federation and FCT. There are five zonal offices to supervise these state offices. Plans are in the pipeline to open more field offices in the local government areas and districts. This was established for all categories of farmers. The scheme operates a mandatory cover which applies to the following:

- i. All agricultural loans from banks taken for all items insurable by NAIC;
- ii. All agricultural and agro-related projects which are assisted, supported or fully funded from public funds,
- iii. All direct and on-lending loans taken by all tiers of government for disbursement to farmers and agriculture projects for implementation;

- iv. All forms of loans for agricultural marketing purposes, by all banks and non-bank lending agencies; and
- v. All direct on-lending and investment loans disbursed by the Nigerian Agricultural Co-operative and Rural Development Bank (NACRDB). The perils under cover for the crop sub-sector are drought, flood, windstorm, fire, pests and diseases. For livestock, the perils covered are death and injuries due to accident, disease, fire, lightening and other forms of natural disasters. However, it is very important to note that, losses caused by negligence or willful damages are not covered.

In the case of crops, the duration of cover ranges from germination to physiological maturity. However, tree crops such as cocoa and rubber are covered for one year at a time. Livestock, cattle and small ruminants are covered for one year at a time. In the case of poultry, however, the duration of cover is from one-day old to 52 weeks for layers and breeding birds extendable 72 weeks and from day old to 10 weeks for boilers. The duration of all other cover is one year except where specified. The approved premium rate for the scheme ranges between five per cent and eight per cent of the sum insured for crops and 3.5 per cent to 7.5 per cent for livestock. The applicable rating varies with the agro-ecological zone of the country.

The Nigerian Agricultural Insurance Scheme is subsidized to the tune of 50 per cent by the federal and state government in the proportion of 37.5 per cent and 12.5 per cent of the premium payable. This subsidy is applicable only on food crop and livestock items while commercial rates are charge for non-food items. Claim payment is one of the most important functions of any insurance outfit. In NAIC, claims are treated and paid with dispatch. Insured are always encouraged to report claim incidence promptly to enable verification and commencement of processing. The indemnity for crops is based on the approved input costs, less the value of the crops harvested if any. For the livestock indemnity is the value of the animal, at the commencement of the policy, plus the approved inputs costs. NAIC offices nationwide are the main reporting point of claims. The scheme continues to gain acceptance as evidenced by the increasing number of new participating farmers and most of them that suffered losses have been indemnified. The value of risk taken by NAIC since inception as at the end of 2003 was N80 billion, which were adequately covered by local and international Re-insurance treaties. The vast scope of coverage, the huge volume of risk taken up by NAIC and the 50 per cent subsidy given by the Nigerian government makes the Nigerian Agricultural Scheme recognized by many countries and the Food and Agricultural Organization (FAO) of the United Nations as a major contribution towards self-sufficiency in

food production and as a scheme to be replaced in other parts of the world.

The Nigerian Agricultural Insurance Corporation is different from others and is always there for the farmer, NAIC, unlike other conventional insurance must within reasonable time pay the appropriate compensation sufficient to keep the farmer in business after suffering a loss. Any delay could force the farmer out of business in no time.

Objectives of Nigerian Agricultural Insurance Corporation (NAIC)

- a) To implement, manage and administer the Agricultural Insurance Scheme.
- b) To subsidize the premiums chargeable on selected crops and livestock policies from the grants obtained from the Federal and State Governments and the Federal Capital Territory;
- c) To encourage institutional lenders to lend more for agricultural production having regard to the added security for their loans provided by the Corporation;
- d) To promote increased agricultural production generally in order to minimize or eliminate the need for ad-hoc assistance previously provided by Governments during agricultural disasters;
- e) To carry on insurance business on normal commercial basis and without subsidies on premiums as insurers of buildings, machineries, equipment and other items which form part of the total investment on farms and to reinsure this aspect of its operations through well-established channels with reputable reinsurance companies;
- f) To operate other types of insurance business as may be permitted by the Commissioner of Insurance at competitive premiums and
- g) To do anything or to enter into any transaction which in the opinion of the Board is calculated to facilitate the due performance of its functions?

3.4 The National Directorate of Employment (NDE)

The National Directorate of Employment (NDE) was established in November 1986. It began operations fully in January 1987. The birth of the Directorate was predicated on the effects of the economic recession of the 80s which led to a drastic reduction in capacity utilization and consequent outright closure of industries in Nigeria. Equally, other macro-economic policies of the government of the day such as structural adjustment programme (SAP), devaluation of the Naira, privatization and commercialization of the economy, etc, resulted to massive job losses in both the public and private sectors of the economy. According

to the Annual Report of the NDE 2013, unemployment rate had risen from 4.3% in 1985 to 7.0% at the beginning of 1987 because of the situation earlier stated.

Objectives of the National Directorate of Employment (NDE)

The Directorate was empowered to operate as an employment creation agency statutorily charged with the responsibility to design and implement programmes to combat mass unemployment with the following mandate:

1. To design and implement programmes to combat mass unemployment;
2. To articulate policies aimed at developing work programmes with labour intensive potentials;
3. To obtain and maintain a data bank on employment and vacancies in the country with a view to acting as a clearing house to link job seekers with vacancies in collaboration with other government agencies and
4. To implement other policies as may be laid down from time to time by the board established under section 3 of its enabling law.

The Directorate commenced operations in January 1987 with visible presence in all the states of the federation. In order to fulfill its statutory mandate the NDE introduced four major areas of intervention towards mass job creation for the unemployed in Nigeria as follows:

1. Vocational Skills Development
2. Entrepreneurship Development
3. Agricultural Skills Training and
4. Public Works Programme

Since unemployment is dynamic in its forms and patterns, regular innovative strategies are required to tackle it effectively. To this end, any other innovation can be effectively situated within the framework of any of the four major areas of intervention.

All the various employment creation programmes of the NDE are designed to provide training in critical skills required to make an unemployed person either employable or to become self-employed. Emphasis is placed on self-employment as against paid employment in order to stimulate entrepreneurship and wealth creation. To support this concept, the Directorate provides demonstrative soft loans to outstanding beneficiaries of its various programmes.

Structure of the NDE

From inception, the NDE functions under a board of directors fully supported by a Chief Executive Officer and a management team. It has functional offices in all the states of the federation as well as the Federal Capital Territory (Abuja). These offices serve as implementation channels for all programmes of the agency at the grassroots level. Recently, a zonal structure was introduced to enhance the efficiency and effectiveness of programme delivery across the country. Each of the 6 geo-political zones in Nigeria has a zonal office headed by a director who coordinates programme delivery and effective administration of the state formations within a zone.

Achievements of the National Directorate of Employment (NDE)

For nearly three decades now, the NDE, through the machinery of skills acquisition in vocational, agricultural, entrepreneurial and activities in the public works sector as well as collaborations with both local and international organizations and private individuals, has impacted a total of 3,625,930 *unemployed Nigerians*. This does not include the over 9 million persons counseled over the period.

3.5 National Health Insurance Scheme (NHIS)

Life expectancy especially in sub-Sahara Africa has dropped due to inappropriate diet, lack of exercise and mostly stress. Health care quality, quantity and costs have equally deteriorated that the World Health Organization (WHO) and other human organizations have been ringing the alarm bells of imminent danger to citizenry in developing countries like Nigeria. To meet this challenge, the Government of Nigeria constituted various panels whose recommendations culminated in the enactment of the National Health Insurance Scheme Act, 1999 (NHIS Law).

According to the Government of Nigeria, some of the reasons for establishing the NHIS include:

1. The poor state of the nation's health care delivery systems.
2. Excessive dependence and pressure on the Federal Government to finance the entire health care delivery system in Nigeria.
3. Rising costs and under-funding of health care delivery.
4. Poor integration of health facilities in the health care delivery system.

NHIS, as the name implies, is a kind of insurance scheme where many individuals or "Insured" pool their resources – i.e. contributions -

together for the protection of anyone in the group who might fall ill within the period of the insurance.

The drivers of the scheme are called Health Management Organisations (HMO). The providers of the actual medical services are professionals called Health Care Providers.

The objectives of national health insurance scheme

The objectives of NHIS include:

- i) Ensuring that every Nigerian has access to good health care and health care delivery services.
- ii) Protecting Nigerians from the financial hardship of huge medical bills whenever they visit our hospitals.
- iii) Managing the rising cost of health care services in Nigeria.
- iv) Ensuring equitable distribution of health care costs among different income groups.
- v) Ensuring adequate distribution of health facilities all over Nigeria.
- vi) Ensuring efficiency in health care services both in the public and private sectors.
- vii) Improving and harnessing private sector participation in the provision of health care services.
- viii) Maintaining high standard of health care delivery services within the scheme.
- ix) Ensuring equitable patronage of all levels of health care.
- x) Ensuring the availability of funds to the health sector for improved services.

The workings of NHIS

HMOs are required by the NHIS Law to collect contributions from patrons to the scheme and maintain an efficient pool of Health Care Providers (Hospitals, Clinics, Dental and Optical Clinics, etc). Contributors to NHIS, on regular payment of their contributions, are entitled to visit the appointed Health Care Providers, appointed by their HMO, whenever they are ill or require medical advice or attention. Note that the HMOs are required by Law to ensure that the highest quality and quantity of health care services are provided by their appointed Health Care Providers.

To guarantee financial adequacy of the scheme, the NHIS Law requires all HMOs to have approved, a comprehensive insurance cover to the tune of N100 Million; from this insurance cover, the HMO is indemnified against incidents of defaults in settlement of claims by

Health Care Providers or by patrons of the scheme that is insured persons like you.

Registration and contributions of employers and employees

All employers having ten or more than ten employees are required to register their companies and their employees with a HMO and to pay to the designated HMO contributions at such time and manner as provided in the guidelines issued by the NHIS Council or as agreed to with the HMO where there is no guideline from the NHIS Council. Employers are forbidden by the NHIS Law from deducting their share of NHIS contributions from their employees' wages and or emoluments.

Self-employed people or others who are described as "Voluntary Contributors" under the NHIS Law and who want to enjoy the benefits of the scheme are permitted to register and participate in the scheme by choosing a HMO of their choice.

Benefits under NHIS

Persons registered under the various NHIS schemes are entitled to enjoy insured benefits based on the contract that they have entered into with their appointed HMO. Common services envisaged and enumerated under the NHIS Law include:

- a. Defined elements of curative care.
- b. Prescribed drugs and diagnostic tests.
- c. Maternity care for up to four live births for every insured person.
- d. Preventive care including immune station, family planning, ante natal and post natal care.
- e. Consulting with defined range of specialist.
- f. Hospital care in a private or public Hospital in a standard ward.
- g. Eye examination and care, excluding test and actual provision of spectacles.
- h. A range of prosthesis and dental care as defined by the Council.

Failures of NHIS

The immediate problems with NHIS include:

- i) There is a limitation on the scope of services and preferences of medical professionals that contributors to the Scheme can access and enjoy.
- ii) There is also inadequate publicity on the existence and benefits of the Scheme; this is especially amongst members of the

- informal sector of the economy who constitute a vast majority of the economy.
- iii) There are still a very small number of participants/contributors to this scheme and this is because of low per capital income in Nigeria. In comparison, the current high rate of contributions by HMOs is a disadvantage of spreading the net and having more participants.
 - iv) The Public Officers Protection Law requires special notices and procedures before law suits can be brought against members of NHIS Council and their staff. The application of this Law to this scheme is unfortunate as the Public Officers Protection Act is an archaic colonial legislation. It is suggested that this provision be removed and substituted with a kind of insurance indemnity covering exposures such as this.

SELF-ASSESSMENT EXERCISE

- i. Select any one community modernization programme you are familiar with and analyze its objectives, achievement and failures.
- ii. Identify the objectives of NAIC and assess the extent to which the objectives have been achieved.

4.0 CONCLUSION

All the community modernization programmes were introduced at different points in time by different governments of Nigeria. As it has been discussed, they have their various achievements and failures. This requires more efforts and readjustments on the part of the present and incoming governments until Nigerian communities are truly modernized like communities in the developed countries. Good policies and political will are quite relevant to achieve such a target.

5.0 SUMMARY

In this unit, we have explained the objectives, achievements and failures or weaknesses of community modernization programmes of past and present governments of Nigeria such as Mass Mobilization for Self Reliance, Social Justice, and Economic Recovery (MAMSER), River Basin Development Authorities (RBDAs), Nigerian Agricultural Insurance Corporation (NAIC), National Directorate of Employment (NDE) and National Health Insurance Scheme (NHIS).

6.0 TUTOR-MARKED ASSIGNMENT

1. Study the whole packages of any two community modernization programmes of the past government of Nigeria and suggest what you would consider different from their objectives in the present Nigerian situation.
2. Critically examine the immediate problems of NHIS in Nigeria and suggest practical solutions that would turn the scheme around for better.

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