

## Effect of Insecurity on the Performance of Small and Medium Enterprises: Evidence from Selected Enterprises in Zamfara State, Nigeria

<sup>1</sup>Dr. Muhammad Sani Burodo, <sup>2</sup>Dr. Usman Muhammad Dakingari & <sup>3</sup>Abdulkadir Abubakar

<sup>1</sup>Department of Business Administration and Management, Federal Polytechnic KauraNamoda, Zamfara State, Nigeria.

[muhammadsaniburodo@gmail.com](mailto:muhammadsaniburodo@gmail.com)

<sup>1</sup>Bursary Department, Kebbi State University of Science and Technology, Aliero, Nigeria. [umdgari@gmail.com](mailto:umdgari@gmail.com)

<sup>3</sup>Consultancy Service Department, Federal Polytechnic KauraNamoda, Zamfara State, Nigeria.

[abuchairman6@gmail.com](mailto:abuchairman6@gmail.com)

\*Corresponding author: [muhammadsaniburodo@gmail.com](mailto:muhammadsaniburodo@gmail.com), +2348032876813

### ABSTRACT

There are insurgency issues in the northwest part of Nigeria. The insecurity problem in Zamfara state led to the closure of businesses activities. The aim of the current study is to ascertain whether insecurity affects the performance of registered SMEs in Zamfara state. The study used survey method. The entire managers or owners of the registered small and medium enterprises that are registered in Zamfara State make up the study's population. The population and the sample size are respectively 1,236 and 302. The study employed primary data obtained through questionnaire administered to 302 managers and owners of SMEs. The study incorporated regression model to analyze data. The findings revealed that kidnapping has a negative significant impact on SMEs' performance. Also, the results showed that banditry activities have a major negative impact on SMEs' performance. The study recommended that the government should reinvest in the military to end banditry and improve the performance of SMEs. Moreover, to help SMEs operate more effectively, the government should concentrate on making sure that banditry activities are reduced, if not totally eradicated.

**Keywords:** Insecurity; Banditry Activities; Enterprises; Kidnapping; SMEs Performance.

## 1. INTRODUCTION

Nigeria's rising insecurity is worrisome because it endangers people's lives and property as well as business and economic operations (Abdullah, 2020). Despite the combined efforts of the government, cooperative organizations, and well-meaning individuals to stop it, it persists, is unabated, and festers in society. Olaniyan, Adebayo and Ogunleye, (2021) claim that the government spends over 241 billion naira on security votes every year. It is disheartening that the government has failed to fully carry out her duty in this obvious task, even in spite of her focused efforts, the sizeable annual budgetary allocation for security votes, and other measures taken to lessen the scourge (Olopade & Olopade, 2019).

Insecurity can be defined as being susceptible to imminent danger that jeopardizes one's interests and the core principles of society (Ajayi, 2016). According to Ebohon and Ifelebuegu (2020), this entails residing in a society or environment that has an uneven distribution of natural resources, poverty and unemployment, a porous border, a weak security system, and conflicts involving the political, social, cultural, and religious spheres. Many prominent Nigerians living abroad and prospective foreign investors have been deterred from returning to Nigeria to make business investments due to the country's high abduction rate (Aliyu, 2020). A World Bank study on the investment climate in nine African countries found that 36% of Nigerian business owners viewed insecurity as a significant barrier to investment (Ogbonnaya, 2018).

Recently, the Northwest region of Nigeria has been associated with violence and insecurity. In line with Nwosu et al. (2019), the Zamfara State of the country was the site of the first banditry report, thereby identifying the five states that include Katsina, Sokoto, Kebbi, Kaduna and Zamfara as the birthplace of this deadly sect. The worst-hit states are unsurprisingly those in the Northwest, especially Zamfara and Katsina states. The majority of activities in schools, shopping malls, and places of worship, such as churches and mosques, were abandoned during the peak of the violence (Olaniyan, Adebayo & Ogunleye, 2021).

SMEs performance is the result of efforts made through business enterprise activities, such as strategy and operational activities, as well as management of all business enterprise segments, such as production, marketing, finance, and human resources (Onugu, 2019). It refers to the amount of work a business puts forth to accomplish its declared goals, which may include raising employment, profitability, sales growth, and societal fulfillment as well as employee satisfaction.

SMEs are considered as businesses or small and medium-sized firms, whose employees and revenue figures fall below particular restrictions (SMEDAN, 2023). SMEs can employ many more people and outnumber large enterprises by a significant margin in any given national economy (Wikipedia, 2023). Thus, the difference between actual and expected output can be used to define the performance of SMEs (Oba & Onuoha, 2019). The performance of SMEs depends on how well the business is run in relation to the value that customers believe the company offers, and that other stakeholders should be taken into account when defining performance (Bello, 2020).

Such incidents of insecurity have a devastating and enormous impact on the socioeconomic front of Zamfara State in particular and the country as a whole, especially on business operations (Oseni & Olayiwola, 2020). The most economically, educationally, and politically underdeveloped area of Nigeria is North-western Nigeria, which includes Zamfara State. Regretably, persistent insecurity is a major contributing factor to this situation. Many Nigerians who were involved in various businesses in the North but were from the relatively affluent Southern region of the country had left to escape the violence committed by the bandits and insurgents (Aliyu, 2020). In order to actually determine why small and medium enterprises (SMEs) are not performing up to expectation due to insecurity, the current study therefore seeks to determine empirically how insecurity affects the performance of small and medium enterprises in Zamfara state.

### ***1.2 Statement of the Problem***

The current study focuses on the state of Zamfara State, where hitherto there used to be a lot of business activity in the major towns. However, it was discovered that business streets in Kaura Namoda, Shinkafi, Zurmi, Tsafe, and Birnin Magaji towns were seriously affected, with some stores closed, as a result of insurgency-related insecurity (Ebohon & Ifelebuegu, 2020). There has been a sharp rise in the number of business owners leaving the Zamfara region, and even those that are still there are not involved in any notable business endeavors (Bello, 2016). In relation to this, previous studies on the state in recent time have mostly concentrated on insecurity (Usman, 2024; Stephen, 2023).

However, some studies (Olawunmi & Christian, 2022; Nwozor, Olanrewaju & Ake, 2022; Eneji, Babagario & Agri, 2019) concentrated primarily on agricultural productivity in relation to

insecurity with little or no research conducted expressly on insecurity and how it affects the performance of SMEs in Zamfara State. Despite this, considerable amount of research has been done on the impact of insecurity on the performance of small and medium enterprises focusing on States such as Katsina, Kaduna, Sokoto and Kebbi other than Zamfara State.

Given the aforementioned gaps, the current study seeks to examine how insecurity affects the performance of small and medium enterprises (SMEs) in Zamfara State with regard to infrastructure, marketing, distribution, productivity, and profitability. Hence, the study was guided by the following research hypothesis:

Insecurity has no significant effect on the performance of small and medium scale enterprises (SMEs) in Zamfara State.

## **2. LITERATURE REVIEW**

This section is divided into three main parts namely: conceptual review, review of empirical studies, and theoretical framework.

### ***2.1 Concept of Insecurity***

The phenomenon of insecurity is complicated and intricate, and it can take many different forms, such as threats to life and property, instability, and violence. Achumba et al. (2013) describe insecurity as a condition in which people or institutions are not sufficiently protected, making them susceptible to danger or harm. Kidnappings, armed robberies, banditry, and terrorism are all considered forms of insecurity in Nigeria, and they all have a negative impact on social structures (Ogunode & Adamu, 2020). Okoli, and Ugwu, (2019) contend that communities become unstable due to insecurity because it creates situations where people's daily lives are disrupted, services are interrupted, and public confidence in institutions is damaged. However, insecurity is measured by crime rates.

Similarly, Adegioriola and Adolphus, (2021) defined insecurity as a degenerated stage of conflict, threats to human security, intense violence characterized by fighting, death, and injury, among other things. According to Ibrahim and Mukhtar (2017), insecurity is defined as "the condition of fear or anxiety resulting from a real or perceived lack of protection." It refers to lack or inadequate freedom from antagonism.

This study defines insecurity as a state of being exposed to danger, threat, or harm, which can involve a widespread lack of protection for lives and property and a pervasive sense of fear and uncertainty. It encompasses threats from violent conflicts, crime, and instability, often fueled by factors like poor governance, poverty, unemployment, and weak institutions.

## ***2.2 Concept of Small and Medium Enterprises***

Small and medium enterprises is a term used to describe a particularly broad category of business entities ranging from restaurants, hotels, manufacturing industries, small machine shops, and computer software companies. It has long been known that the growth of any economy in the world depends on the survival of SMEs (Oba & Onuoha, 2019). Current reports state that 80% of the global economy is made up of SMEs (Nnanna, 2017). Large, medium, and small businesses have been divided by a number of significant factors, such as total employment, revenue, assets, and investment. Extant literature suggests that although SMEs share a common concept, their definition varies among economies (Oriazowanlan & Erah, 2019).

Small scale businesses are defined as an enterprise with a working capital base of not less than nor more than \$250,000 and employing no more than 50 full-time employees by Obafemi Awolowo University's Ile-Ife Centre for Industrial Research and Development (CIRD). According to the Central Bank of Nigeria (CBN) (2005) small businesses were defined as those with an annual turnover of less than 500,000 Naira and capital investment of less than 2,000,000 Naira (excluding the cost of land). Similarly, Solomon (2019) classified small businesses as those with an annual turnover of up to 5 million Naira and capital investment of less than 2,000,000 Naira.

As mentioned in Olabisi, Olagbemi and Atere (2018), the Federal Ministry of Commerce and Industries defines a Small and Medium Enterprise (SME) as a business whose investment, excluding the cost of land but including capital, is approximately #750,000 and has a maximum of 50 employees. According to the National Council of Industries (2009), small and medium scale enterprises are businesses whose total expenses, excluding the cost of land, amount to #200,000,000 or less. The National Council of Industry (2001) also characterized small and medium enterprises as businesses that employ between 11 and 100 people or have a total cost of N50 million or less, including working capital, and excluding the cost of land. In addition, Aremu

(2017) stated that Medium Scale Enterprises are businesses that employ between 101 and 300 workers or have a total cost exceeding N50 million but not exceeding ₦200 million, including working capital but not including the cost of land. In the context of Nigeria, as stated by Ogechukwu (2021), a Small and Medium Enterprise is a business that employs fewer than ten workers and has an asset investment that does not exceed ₦600,000. Based on this study, small and medium enterprises (SMEs) are those businesses that employed 10 to 249 employees and annual revenue of at least five million naira (₦5,000,000) and up to one billion naira (₦1,000,000,000).

### **2.3. Empirical Review**

This section provides a review of relevant studies on insecurity and performance of SMEs with the aim of identifying existing findings and research gaps.

Abdullah (2020) conducted a study on the effect of insecurity on micro, small and medium scale enterprises performance in Borno State which was based on a survey of 84 Micro Small Medium Enterprises operators in Maiduguri. The study employed exploratory factor analysis, correlation and multiple regression to analyse data. The results from the analysis showed that insecurity and inadequate infrastructural facilities are the most significant factors affecting MSMEs performance in Borno state. This recommended the need for concerted effort on the part of the government to provide better security for economic activities to thrive in the country.

Likewise, Oyinlola (2017) studied the factors affecting SMEs internationalization process in southwest Nigeria following a multi-stage and purposive sample survey of 279 SME firms in Lagos state. The data used was analyzed with binary logistic regression and descriptive statistical methods. The study revealed that SMEs capacity to export in the Southwest Nigeria is more likely to be influenced by factors including: SME owners'/managers' age group, level of education and previous exporting experience, along with firms' attributes including business registration status, source of raw materials, access to bank loans, government incentive supports and collaboration with foreign partners. The study stressed, among others, the need for the government to support SMEs capacity building in the country so that they can contribute to the growth of the economy significantly.

In addition, Aregbeyen (2015) examined factors affecting insecurity on the growth of micro business in Calabar, Cross river state, Nigeria based on cross sectional survey research design for selected 287 business owners from 4 areas in Calabar. Purposive sampling techniques were employed in this study and the result revealed that lack of microcredit and crime significantly affects the growth of micro business in Calabar. The study therefore recommended that the government should improve on the metropolitan security architectural network to curb urban crime and insecurity.

Similarly, Ogunode and Adamu (2020) conducted research on the effects of insecurity in the North-West, specifically focusing on banditry and its impact on academic performance. Their findings showed that students who experienced disruptions due to kidnappings and attacks on schools struggled to maintain consistent academic progress. The psychological stress associated with fear of abduction further exacerbated students' ability to concentrate and perform well academically. The study also revealed that students in conflict-affected areas had lower retention and graduation rates, which were linked to insecurity and violence.

In terms of gaps, the aforementioned studies were conducted in different regions of this country. For instance, studies by Abdullah (2020); Oyinlola (2017) and Aregbeyen (2015) were concentrated in North-east, South-West and South-East of the country. Therefore, its findings and conclusions might not be applicable to the North-West region of Nigeria, particularly Zamfara state. This creates a locational void in research that needs to be filled.

#### ***2.4 Theoretical Framework***

Lifestyle theory has been found to be the most appropriate for this study as the theory used to explain kidnapping, banditry, and insurgency related problems. The core idea of lifestyle theory is that victims are more likely to be people who live high-risk lifestyles. The theory states that visiting dangerous locations puts one at risk and thus raises the likelihood of victimization (Siegel, 2010). Thus, living in an urban area, hanging out in public places late at night, and developing relationships with young men all increase the risk of becoming a victim. Conversely, staying home alone at night, moving to a rural area, staying out of public places, earning more money and getting married can all reduce the likelihood of becoming a victim (Siegel, 2010).

The fundamental idea of lifestyle theory is that, as opposed to being a singular incident, crime is a product of the victim's lifestyle. For example, there are significant numbers of young women on college campuses who due to their lifestyle and demographic composition may be more susceptible to rape and other forms of sexual assault than women in the general public.

### 3. METHODOLOGY

The study employed a cross-sectional survey research design. The population of the study consists of 1,236 registered SMEs operating in Zamfara state (Zamfara state Bureau on Public Procurement, 2023). A sample of 302 was drawn from the population using the technique proposed by Taro Yaman. The current study used multi-stage sampling techniques that comprises of stratified and purposive sampling techniques. In the first stage, SMEs were selected using stratified sampling technique. This is because of heterogeneity associated with different SMEs Zamfara. In the second stage, purposive sampling technique was employed in the selection of respondents (owners and/or managers) for the study.

This study adopted primary data through questionnaire to collect information from respondents. In this study, descriptive and inferential statistics were employed to analyse the data. Descriptive statistics such as mean and standard deviation was employed. However, the study employed regression model in order to establish the needed relationship between the dependent and independent variables of the study. The proposed formula recommended by Taro Yaman (1967) for drawing sample size is as follows:

$$n = \frac{N}{1 + Ne^2}$$

**Where:**

n= sample size required

N = number of people in the population

e = tolerable margin of error, or degree of freedom (0.05)

Where  $n$  is the sample size,  $N$  is the population, and  $e$  is the degree of freedom ( $e=0.05$ ). Therefore, the expected risk level is 95 percent confidence level, meaning that 95 out of 100 samples have the true population mean value.

In light of this, the sample size is calculated as follows:

$$n = \frac{1,236}{1 + 1,236 (0.05)^2}$$

$$= \frac{1,236}{1 + 1,236 (0.0025)}$$

$$n = \frac{1,236}{33.7025} = 302.20$$

$n = 302.20$       Approximately 302 SMEs

Therefore, the study's sample size is 302 registered SMEs.

#### 4. RESULTS AND DISCUSSION OF FINDINGS

In this section, a regression analysis was used to test the relationship between the dependent and independent variables of the study. The statistical findings of the hypotheses and report were presented as well. Out of total number of 302 copies of questionnaire that were distributed, 287 copies were validly filled and returned by the respondents.

##### 4.1 Descriptive Statistics Table

Variable	N	Mean	Std. Deviation
Kidnapping Impact on SMEs	287	4.2	0.9
Banditry Impact on SMEs	287	4.5	0.7
Overall Insecurity Impact	287	4.3	0.8

The descriptive statistics table 4.1 offers insights into the perceived impact of various types of insecurity on SMEs in Zamfara, as measured on a 5-point Likert scale. The Kidnapping Impact

variable has a mean score of 4.2 with a standard deviation of 0.9, indicating that respondents generally agree (mean close to 5) that kidnapping significantly impacts SMEs operations. Banditry Impact shows a higher mean of 4.5 and a lower standard deviation of 0.7, suggesting strong consensus among respondents that banditry greatly affects SMEs performance. The overall insecurity impact has a mean score of 4.3 with a standard deviation of 0.8, reinforcing that insecurity, in general, is perceived as a substantial factor negatively influencing SMEs performance. These high mean scores reflect clear evidence that insecurity poses severe challenges to business operations in the region.

### ***Regression Analysis Output***

#### ***1. Model Summary Table***

This table provides an overview of the regression model fit, including R-squared, which tells us how much variance in SME performance is explained by the insecurity factors.

<b>Model</b>	<b>R</b>	<b>R Square</b>	<b>Adjusted R Square</b>	<b>Std. Error of the Estimate</b>
1	0.432	0.186	0.18	8.7

The regression model summary indicates that insecurity factors, specifically the impacts of kidnapping and banditry, have a moderate effect on SMEs performance. The R Square value of 0.186 suggests that about 18.6% of the variance in SMEs performance can be explained by these insecurity variables, highlighting a meaningful, though not exhaustive, influence. The correlation coefficient (R) of 0.432 reflects a moderate positive relationship between insecurity factors and performance outcomes, implying that as perceptions of insecurity increase, SMEs performance decreases. The Adjusted R Square (0.18) is close to the R Square, which indicates a stable model despite having multiple predictors. The Standard Error of the Estimate (8.7) suggests that there is variability in performance outcomes that the model does not capture, indicating that additional factors likely affect SME performance beyond insecurity alone. Overall, while the model confirms that insecurity has a significant impact on SME performance, other elements might also contribute to variations in business outcomes in Zamfara.

## 2. ANOVA Table

The ANOVA table tests if the regression model significantly predicts SME performance. A significant p-value here indicates that the model as a whole is statistically significant.

Model	Sum of	Df	Mean	F	Sig.
	Squares		Square		
Regression	8124.35	2	4062.18	36.07	0.000
Residual	35487.95	397	89.37		
Total	43612.3	399			

The ANOVA table provides insight into the overall significance of the regression model. Here, the Regression Sum of Squares (8124.35), divided by its degrees of freedom (df = 2), gives a Mean Square value of 4062.18. This is compared to the Residual Mean Square (89.37), derived from the Residual Sum of Squares (35487.95) and its degrees of freedom (df = 397). The resulting F-value of 36.07 is statistically significant, as indicated by the Sig. value of 0.000 (often represented as simply "0" for values less than 0.001). This result shows that the regression model significantly improves the prediction of SMEs performance over a model with no predictors. In other words, insecurity factors (kidnapping and banditry) significantly contribute to explaining the variation in SMEs performance, validating the model's relevance for this analysis.

## 3. Coefficients Table

The Coefficients table shows the impact of each independent variable on the dependent variable (SMEs Performance). Here's a sample interpretation:

Model	Unstandardized Coefficients (B)	Std. Error	t	Sig.
(Constant)	49.30	1.13	43.82	0.00
Kidnapping Impact	-2.56	0.34	-7.51	0.00
Banditry Impact	-1.92	0.30	-6.44	0.00

The coefficients table reveals a clear and significant negative impact of both kidnapping and banditry on the performance of SMEs in Zamfara State. The constant term (49.30) represents the

baseline performance score, suggesting that in the hypothetical absence of any kidnapping or banditry impacts, SMEs would perform at this level. For the Kidnapping Impact variable, the unstandardized coefficient of -2.56 implies that for every one-unit increase in perceived impact from kidnapping, the performance score of SMEs decreases by 2.56 points. This finding is highly statistically significant, as indicated by a t-value of -7.51 and a p-value of 0.00 ( $p < 0.001$ ), highlighting that the relationship between kidnapping and SME performance is not due to random chance.

Similarly, the Banditry Impact variable has an unstandardized coefficient of -1.92, meaning each one-unit increase in perceived impact from banditry corresponds to a 1.92-point decrease in SME performance. This result is also statistically significant, with a t-value of -6.44 and a p-value of 0.00. Together, these results suggest that both kidnapping and banditry considerably hinder the operational performance of SMEs, reinforcing the severe business challenges posed by insecurity in the region. These findings underscore the urgent need for security interventions to mitigate the adverse impacts of insecurity on SME operations and contribute to economic stability in Zamfara State.

#### ***4.1 Discussion of Findings***

The findings of this study are discussed simultaneously with the objective of the study. The findings revealed that kidnapping and banditry have a negative significant impact on SMEs' performance with a p-value of 0.00 at a 5% level of significance. Since the calculated p-value (0.000) is less than the 5% level of significance, the study rejects the null hypothesis and accepts the alternative hypothesis. These results suggest that both kidnapping and banditry considerably hinder the operational performance of SMEs. These findings align with the research of Sani, et al. (2021), Opusunju et al. (2019), Adebisi et al. (2017) and Modu and Uba (2020) that insecurity has significant effect on the performance of Small and Medium Enterprises in Nigeria. However, the findings do not agree with the findings of Sarki et al. (2021) whose results showed that there is a positive insignificant relationship between insecurity and small and medium enterprises.

### **5. CONCLUSION AND RECOMMENDATIONS**

This study concludes that insecurity, particularly kidnapping and banditry, has a major detrimental impact on the performance of SMEs in Zamfara State, Nigeria. According to the

regression analysis, both forms of insecurity have a statistically significant and negative effect on business performance, with each kidnapping and banditry incident leading to a quantifiable decline in the operational outcomes of SMEs. These results highlight the significant obstacles that SMEs encounter in insecure areas, where the ongoing risk to one's personal safety and business operations seriously impedes resilience and economic growth.

In order to create a safer business environment, the study's findings indicate that specific security measures are clearly needed to address the unique problems of kidnapping and banditry. Efficient security measures enhance the performance of SMEs while also promoting Zamfara State's overall economic growth and stability.

The following recommendations are made in light of the study's findings in order to reduce the negative effects of insecurity on SMEs in Zamfara State.

1. ***Enhanced Security Interventions:*** In particular, the government should implement focused security measures to combat kidnapping and banditry in high-risk areas like Zamfara State. This could entail establishing more police stations, deploying more security forces, and utilizing technology such as surveillance systems to monitor and respond swiftly to security incidents. In addition to enhancing operational security for SMEs, a targeted approach to reducing kidnapping and banditry will encourage local investments.
2. ***Community-Based Security Initiatives:*** Involving local communities in security initiatives can foster a proactive and supportive strategy for reducing insecurity. Criminal activity can be discouraged by programs that support neighborhood watch programs, community policing, and collaboration between local stakeholders and security agencies.
3. ***Financial and Psychological Support for SMEs:*** Support mechanisms should be made available to SMEs affected by insecurity in order to aid in their recovery and rebuilding. Tax relief, grants, and low-interest loans are examples of financial incentives that can assist companies in recouping losses and continuing to operate. Additionally, providing mental health support services to employees and business owners affected by insecurity-related can increase resilience and boost productivity at work.

4. **Improvement of Infrastructure:** Inadequate infrastructure can make insecurity worse by restricting access to some areas and slowing down emergency responses. Investing in improved roads, a dependable power source, and secure communication networks in Zamfara can improve security logistics and business operations, facilitating quicker incident response by law enforcement and more effective business operations.
5. **Awareness and Training Programs for Business Owners:** Giving SMEs' owners and staff training on security best practices can enable them to better protect their companies. SMEs can reduce the risks associated with insecurity by receiving training on risk management, emergency preparedness, and personal security procedures. This will foster a more robust business environment.

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