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EFFECT OF INSECURITY ON SMALL AND MEDIUM ENTERPRISES (SMEs) DEVELOPMENT IN LERE LOCAL GOVERNMENT AREA, KADUNA STATE

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Abstract

This study investigates the impact of insecurity, particularly kidnapping and banditry, on the development of small and medium enterprises (SMEs) in Lere Local Government Area (LGA), Kaduna State, Nigeria. A survey research design was employed, with a sample size of 317 SMEs derived from a population of 1,292 registered enterprises. Data was collected using a five-point Likert scale questionnaire and analyzed using Ordinary Least Squares (OLS) regression. The findings revealed that while kidnapping had a significant positive effect on SME development, suggesting short-term adaptive resilience among businesses, banditry exerted a strong negative influence, leading to reduced business growth and operational challenges. Reliability tests confirmed the validity of the research instruments, with Cronbach's alpha values above 0.7 for all variables. The study recommended that recommended that stronger security measures be implemented to combat the negative effects of banditry. Additionally, support programs aimed at helping businesses build resilience in insecurity-prone areas are essential. These programs could include training in risk management and business continuity, as well as financial aid to support recovery and long-term growth. These findings are vital for policymakers aiming to create a more secure and supportive environment for SME development in Lere LGA.

Keywords: Insecurity, Banditry, Kidnapping, SMEs, Development.

1. Introduction

Small and Medium Enterprises (SMEs) are crucial drivers of economic growth and development, accounting for over 90% of businesses worldwide and providing employment opportunities for millions of people (Ayyagari et al., 2017). In emerging markets, SMEs contribute significantly to GDP, with estimates suggesting that they account for up to 40% of GDP in some countries (World Bank, 2020). However, SMEs face numerous challenges, including insecurity, which hinders their growth and development. According to the International Labour Organization (2020), insecurity affects SMEs' ability to create jobs, innovate, and contribute to economic growth.

Banditry, a form of insecurity, has devastating effects on SMEs development. Research by Olaniyan et al. (2018) found that banditry reduced SMEs' sales revenue by 35% in Nigeria's northern region. Similarly, a study by Ogunleye et al. (2020) revealed that banditry increased security costs for SMEs in Nigeria by 30%. This is because banditry creates uncertainty, making it difficult for SMEs to plan and invest for the future. Furthermore, banditry disrupts business operations, leading to lost productivity and revenue. As noted by the Nigerian Bureau of Statistics (2020), banditry has led to significant losses for SMEs in Nigeria.

Kidnapping, another form of insecurity, has severe consequences for SMEs development. A study by Nwaobia et al. (2020) revealed that kidnapping increased security costs for SMEs in Nigeria by 25%. Moreover, kidnapping disrupts business operations, leading to lost productivity and revenue. Research by Okeke et al. (2018) showed that kidnapping led to increased stress and anxiety among SME owners in Nigeria. This can lead to reduced decision-making capacity and decreased business performance. According to the United Nations Development Programme (2020), kidnapping has significant economic and social impacts on SMEs in Nigeria.

The impact of insecurity on SMEs development varies depending on the type and severity of the insecurity. Terrorism, for instance, has been linked to reduced economic activity and increased costs for SMEs. A study by Urama et al. (2019) found that terrorism reduced SMEs' sales revenue by 40% in Nigeria's northeastern region. Similarly, research by Adewale et al. (2020) revealed that terrorism increased security costs for SMEs in Nigeria by 35%. This highlights the need for targeted interventions to address specific forms of insecurity.

Despite the growing body of research on insecurity and SMEs development, there remains a gap in the literature regarding the specific impact of insecurity on SMEs in Nigeria. Studies by Kinyanjui et al. (2019) and Okoroafo et al. (2020) highlight the need for further research on the effects of insecurity on SMEs development in Africa. Furthermore, research by Oyedele et al. (2018) emphasizes the importance of understanding the relationship between insecurity and SMEs development in Nigeria.

The main objective is to investigate the effect of insecurity on small and medium enterprises (SMEs) development in Lere Local Government Area, Kaduna State. Specifically, to:

Evaluate the effect of banditry on small and medium enterprises (SMEs) development in Lere Local Government Area, Kaduna State.

To assess the effect of Kidnapping on small and medium enterprises (SMEs) development in Lere Local Government Area, Kaduna State.

2. Literature Review

2.1 Conceptual Issues

Concept of Insecurity

Insecurity has been defined in various contexts, using different dimensions. According to the United Nations Development Programme (2020), insecurity refers to a state of fear, uncertainty, or vulnerability that threatens an individual's or group's physical, psychological, or socio-economic well-being. Similarly, the World Bank (2020) defined insecurity as any threat or perception of threat to human life, dignity, or livelihood. Additionally, Oyedele et al. (2018) visualised insecurity as the absence of safety, protection, or stability that hinders economic growth and development. In another developement, Adewale et al. (2020) described insecurity as a situation characterised by violence, crime, or lawlessness that undermines social cohesion and economic progress. Kinyanjui et al. (2019) defined insecurity as the perceived or real threat of physical harm, displacement, or loss of livelihood. Nwaobia et al. (2020) viewed insecurity as the lack of confidence in the ability of institutions to protect citizens from harm or danger. Lastly, Urama et al. (2019) opined that insecurity is the state of being vulnerable to exploitation, violence, or oppression.

Concept of Banditry

Banditry was defined as a form of organised crime characterised by armed robbery, theft, and violence, often carried out by groups of individuals or gangs (Hanson, 2017). According to the Global Policy Forum (2018), banditry was a significant threat to security and stability in many regions, particularly in Africa and Latin America, where it was often linked to poverty, unemployment, and social inequality. The International Crisis Group (2019) noted that banditry was frequently used as a tactic by non-state actors to challenge state authority and control. In Nigeria, banditry was described as a major security concern, particularly in the northern regions, where it was linked to cattle rustling, kidnapping, and armed robbery (International Alert, 2019). Research by the Centre for Democracy and Development (2018) found that banditry was often fueled by ethnic and religious tensions, as well as competition for resources such as land and water.

Concept of Kidnapping

Kidnapping was defined as the unlawful seizure or detention of a person, often for ransom or other forms of exploitation (United Nations Office on Drugs and Crime, 2018). According to the Amnesty International (2019), kidnapping was a serious human rights violation, causing immense suffering for victims and their families. The International Committee of the Red Cross (2018) noted that kidnapping was frequently used as a tactic by armed groups to finance their activities and intimidate civilians. In Nigeria, kidnapping was described as a major security threat, particularly in the Northern and Niger Delta region, where it was linked to oil theft and militant activity (Chatham House, 2018). Research by the Nigerian Institute of International Affairs (2017) found that kidnapping was often fueled by corruption, poverty, and unemployment, and that it had significant economic and social impacts on communities.

Small and Medium Enterprises Development

Small and Medium Enterprises (SMEs) development refers to the process of improving the performance, competitiveness, and sustainability of SMEs, which are typically defined as businesses with fewer than 250 employees and annual revenues below $100 million (European Commission, 2020). According to the International Labour Organization (2019), SMEs development involves creating an enabling environment that fosters entrepreneurship, innovation, and job creation, and addresses the unique challenges faced by SMEs, such as limited access to finance, technology, and markets. The World Bank (2020) noted that SMEs development is critical for economic growth and poverty reduction, as SMEs account for up to 40% of GDP and 60% of employment in developing countries. The Organisation for Economic Co-operation and Development (OECD) (2019) defined SMEs development as a process that enhances the productivity, competitiveness, and resilience of SMEs, through initiatives such as business training, mentoring, and access to finance. Furthermore, the United Nations Industrial Development Organization (UNIDO) (2018) emphasised that SMEs development should focus on promoting sustainable and inclusive growth, by supporting SMEs in adopting environmentally friendly practices, improving working conditions, and contributing to local economic development (p. 10). Research by the International Council for Small Business (ICSB) (2019) highlighted the importance of SMEs development in achieving the United Nations' Sustainable Development Goals (SDGs), particularly Goal 8, which targets decent work and economic growth.

2.2 Empirical Review

Chinyere et al. (2022) examined the effect of terrorism and banditry on entrepreneurial development, business activities and human resources in four selected states (Kaduna State, Katsina State, Zamfara State and Yobe State) in northern Nigeria. Face to face interview was used to collect data from twelve respondents. The study data was analysed using qualitative method. The findings revealed that terrorism and banditry have a significant negative effect on human resources in Nigeria. Also, terrorism and banditry have no significant effect on entrepreneurial development in Nigeria. Furthermore, terrorism and banditry have negative effect on few businesses in Nigeria. However, the study was limited to only four northern state which may not be a true representation of the issue in other part of Nigeria, which serve as a great limitation.

Jimoh et al (2023) examined how insecurity affected the performance of SMEs in Kaduna State. There was use of a cross-sectional survey design. A sample of 363 SMEs owners and managers in Kaduna State provided the data. The study employed the use of a multiple regression analysis to test the relationship between the variables. The results showed that kidnapping significantly affect the functioning of SMEs. The results showed that the performance of SMEs is significantly impacted negatively by the resurgence of

Boko haram. The results showed that the performance of SMEs is significantly harmed by banditry activities.

Asogwa et al (2023) investigated the effect of security challenges on business sustainability of SMEs in Nigeria. A quantitative research design was employed and annual secondary data were obtained from the Global Terrorism Index (GTI) and Nigeria Bureau of Statistics on Boko Haram attacks, Kidnapping, and Armed robbery operations. A Preliminary diagnostic was conducted in an attempt to establish the validity of the model using The Augmented Dickey-Fuller Unit Root Test and co-integration test showed a long tern relationship between security challenges and SMEs performance in Nigeria. Ordinary Least Square (OLS) regression to test the study assumptions. The results showed that insecurity challenges have a negative and significant effect on the performance of SMEs in Nigeria

2.3 Theoretical Literature

Rational Choice Theory

This theory was postulated by Blume and Easley (2008). According to Gupta (2003) rational choice theory gave an explanation on how individuals' rational decisions are anchored on cost and benefit of each action and how they maximize the best course of action that serve their interest. In respect to terrorism and banditry, the theory asserted that the activities of these criminals are made from a rational, calculated and conscious decision to embark on a strategic course of action using force of coercion or violence with the view of achieving a socio political and economic goals (Daly & Wilson, 2000). The theory also suggested that the activities of terrorist undermine the safety and the effectiveness of human resources and also hinders the entrepreneurial development effort of any nation.

Relative Deprivation Theory

Gurr (1970) held that political violence and banditry happen due to collective discontent caused by a sense of relative deprivation. This theory is based on frustration - aggression assumption which says that frustration breeds aggressive behavior. It also attempts to explain the relationship between unemployment, poverty and banditry. It held that the activities of bandits are fuel by poverty occasion by unemployment.

This study is anchored on rational choice theory and relative deprivation theory because the rational choice theory and relative deprivation theories laid emphasis on the factors that seem to be responsible for the emergence of banditry and kidnapping and its effect on small and medium enterprises development.

3. Methodology

The study employed the use of a survey research design to examine the effect of insecurity on small and medium scale enterprises in Lere Local Government in Kaduna State. The study population consists of registered SMEs in Lere Local Government. According to Kaduna State Industralisation and Micro Credit Management Board (2021) there are 1292 registered SMEs in Lere Local Government Area, Kaduna State, Nigeria. With a population size of 1292, using a desired confidence level of 95%, and a margin of error (precision) of 5%, from the Morgan and Krejcie's table of (1970), a sample size of 288 participants was derived. However, to cover for emergent issues that may arise in survey research, 30% was added to the sample size as recommended by (Israel, 2013). To find 10% of the sample size, you can simply multiply the sample size by 0.10 (which represents 10% as a decimal). If the sample size is 288, then: 10% of the sample size = (288 ×0.10) = 28.8. Therefore, 10% of the sample size is approximately 29. The sample size is (288+29) is 317.

Furthermore, using simple random sampling method the study employed the use of a five point Likert scale questionnaire that was adapted from previous research of (Bhattacherjee, 2012; Harris, & Brown, 2010) to distribute data to SMEs in Jema'a LGA.

Reliability and Validity Tests

In qualitative research, reliability means that another person should be able to examine the work and come to similar conclusions. In this regard, a reliability test was vital to ensure that the data accurately capture the phenomenon under investigation. Validity tests were conducted to give assurance that the intended phenomenon was captured. This was achieved by employing two carefully trained research assistants to collect the data. Similarly, a pilot test was carried out in Jema'a Local Government Area and the results from the test is displayed below.

Table 1: Reliability Test Result

	Cronbach's alpha	Number of Items	Remark
SME development	0.850	5	Reliable
Banditry	0.843	5	Reliable
Kidnapping	0.759	5	Reliable

Source: SPSS 27.0 Output

Table 1 shows the result of the reliability test of the research instrument. Reliability test was conducted for each of the variable based on the number item that measured it. Given that all the variables have a Cronbach Alpha value that is above 0.7, indicating that the questionnaires are valid and reliable (Hair, et al 2010). Lastly, Ordinary Least Square Regression was used to test the hypotheses. The following specified model equation was employed

$SMD = \beta0+\beta1BT+ \beta2KD+\mu$

Where:

SMD = SMEs Development

BT = Banditry

KD = Kidnapping

$\beta0$ = Constant (coefficient of intercept);

μ = Error term.

4. Results and Discussion

The data collected through the administration of questionnaire was coded in SPSS 26.0 and was used for the estimation of the results in this study. The provided table illustrates the distribution and usability of questionnaires within the research context. Out of a total of 317 questionnaires distributed, 309 were successfully returned and deemed usable after undergoing data cleaning procedures, representing a retrieval rate of 97.4%. This indicates a high level of engagement and compliance among respondents in providing usable data for the study's analysis and evaluation.

Table 2: ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	21.588	2	10.794	705.164	.000[b]
	Residual	4.684	306	.015		
	Total	26.272	308			

a. Dependent Variable: Small and medium enterprises development

b. Predictors: (Constant), Banditry, Kidnapping

Source: SPSS Output, 2024

Table 2 indicates that the regression model significantly predicts the development of small and medium enterprises (SMEs), as indicated by a p-value of .000. The total sum of squares for the model is 26.272, with the regression model accounting for 21.588 of this variance. The regression model includes two predictors: banditry and kidnapping. With 2 degrees of freedom, the mean square for the regression is 10.794, while the residual mean square is .015 with 306 degrees of freedom. The F-value of 705.164 suggests that the model's explanatory variables (banditry and kidnapping) have a significant influence on SME development.

Table 3: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.904[a]	.818	.817	.126

a. Predictors: (Constant), Banditry, Kidnapping

Source: SPSS Output, 2024

Table 3 presents the model summary, which idicates the relationship between insecurity factors (banditry and kidnapping) and the development of small and medium enterprises (SMEs) in Lere LGA, Kaduna State. The R value of .904 indicates a strong positive correlation between the predictors (banditry and kidnapping) and SME development. The R Square value of .818 suggests that approximately 81.8% of the variation in SME development is explained by the model, which includes these two insecurity factors. The adjusted R Square value of .817 further refines this, accounting for the number of predictors in the model. The standard error of the estimate, .126, indicates the average distance between the observed and predicted values, suggesting a relatively good fit of the model to the data.

Table 4: Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	T	Sig.
1	(Constant)	.835	.127		6.581	.000
	Kidnapping	2.744	.077	3.408	35.803	.000
	Banditry	-1.920	.057	-3.189	-33.500	.000

a. Dependent Variable: Small and medium enterprises development

Source: SPSS Output, 2024

The table presents the coefficients of a regression model analyzing the effects of insecurity (measured by kidnapping and banditry) on small and medium enterprises (SMEs) development in Lere Local Government Area (LGA), Kaduna State. The coefficient for kidnapping is positive and significant ($p < 0.001$), indicating that increases in kidnapping incidents have a strong positive effect on SME development. While this might seem counterintuitive, it could imply that the SMEs might adapt or take strategic measures in response to kidnapping, leading to temporary development gains. However, this result should be carefully analyzed and compared with existing literature. Various studies have shown that insecurity can compel businesses to adopt defensive measures, leading to short-term adaptation strategies that may temporarily spur innovation or development (Okoli & Orinya, 2020). However, in the long term, sustained insecurity often leads to business closures or relocation (Afolabi & Yinka, 2019).

Furthermore, the coefficient for banditry is negative and significant ($p < 0.001$), showing that increases in banditry have a negative effect on SME development. This suggests that, unlike kidnapping, banditry severely hampers the growth of SMEs in the region. SMEs may face challenges such as loss of goods, destruction of property, and heightened insecurity, which directly affects their development. This result is consistent with findings in the literature where insecurity, particularly through acts of banditry, has been associated with a sharp decline in economic activities and SME development. According to Onoh (2021), SMEs are particularly vulnerable to banditry as it leads to a loss of inventory and increased operational costs, thus stifling growth.

4.1 Discussion Major Findings

This study explored the impact of insecurity on the development of small and medium enterprises (SMEs) in Lere Local Government Area (LGA), Kaduna State, Nigeria. Using a survey research design, the study targeted registered SMEs in the region, which amounted to 1,292 as documented by the Kaduna State Industrialization and Micro Credit Management Board (2021). A sample size of 317 participants was determined using Morgan and Krejcie's table (1970) and adjusted following Israel's (2013) recommendation to cover potential survey issues. Data collection was executed via a five-point Likert scale questionnaire adapted from previous studies by Bhattacherjee (2012) and Harris & Brown (2010). Random sampling was employed to select participants, ensuring a representative sample from the SME population.

Reliability and validity tests were conducted to ensure the accuracy of the research instruments. The Cronbach's Alpha results indicated high reliability for the variables under study, with SME development, banditry, and kidnapping showing values of 0.850, 0.843, and 0.759 respectively, all above the acceptable threshold of 0.7 (Hair et al., 2010). Data were analyzed using Ordinary Least Squares (OLS) regression to test the hypotheses. The results indicated that while kidnapping had a significant positive effect on SME development, banditry exerted a strong negative influence, highlighting the varied impacts of insecurity on business growth in the region.

5. Conclusion and Recommendations

The study concludes that insecurity in the form of kidnapping and banditry significantly affects SMEs in Lere LGA, albeit in different ways. Kidnapping, which might initially appear counterintuitive, was found to have a positive effect on SME development. This result suggests that SMEs may adopt strategic resilience measures in response to kidnapping incidents, possibly increasing innovation or operational adjustments in the short term. However, the long-term sustainability of such adaptations remains questionable and requires further investigation. Banditry, on the other hand, negatively impacted SME development, stifling business growth through property destruction, theft, and heightened insecurity, which are consistent with the findings of Onoh (2021) and Afolabi & Yinka (2019). These findings are critical for policymakers in Kaduna State, as they underscore the need for differentiated strategies to address various forms of insecurity. While temporary resilience may arise in the face of kidnapping, sustained efforts to combat banditry and general insecurity are essential to foster a conducive environment for SME growth. The government, in collaboration with local stakeholders, should focus on improving security to mitigate the detrimental effects of banditry and develop long-term strategies to support SMEs in the region.

Based on the findings, the study recommends:

i. Improve Security to Address Banditry: Since banditry has been found to have a severe negative impact on SME development in Lere LGA, it's crucial for local authorities to ramp up security efforts. This could involve strengthening community security measures, like setting up neighborhood watch programs, and increasing police presence in vulnerable areas. The government should also collaborate with national security agencies to provide advanced technology for monitoring and responding to banditry. By making the region safer, businesses will be better able to operate without constant threats, encouraging growth and development.

ii. Support SMEs to Build Resilience Against Insecurity: The study shows that some SMEs have developed resilience to kidnapping through adaptation strategies. Building on this, the government and NGOs can introduce programs to further help businesses cope with insecurity. These programs could provide training on how to manage risks, respond to crises, and maintain business operations during challenging times. Offering financial aid or special loans to SMEs affected by insecurity would also help them recover faster and become more sustainable in the long run.

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