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EFFECT OF TERRORISM AND BANDITRY ON ENTREPRENEURIAL DEVELOPMENT, BUSINESS ACTIVITIES AND HUMAN RESOURCES IN NIGERIA

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Abstract

Terrorism and banditry have affected the economic development of Nigeria. This study 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. Data was analyzed 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. Hence, we recommend that government should encourage the entrepreneurs through financial incentives to set up new businesses and also to expand the existing ones to create the much-needed job for the teeming unemployed youths. Government should invest on critical infrastructure to enhance entrepreneurial development and business activities. Government and relevant security agencies should ensure that Nigeria business environment is secured.

Keywords: Terrorism, Banditry, Human Resources, Entrepreneurial Development, Business

1. Introduction.

The word terrorism comes from French word “terror” which means extreme fear and anxiety that negatively affects non-rational individuals (Kılıç, 2007). Terrorism also involved actions, which creates fear and chaos through violence or threats of action in the targeted sectors. Yalçinkaya (2008) held that reason for the targeting of the economy, the state, entrepreneurial development and human capital is because they are the most important indicator of economic and political success. In fact, terrorist activities disrupt the macroeconomic stability in the country and create violence in the society. Nigeria has Africa’s largest most booming economy and is currently a destination of choice for American investors with U.S. foreign investment being one of the largest in the continent. The

country is the fifth largest exporter of oil worldwide and ranked number twelve as the largest petroleum producer. On the other hand, massive revenue from oil earning has gone into consumption and recurrent expenditure with little left to carry out infrastructural development. Corruption is widespread in public life while capital flight is endemic feature in the management of Nigerian economy.

Nigeria has witness inequalities in income distribution. This has led to a wide gap between the rich and poor (Enders & Sandler, 2002). Worsening inequality in the income distribution has given rise to frustration and anxiety among the economic disadvantage group.

Illiteracy and lack of educational opportunities are major hindrances to socio-political and economic growth. Large number of Nigerians have experienced decline in socio-economic and infrastructural development. This may be partly due to dwindling oil revenue and corruption. Corruption has been a clog on the wheel in an effort to develop the economy. Most of the oil wealth have been stolen and kept in foreign banks by unscrupulous and unpatriotic Nigerians. This Money should have been used by government in executing programs that will stimulate the economy and generate the much-needed employment for our teeming youths

The entrepreneurial developments which ought to improve the Nigerian economy through the growth in its gross domestic product seem to be affected by the activities of terrorist and bandits. Small businesses which ought to employ youths are either closed down or functioning far below its capacity, hence increase youth unemployment in the country. This was compounded by endemic corruption and the failure of successive government to diversify the economy. Unemployment brings about desperation and dependency on family members and friends. The frustration and dejection that torments the unemployed youths create a fertile ground for crime to thrive. These impoverished youths are always exploited by the criminal elements in the society to carry out their heinous crime. These crimes are usually conformed in many forms such as terrorism, banditry and so on, but its manifestation includes cattle rustlings, kidnapping, suicide attack, rape, armed robbery, looting, arson and militancy.

These criminal activities have negatives resultant effect on Nigerian economy. According to Blomberg, Hess & Weerapama (2004), terrorism and banditry has led to behavioral change in individuals saving, investment and consumption Planning, mobilization of funds and improvement of human capital through the acquisition of new skills and knowledge, entrepreneurial development has become very difficult. Businesses which includeretail and whole sale, farming and fishing and so on were negatively affected as many have close down. This has led to loss of domestic and inward investment in Nigeria. Gaibullov and Sandler (2008) revealed that terrorism

caused economic activity to diverge investment spending to others such as government spending on defense. It may also lead to redirection of domestic and foreign investment from area or country with higher risk to those with a lower risk.

The unquantifiable cost of these criminal activities on human resources, entrepreneurial development and economy at large is enormous. According to 2019 report of United Nation Development programme (UNDP) on measuring the economic impact of violent extremism leading to terrorizing in Africa, it showed that between 2007 to 2016, Africa continent loss a minimum of US\$119 billion. The report revealed that Nigeria loss US\$97,966 million within the same period. This loss came from 3058 attacks and 18952 fatalities. This agreed with Collier (1999) that opined that terrorism destroys both human capital and physical capital (public infrastructure)

It is against this background that this study investigates the effect of terrorism and banditry on entrepreneurial development and human resources in Nigeria. The specific objective of this study is to

- i. Investigate the effect of terrorism and banditry on entrepreneurial development in Nigeria
- ii. Investigate the effect of terrorism and banditry on human resources in Nigeria
- iii. Investigate the effect of terrorism and banditry on business activities in Nigeria

To achieve the objective of the study, the following questions were raised.

- i. Does terrorism and banditry have any significant effect on entrepreneurial development in Nigeria?
- ii. Does terrorism and banditry have any significant effect on human resources in Nigeria?
- iii. Does terrorism and banditry have any significant effect on business activities in Nigeria?

Thus, we hypothesized as follows:

HO₁: Terrorism and banditry have no significant effect on entrepreneurial development in Nigeria

HO₂: Terrorism and banditry has no significant effect on human resources in Nigeria.

HO₃: Terrorism and banditry has no significant effect on business activities in Nigeria.

Significantly, this study will provide a better understanding on entrepreneurial development and human resources in North West and North Eastern part of Nigeria that is affected by terrorism and banditry. It will also reveal the implication of terrorism and banditry as it affects entrepreneurial development and human resources in Nigeria. This will guide the policy makers in formulating relevant policies that will enhance the growth of entrepreneur in Nigeria. Furthermore, it will contribute to the existing body of knowledge.

The scope of this study is Kaduna State, Katsina State, Yobe State and Zamfara State, in Nigeria. These states were chosen because they are the epicenter of banditry and terrorism.

This paper is divided into five sections. Section one is the introduction above while section two and three comprise of literature review and methodology of the study. Finally, sections four and five deal with data analysis and conclusion of the study.

2. Literature Review

The Nigerian society is getting more and more insecure, more people are getting into crimes and they are getting more ruthless, desperate and sophisticated (Godly & Wilfred, 2012). Since the advent of the present democratic dispensation, new forms of violent crimes have become common; these include kidnapping for ransom, pipeline vandalization, bombings, rape, political violence and more (Eme, 2011). In some instances, whole villages are sacked because of minor political differences (Godly & Wilfred, 2012). Michael (2007) opined that terrorism includes individuals or groups with political views, which he described as having socio-cultural values and norms they want to impose on society through

violence. The term terrorism was defined by American bureau of investigation (FBI) as unlawful use of force and violence against persons or property to intimidate or coerce a government, the civilian population or any segment thereof, to further one political or social objective (Enders & Sandler, 2011). This study defined banditry as the use of force and violence to achieve economic goals by individuals or groups through devilish activities that involve rustling of cattle, kidnapping, killing, arson, looting, rape, and armed robbery. The activities of these criminal elements are supported by information technology which offers them a platform for planning, tactics, strategies, information sharing, dissemination, recruitment and propaganda.

Terrorism and banditry have become a harsh reality in today's society. In 1974, the British government defined terrorism as the use of violence for the purpose of instigating fear on the public or any section of the public. Also in 1992, the United Nations defined terrorism as activities aimed at inducing anxiety, violence by faceless individuals, group or state actors for selfish, criminal, social or political reasons whereby the direct target of violence are not the main target (Enders & Sandler, 2011). Furthermore, the United States (US) state department opined that terrorism is the use of premeditated politically motivated violence against non-combatant target by sub-national groups or clandestine agents with the goal of influencing an audience (Enders & Sandler, 2011).

Banditry and terrorism can lead to a substantial loss for the economy of a country. These losses are mainly due to uncertainties brought about by the confidence lost by the investors, entrepreneurs and captains of industries. Furthermore, loss of human resources through the evil activities of these bad elements has contributed to great economic loss. The entrepreneurial developments which supposed to improve the Nigeria economy through the growth in the gross domestic product seem to be affected by terrorism and banditry. The rising cases of youth unemployment has compounded because, the small businesses which ought to employ these youths are either closed down or functioning far below its capacity.

Youths Unemployment poses' great danger to any society as it leads to frustration, dejection, desperation and dependency on family and friends and crime.

Illiteracy and lack of educational opportunities have also contributed to large number of unemployed youths in Nigeria. Some of these youths do not possess any skill or the pre-requisite educational qualification. Desperation, frustration and dejection that is associated with unemployment makes the youths vulnerable to the activities of criminal minded elements who explore their idle predicament to get them recruited into the criminal gangs. The activities of these criminal elements have cripple entrepreneurial development which ought to provide the much-needed jobs to the unemployed youths. The qualities of life of the workers and entrepreneurs which ought to be improved by entrepreneurial and human resources development have deteriorated due to this twin evil.

Terrorism and banditry are synonymous as the twin evil uses force and violence to achieve their goal. Terrorism is anchored on belief, ideology or persuasion while banditry has no ideology or religious root but anchored on greed to acquire illicit wealth through the use of violence. Banditry can be defined as the use of violence to achieve economic goal by individuals or groups. It is not targeted against the state but against the defenseless and law-abiding citizen. These criminal activities created atmosphere of uncertainty that unsettle resources distribution, entrepreneurial and human resources development within a country. In Nigeria, there seem to be a relationship between bandits and terrorist groups. Recently, the chairman of Nigeria governors' forum who is currently Ekiti state governor, DR. Fayemi Kayode alleged that there seem to be collaboration between bandits and insurgents. He alleged that the illicit fund raised through the activities of bandits is used to finance the inhuman operation of terrorist in Nigeria. Thus, banditry in Nigeria goes beyond the greed to acquire illegal wealth by individuals or groups, rather the terrorists have explored it as a viable means of raising money and other material support for their activities.

The socio - economic implications of banditry and terrorism in Nigeria can be seen from different perspectives. The cost of destruction of lives and property and national productivity are directly affected. In the long run, the indirect cost of reducing and curbing this menace includes the human cost and the amount of lives wasted in the process. The cost of fighting these criminals is enormous and it is not borne by one country. For instance, in 2018-2019 fiscal years the budgetary allocation of UN intervention in **MALI** known as **MINUSMA** was US\$ 1.07 trillion. This huge amount would have impacted positively on entrepreneurial development and human capital in Africa if it was not channeled to fight terrorism and banditry.

Entrepreneurial and Human Resources Development

Entrepreneurial development deals with the behavior of entrepreneurs, the dynamics of business set-up, development and expansion of small business enterprise. This includes all method or procedure that will improve the skill and knowledge of an entrepreneur and also enlarge their base in order to quicken the pace at which new business and employment are created (Gebel & Giesecke, 2016). Entrepreneurship development can be achieved through different training and classroom programs. The main objective of entrepreneurial development is to increase the number of entrepreneurs and the pace at which new businesses gets better. On a wider sense, this reduces unemployment through the creation of new jobs opportunities for the teeming youths and also enhances the nation economy. Entrepreneurial development is targeted at person or group of persons who want to start or possibly expand a business. It is also focused on generating new ideas, improving the existing ideas and potential of an entrepreneur.

The concept of entrepreneurial development has two stages. The primary stage involves the development of entrepreneur personality-skills, motivation, values and behavior to enhance his/her performance. This is done to unbundle the entrepreneur latent potential traits and behavioral characteristics that are necessary for effective and efficient entrepreneurial roles. The secondary stage involves the mobilization of resources for the

commencement of production or service delivery. This includes the gathering of financial, material and human resources, time and effort to ensure that success is achieved. Duru (2011) concur to this view as he argued that entrepreneurial development is concerned with the commitment of resources to a business enterprise.

According to Adesina (2012), entrepreneurial development focused more on growth potential and innovation. However, many of the lessons learned from experiences in both types of development are similar. Entrepreneurial development is used in alleviating the unemployment problem, overcoming the problem of economic stagnation and to increase the competitiveness and growth of business.

Entrepreneurial development will encourage entrepreneurs to create fresh enterprises, new commercial activities, and new economic sectors. They will generate jobs for others; produce goods and services. Entrepreneurial development is a major force that drives the economy of many developed nations. It is also the platform where new ideas are introduced continually into businesses and the market place. Entrepreneurs convert these ideas into products and service to create wealth and reduce unemployment. Smith (1776) opined that the strength of any nation depends on its ability to create wealth. The wealth creation process lies in the hands of persons or groups who are innovative.

2.2 Theoretical Review

Theoretically, several theories have provided explanation on entrepreneurial development, human capital, terrorism and banditry but for the purpose of this study, human capital theory, the rational choice theory, the relative deprivation theory and the Drucker theory were discussed.

Human Capital Theory

This theory provided an insight on entrepreneurial contribution of an individual to a firm (Becker, 1962). This theory explained the role human capital plays in any firm that lead to either success or failure of the firm. It

held that skills and knowledge are necessary tools that enhance individual performance in a firm. Skills and knowledge can be acquired through formal or informal training, on the job training, day- to- day performance of a task, seminars, and workshop and so on. Skills and knowledge in an individual are necessary in building occupational and industry human capital.

Rational Choice Theory

This theory was postulated by Blume & Easley (2008). According to Gupta (2003) rational choice theory attempt to explain 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 assert 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 (Crenshaw, 1992 & 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.

Drucker Theory

Drucker (1946) noted that "an entrepreneur is one who always looks forward for a change, key into it and exploits it as an opportunity." He held the view that the emergence of entrepreneurship was due to the availability of two critical factors – innovation and resource. According to him, change is the real hub of entrepreneurship which creates the supply. A thing is regarded as a resource when its economic value is

recognized. For example, coal was considered worthless until the discovery of its use. Drucker opined that a successful entrepreneurial development will lead to entrepreneur that will create new values and enhance customer satisfaction. Entrepreneurial development is the practice which is driven by knowledge and skill acquisition. Entrepreneurial development will mobilize domestic savings and utilization of local resources, to start a new business enterprise and to expand the existing ones.

This study is anchored on Drunker theory, 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 terrorism and its effect on entrepreneurs and their business while Drunker theory on entrepreneurship revealed what was involved in entrepreneurial development

2.3 Empirical Literature Review

Blomberg, Hess and Ophanides (2004) investigate the macroeconomic consequences of international terrorism and interactions with alternative forms of collective violence. A secondary source of data was used through annual observation report on 177 countries between 1968 to 2000. The findings revealed that terrorism have negative effect on economic growth. Gaibullov and Sandler (2009) studied the impact of terrorism on economic growth in Asia between the periods 1970-2004 using panel data. A secondary source of data was used to analyze the study. The result showed that terrorist attack has a significant effect on economic growth. However, this effect is different between developed and developing Asian countries.

Bezić, Galović, and Mišević (2016) examined the impact of terrorism on foreign direct investment of the selected European Union (EU) and European Economic Area (EEA) countries. The study focused on 29 countries within the period 2000- 2013. A secondary source of data was used. The finding revealed that terrorist activities negatively affect the investors' confidence thus reducing

the inflow of foreign direct investment. These results show a negative indirect relationship between terrorism and economy. Choi (2015) in a study titled economic growth and terrorism employed secondary data on cross-national, time – series analysis between the period 1970 – 2007 for 127 countries. The findings revealed that countries with high industrial growth rate are less disposed to terrorist activities but are more likely to experience suicide attack. Shabir, Naeem and Ihtshami (2015) studied the effect of terrorism on economic growth in Pakistan using Solow growth model. Secondary data from 1981-2012 was used. Co-integration technique was used for data analysis. The finding showed that terrorism had negatively affected the economic growth of Pakistan. Awojobi (2014) investigated the socio-economic implication of Boko haram insurgency in North East, Nigeria. The study employed secondary data for the period 2003 to 2009. Descriptive statistics was used to analyze the data. The result revealed that the activities of Boko haram have negative effect on the economy and social lives of the people. Louis and Hiikyaa (2018) studied the effect of insecurity on economic growth in Nigeria. Secondary source of data was used. The data was quarterly data 2008; Q1 to 2016; Q4 gotten from international financial statistics (IFS) published by IMF and World Bank. Vector Auto regression (VAR) was used to analyze the data. The findings revealed that insecurity has a positive correlation with investment activities and economic growth.

3. Methodology

The study adopted descriptive survey research design because it gives the researcher the privilege to collect information directly from the respondent. Data was collected through scheduled interview. The reason for the choice of interview technique is because it allows the interviewer to not only ask the respondents what their issues, opinions are and experience but also to probe why they feel such issue, opinion, and experiences exist. Face to face interview also gives the interviewer the opportunity to ask questions. The population of this study comprise of 12 notables' small business enterprise selected from Kaduna state, Kastina state, Zamfara state and Yobe state. The choice of these states are because

they are considered the epicenter of banditry and terrorism in northern Nigeria. The selected businesses include 4 hotels, 4 sachet water firms and 4 foam industries. Each of these firms was selected from each state, thus, a total of three firms comprising of a hotel, a sachet water firm and a foam industry was selected. The selection of these firms was based on their popularity in the state and visibility. Confidentiality of names of the respondents and their firms was guaranteed. Since we need respondents who can adequately provide information to enable us to achieve the objective of the study, owners of the firms were interviewed. The items for the scheduled interview were developed from terrorism, banditry, entrepreneur and human resources literature. During the interview, the researcher-initiated discussion and the interviewee was given sufficient time for introspection and narration of their own experiences. The discussions were recorded and transcribed verbatim. Data collected were organized, checked for clarity and analyzed in line with research objective.

4. Discussion of Results

The respondents consist of 11 males and 1 female. The interview was conducted at the business premise of the various firms selected. The researcher used one research assistant for each state who understands the local language and is familiar with the terrain of the state. The interview lasted for an average of 4 hours 30 minutes in each state. The interviewer and her assistant spent an average of 1 hour 30 minutes on each firm.

4.1 Root of Banditry and Terrorism.

All the respondents put the blame for the current wave of insecurity at the door step of the politicians. They held that politicians have provided poor leadership and have mismanaged the national resources which have brought untold hardship on the citizens of the state. The respondents cited the worsening inequality in income distribution which has left a wide gap between the rich and the poor. They said that the failure of the government at all level to address the critical issue of infrastructural decay has contributed to youth unemployment. All the respondents agreed that infrastructural development is

key to sustainable economic growth and job creation. They said that politicians who engaged in corrupt practices and embezzlement of public fund are breeders of terrorist and bandits as their unpatriotic actions have rendered many youths unemployed. They opine that unemployment have brought frustrations, dejection and desperation among youths in the area of the study. Frustration and dejection create a fertile ground for banditry and terrorism to thrive.

4.2 State of Business

There was sharp division among the respondents on the state of various businesses in the affected states. 4 of the respondents that are hotel entrepreneurs lamented that terrorism and banditry has almost crippled their business. They revealed that the number of clients has drastically gone down as most people now try to avoid travelling to these states. The local and foreign tourist has also avoided these states. 8 of the respondents that produce foam and sachet water said that banditry and terrorism did not affect their businesses. They argued that they still enjoy smooth production and large patronage of their products from the people of the state. All the respondents agreed that the impact of banditry and terrorism depends on the nature of business and location. They also agreed that most businesses at the urban centre have done very well except for few that were affected.

4.3 Businesses at Rural Areas

All the respondents agreed that the activities of bandits and terrorists are more pronounced in the rural areas than urban areas. They attributed this to inadequate number of security personnel deployed to provide security to the rural dwellers. The respondents alleged that bandits and terrorists exploited this security gap to perpetuate their heinous crime. This has led to destruction of businesses in the rural area. Some of the business owners have relocated their business to the urban centre.

4.4 Human Resources

All the respondents agreed that bandits and terrorists have unleash fear on entrepreneurs and their workers. Fear have caused psychological problem on the workers. 5 of the respondents said that some of their workers have

suffered insomnia. The health of the workers has been negatively affected. All the respondents alleged that fear has made some entrepreneur to relocate their business or close down. This has contributed to the rising unemployment in the study area. 9 of the respondents revealed that the entrepreneurs and government of the affected states no longer see the issue of human resource development as a top priority because the financial burden of waging the war on insecurity have left the states with less funds for other developmental projects including human resource development. They also noted that the activities of bandits and insurgents have led to the closure of schools in area that the government feels that is susceptible to attack. This closure has affected the job of employees of private schools that were closed down. Furthermore, all the respondents agreed that some of the recent measure adopted by the government to tackle insecurity has negative impact on job security. They recall the hardship currently being experience by some of their friends and family members who have lost their job as a result of telecommunication shut down in some of the affected areas.

4.5 Entrepreneurial Development

Three of the respondents from Kaduna state said that terrorism and banditry does not affect the entrepreneurial development in the state. They revealed that the state has witness an influx of both local and foreign investors to the state during this period of banditry and terrorism. They attributed this to the right policy on the ease of doing business which the government of the state put in place to attract investors. They also argued that the current huge investment on critical infrastructure by the state government has opened up the state for more investments by private sectors. 9 of the respondents agreed that their various state governments are not doing enough like their counterpart in Kaduna to attract investors. There was unanimous decision and agreement among the respondents that right policy and investment on critical infrastructure is key to sustainable entrepreneurial development in the area of study. Hence, banditry and terrorism have low impact on entrepreneurial development.

4.6 Victim of Terrorism and Banditry

All the respondents agreed that the free movement of people; goods and services are the first casualty of terrorism and banditry. They said that the security road block mounted by the security agencies on the roads to curtail the activities of bandits and terrorists have hindered the free movement of people, goods and services in the affected states. People, goods and services now takes longer time to get to their destination. 9 of the respondents noted that this delay has not disrupted the supply of goods and services in the affected states. 3 of the respondents disagreed and said that there have been instances where some goods and services are out of stock. Other victim includes people that have been killed, maimed or kidnapped for ransom.

5. Conclusion and Recommendations

Terrorism and banditry have led to destruction of lives and properties in Nigeria. This has brought an atmosphere of fear and uncertainty among the small business owners and their workers. Workers have lost their jobs and there is no job security in the affected states. Thus, terrorism and banditry have a significant negative effect on human resources in Nigeria. Furthermore, entrepreneurial development depends on government policy and the provision of critical infrastructure for sustainable entrepreneurial development, thus terrorism and banditry have no significant effect on entrepreneurial development. Also, terrorism and banditry have negative effect on few businesses such as hospitality while most of the businesses such as foam and sachet water producers enjoyed high patronage. Hence, terrorism and banditry negatively affected few business enterprises. It was also found that businesses in the rural areas are more affected than those in the urban areas.

Hence, based on the finding of this study, we recommend as follows:

Government and relevant security agencies should ensure that Nigeria business environment is secured. The activities of these criminal elements should be completely brought to an end or reduced to the barest minimum.

Government at all levels should ensure that Nigerians reap the benefit of good governance. This is the quickest solution to the problem of terrorism and banditry.

The policy makers and relevant stake holders in area of entrepreneurship and human resources development should work closely together to formulate policies that would encourage entrepreneurial and human resources development in Nigeria. Also, government should encourage the entrepreneurs through financial incentives to set up new businesses and also to expand the existing ones to create the much-needed job for the teeming unemployed youths. Government should invest on critical infrastructure to enhance entrepreneurial development and business activities.

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- Government at all level should create a commission that will be saddled with conflict and grievance resolution to avert this unpleasant state where Nigeria nation seem to be at war. Finally, the ministries of trade and industry, employment, youths and sports should be replicated at both state and local government council to address the problem of entrepreneurial and human resources development to enable them to create jobs at grass root level.
- Future research should consider the use of quantitative methods as this technique will allow the researcher to use large sample size for a better result which can be generalized. The scope of the study should be expanded to include Niger state, Borno state, Sokoto state and Adamawa state.
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