UNIJERPS
Unizik Journal of Educational Research and Policy Studies VOL.20 (1);
July-December, 2025 https://unijerps.org
2023 Impact Factor: **6.834;** 2022 ***Impact Factor***: 5.156; ***2021 Impact Factor: 5.641;***
2020 Impact Factor: 5.355. *Indexing and Impact Factor URL:*
http://sjifactor.com/passport.php?id=21363

INFLUENCE OF INSECURITY ON SMALL-SCALE BUSINESSES IN BORNO STATE, NIGERIA

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ABSTRACT

The significance of small-scale businesses in the growth and development of a country is a well-established reality. However, in conflict ridden environment where insecurity exist, the survival and productivity of small-scale businesses are usually halted. Thus, the influence of insecurity on small-scale businesses was investigated in Borno State. A total of 385 respondents were selected for the study through proportionate sampling and data was collected through a structured questionnaire titled "insecurity and small-scale business" (ISSB). Data collected was analysed with frequency counts, percentage, mean, standard deviation and Pearson Product Moment Correlation and Regression analysis at 0.05 level of significance. The study uncovered that the worse affected small-scale businesses by insecurity were mat making traders, Fruit dealers, soft drink dealers and Tailoring/Fashion designers. Its consequences on small-scale businesses were making transportation to became difficult to get and costly; mounting of multiple road block resulting in delay of business and the relocation of small-scale business operators to safer localities for operations. The strategies adopted by business owners involve the use of vigilante group and civilian Joint Task force to secure their businesses and collaborating with security agencies to enhance information sharing for the safety of their businesses. The challenges faced by business owners as a result of insecurity affected the growth of small-scale businesses adversely; making it difficult for business owners to have access to raw materials, leading to low productivity and businesses experienced low patronage and low profit. Thus, the Pearson Correlation Analysis of insecurity and small-scale businesses revealed that the hypothesis was rejected, implying that there is a significant relationship between insecurity and small-scale businesses ($r = 0.462$; $P < 0.05$). As insecurity rises, its influence on small-scale businesses also tends to increase. Thus, affecting the operations and growth of SMEs. On the issue of coping strategies of small-scale businesses owners, the correlation revealed that ($r = 0.428$, $P < 0.05$), indicating that as insecurity increases, SME business owners tend to adopt more proactive coping strategies to contain it. Therefore, the study recommended that the root causes of insecurity should be addressed by the government and citizens should join hands with the government to ensure that lives and properties are protected and secured for the effective operations and growth of small-scale businesses in the state.

Keywords*:* Insecurity; Small-Scale Businesses.

Introduction

Around the world, small and medium enterprises (SMEs) play dominant roles in most economies. This is based on their potentials to create job, reduce poverty and trigger economic development. World Bank (2020) reported that SMEs represent about 90% of businesses and more than 50% of employment worldwide. The document indicated further that formal SMEs contribute up to 40% of national income (GDP) in emerging economies. These numbers are significantly higher when informal SMEs are included (World Bank, 2020). Therefore, the importance of small and medium sized enterprises (SMEs) cannot be overemphasized, as they are considered as the engine room for growth in developed and developing countries. In industrialised countries such as Asia, SMEs have become the driving force in their rapid growth. Guo and Ma (2017) reported that SMEs constitute an overwhelming majority of the enterprises in China and are key to its economic development, as they represent 99.6% of China's companies, offer more than 80% of the job positions and hold more than 70% of the patents. These businesses also represent more than 60% of the gross domestic product (GDP)and contribute more than 50 per cent of the taxes (Guo & Ma, 2017).

In South Korea, SMEs account for 99% of all enterprises and 88% of all employees. Some of the world's leading Korean companies such as Samsung and LG were once small-scale enterprises (Otero & Rhyne, 2014). These cases revealed that SMEs are important to the developmental process of a nation, and it would be beneficial for African countries to promote SMEs for further growth (Otero & Rhyne, 2014). Due to the influences of globalization, African countries have taken cognisance of the importance of promoting SMEs in their domains. For instance, SMEs have been playing a significant role in the micro and macro economy levels of South Africa, as SMEs generated more than 55% of all jobs and 22% of the country's Gross Domestic Product (GDP) (Wanjohi & Mugure, 2008). Also, in Kenya, SMEs contributed to 40-50% of the GDP and 80% of the employment (Mwarari & Ngugi, 2013). The significance of SMEs in Africa is undoubtedly rising at an alarming rate, given the fact that they serve as the link between simple industries to complex and highly developed large industries and provided a platform for Africa take-off to development (Muriithi, 2017). Thus, SMEs account for more than 90% of businesses and contribute about 50% of gross national product (Kamunge, Njeru & Tirimba, 2014). The influence and potential contributions of small and medium scale businesses are broad and diverse in nature to the extent that they accelerate the achievement of macroeconomic objectives such as enhancing full employment, income distribution and the development of local technology in societies. In Nigeria, since the return to democratic system in 1999, the attention of government has shifted more to the engagement and motivation of its citizens to get involve in SMEs. This is based on the potential of SMEs to

improve the state of affairs of the economy of the country. For instance, the survey of the formal sector of small and medium enterprises by National Bureau of Statistics (NBS) and Small and Medium Scale Enterprises Development Agency (SMEDAN) revealed that 92.8 per cent of the enterprises are small-scale, while 7.22% are medium scale enterprises (NBS/SMEDAN, 2017).

Small-scale businesses represent about 90% of the industrial sector in terms of the number of enterprises; they also account for 70% of national industrial employment if the threshold is set at 10–50 employees, and contribute 10% of manufacturing output in Nigeria (Ajayi, 2012). The growth and development of SMEs are consequent upon the nature of the infrastructure and environment provided by the government for them to operate effective in a society. In societies where social amenities are inadequate and the environment seems harsh for business performance, then, the economies will be adversely affected. Despite this development, insecurity is one of the forces that has been crippling the outcomes of SMEs around the world. The wave of insecurity caused by the spate of terrorism has affected nations, irrespective of their regions and has wrecked havocs on SMEs. The act of violent extremism has become intractable in nature and based on its changing dynamics and intensities, has continued to drive insecurity in societies, causing serious devastating influences on SMEs. According to United Nations (2018), political and social polarization built on economic disparities and populism, competition for natural resources and environmental degradation, fragmented non-state armed actors and the absence of political solutions to evolving conflicts, form the basis of insecurity. Thus, insecurity associated with the activities of criminal cartels, non-state armed groups and extremist or terrorist organizations, have continued to wield strong negative influence in countries worldwide. Wherever it is existing, businesses especially the SMEs bears the brunt of its effects, in such a manner that it produces ripple effects on people and their livelihoods. The Global Terrorism Index (2017) reported that since 2002, eight of the nine regions of the world have experienced an increased level of insecurity, this was largely caused by terrorism. North America was the only region to experience a reduced influence. That is, 88.9% of the world has experienced an increase in terrorism with respect to the world region. As a result of the mounting insecurity, nowhere in the world is completely secure due to the activities of terrorists. In spite of the fight against terrorism initiated by countries, its toll on SMEs has been serious and devastating in many countries of the world. In Africa, the influence of insecurity has been overwhelming because of its low capacity to contain its influence on the continent. According to Collier (2015), Africa is currently facing two entirely distinct dimensions of insecurity, one from the rise of radical extremism, the other from increased natural resource extraction. Armed violence has been a

defining element in the analysis of postcolonial era in Africa. This has further strengthened the terrorist groups operating in the continent. These groups can easily access support and logistics from their allies outside the continent.

This connection grossly reflected in the nature of the attacks carried out by these deadly groups and the kind of weapons they possess and use. This has made terrorist groups operating in Africa to be more sophisticated and devastating in nature. Amnesty International (2019) reported that protracted conflicts in the Central African Republic (CAR), Democratic Republic of Congo (DRC), Sudan and South Sudan have continued to simmer, with indiscriminate attacks on the civilian population. Also, in countries like Cameroon, Mali, Nigeria and Somalia, armed groups are committing serial abuses, including killings and abductions, which has caused mass displacements. Due to high intensity of insecurity existing in these countries, there were excessive human right violations and livelihoods destruction. In Nigeria, the attacks of Boko Haram insurgents coupled with the militancy of herdsmen, there has been increase in the spate of insecurity, which gravely affected SMEs, especially in Borno, Adamawa and Yobe States. Mohammed (2014) stated that these states were the epicentre of the activities of Boko Haram sect and have witnessed serious crippling of economic activities that range from farming, buying and selling, art and craft and so on. The author indicated further that Boko Haram has not only led to closure and/or abandonment of business activities within the states, but also has led to migration of people from the states as well as the reduction of people's patronage of product from Northern Region (Mohammed, 2014). Apart from the insurgency, the activities of criminal gangs and smugglers equally contributed to insecurity in the region. Gaji (2017) reported that the phenomenal rise in smuggling of goods such as money laundering and drug trafficking and other trans-border crimes occur within the border areas of Borno State. Due to negligence, the trans-border trade has become a “hydra headed monster” in the state (Gaji, 2017). Also, the challenges of banditry and herdsmen militancy are issues that have contributed to the escalation of insecurity in the northeast region and generally in the country. Ogbonna, Lenshie and Nwangwu (2023) posited that banditry and herders’ aggression, kidnapping for ransom, and insurgency have ravaged lives and livelihood opportunities, not only in Zamfara State, but also in Borno State.

Borno State is one of the states with a plethora of business opportunities which are the resultant effects of its location, landmass and international borders. These potentials have contributed immensely to its capacity to explore and enhance cross border trade. Tahir and Inuwa (2019) posited that Borno State is strategically located in the Northeast of Nigeria bordering Chad, Niger and the Republic of Cameroon, making it best fit for cross border trade among these three countries. SMEs in Borno State have been striving enjoying cross border

trade advantages for the growth of its domestic economy. Before the insurgency, Maiduguri, the state capital of Borno State was a commercial centre, acting as a route for hats from Bama, fish from Baga and a host of other agricultural produce (including beans, onions, sesame seeds) going to Cameroun, Chad, Niger and sometimes even as far as Libya (Egbejule, 2017). These businesses enjoyed much patronage from Nigerians and other neighbouring countries, making Borno State a major business hub in northeast and in the country. However, the emergence of Boko Haram insurgency and its violent attacks heighten insecurity situation, thereby adversely affecting the productivity of SMEs in the state. The biggest market in Maiduguri, that is, the Monday market located at Yerwa which hosted a large number of owners of small and medium scale businesses was seriously destroyed, to the extent that over 10,000 businesses were closed down (Mohammed, 2014). Also, some of the traders from the south operating in the state moved out as a result of fear of being attacked and the destruction of their businesses. Jelilov, Ayinde, Tetik, Celik and Olali(2018) reported that the agricultural aspect of the small-scale businesses also suffered a major setback. Due to the insecurity, large hectares of farmland were destroyed, markets were burnt down, migration of people from affected areas meant for the cultivation of farmland, animal rearing as well as fishing were abandoned, totally paralysing livelihood ventures and SMEs in the state (Jelilov, al et 2018). Thus, socioeconomic activities dropped drastically, as most of the localities were under the invasion of the insurgents. This development made Mohammed (2014) posited that the economic effects of Boko Haram are apparent in the sense that it leads to the dwindling nature of the business activities of the state and spread their tentacles as well as leading to migration of people from the affected place due to restiveness. Therefore, insecurity has played a huge negative influence on the business climate of the state. It resulted in decline in the rate of business activities, which affected patronages and consequently resulted in sharp drop in profit margins and resulted in the closure of businesses in the state. Mohammed (2012) reported that close to 97 per cent of businesses were negatively affected by the insecurity. Some of them had to close down, some of them had to retrench their workers, and others had to cut down the number of hours of operation. For instance, commercial banks were forced by the insecurity to review their operational hours, starting from 9.00 am to 12.00 noon as against the normal operational period of 8.00 am to 4.00 pm. This alone is a major blow on business activities, because traders coming from other states and locations find it difficult to conduct financial transaction as the numbers of working hours have been significantly reduced, thereby affecting cash flow for transaction (Mohammed, 2012). In the height of insecurity, electricity and mobile communication were shut down by the insurgents in some places in Borno state, including the state capital. This

put businesses at risk as buyers find it difficult to contact sellers and sellers to link up with producers in their respective locations in Borno State. Therefore, it is against this backdrop, that this study assessed the influence of insecurity on small and medium scale businesses in Borno State.

Statement of the Problem

In every society, governments are bound constitutionally to ensure the security of lives and properties of citizens. Nigeria like other African countries is experiencing a terrible wave of insecurity. Although, insecurity is not a new phenomenon in the country, as the history of Nigeria is replete with the challenges of insecurity, since independence. Apart from the civil war in 1967 to 1970, there have been several ethno-religious crises, communal conflicts and intermittent farmer-herder conflicts that have been contributing to insecurity in the country. Alimba and Salihu (2020) reported that Boko Haram has been the most enduring phenomenon and is a serious driver of instability and insecurity after Nigeria's 1967 –1970 civil war. However, since the return to democratic governance in 1999, the experiences of insecurity has been unfolding in an uncommon manner in the country. Thus, insecurity created room for the wanton killings, bombing and kidnapping of people in the country. The dynamics of insecurity has affected various sectors of the economy in a devastating way, especially in Borno, Adamawa and Yobe States where Boko Haram insurgency hold sway. The persistency of insecurity in Borno State, primarily due to the activities of Boko Haram insurgency, bandits and criminal gangs have had profound and devastating consequences on small-scale businesses. Insecurity playing out in the state has claimed lives, and destroyed and paralyzed business activities, both in rural and urban areas of Borno State. One of the worst hit economic ventures is the SMEs in the northeast, Nigeria.

Okoli and Nnamdi, (2019) reported that many business premises, markets, shops, and warehouses were destroyed during Boko Haram attacks, which resulted in the physical loss of capital and assets for small business owners. Also, insecurity caused the displacement of business owners, thereby rendering their businesses unproductive. Adeniran and Owonikoko(2021) posited that the state of insecurity forced thousands of entrepreneurs and traders to flee their homes and communities, making displacement to disrupt business continuity and affecting access to customers and suppliers. Apart from this, Akinola (2018) pointed out that in Borno State, frequent roadblocks, curfews, and fear of being attacked limited the movement of goods and people, as a result causing small-scale businesses to face difficulty in accessing local and regional markets. The implications of this occurrences are the resultant effects of goods being spoiled, destroyed and leading to the closing down of small-scale businesses in the state. Mohammed (2018) reported that about 97% of businesses especially small-scale businesses were negatively affected by the invasion of

Boko Haram. Some of the businesses had to close down and others relocated to safer places, while some remained expecting normalcy to be restored. Ali, Mustapha and Yusuf (2020) posited that insecurity reduced household income and economic confidence, leading to lower consumer spending, which negatively affected the turnover and profitability of small-scale businesses in the state. Due to insecurity, Southerners operating in the state, were said to have closed their businesses and left the troubled cities, while about 10,000 shops and stalls in markets were said to have been abandoned by traders who have fled the state (Alechenu, 2013). However, it is imperative to note that studies that examined the influence of insecurity on small-scale businesses were rather scanty. These studies dwell more on the issues of causes and consequences of insecurity, greatly laying emphasis on the activities of Boko Haram insurgency. Therefore, this study intends to bridge the gap by specifically investigating the influence of insecurity on small-scale businesses in Borno State, Nigeria.

Research Questions

The following research questions were developed to guide the study

i. Which of the SMEs was the most influenced by insecurity in Borno State?
ii. What are the consequences of insecurity on small-scale businesses in Borno State?
iii. What are the coping strategies adopted by small-scale businesses owners to cope with the insecurity in Borno State?
iv. What are the challenges faced by business owners in curbing insecurity for the operations of their businesses in Borno State?

Research Hypotheses

The following hypotheses were formulated to guide the study and were tested at 0.05 level of significance.

$H_0$1: There is no significant relationship between insecurity and the operations of SMEs in Borno State.

$H_0$2: There is no significant relationship between insecurity and the coping strategies adopted by small-scale businesses owners in Borno State

$H_0$3: Insecurity does not make any significant influence on SMEs in Borno State.

Methodology

Research Design

The research design that was adopted in this study is ex-post facto research design. The choice of this design is based on the fact that the study is interested in integrating the cause-and-effect relationship between the independent variable and the dependent variable, in which the independent variable, however, cannot be manipulated or altered by the researcher. In this case “insecurity” is the independent variable, while “small-scale businesses” are dependent variable. Therefore, the collection and analysis of data were aimed at highlighting the implications of insecurity on small-scale businesses because the event had already taken place in Borno State.

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Population of the Study

The population of the study comprise of owners of small and medium scale businesses in Borno State. The population is made up of different categories of small-scale traders located in the state, which are 28,685 small-scale businesses.

Sample of the Study

The sample of the study is made up of two local government areas selected from each of the senatorial districts. Thus, Maiduguri and Bama local government areas were chosen from Borno central senatorial district, while Askira Uba and Gwoza local government areas were selected from Borno south senatorial district. Also, Munguno and Kukawa were selected from Borno north senatorial district. The choice of these local government areas is informed by the fact that they experienced high incidents of insecurity, majorly due to the attacks of Boko Haram insurgency. Thus, small-scale business operators were used as respondents for the study.

Table 1 **Nature of Small-scale Businesses Sampled in the study**

S/No	Nature of Small-scale Businesses	Number of business operators in Maiduguri and Bama LGAs	Number of business operators in Askira Uba and Gwoza LGAs	Number of business operators in Munguno and Kukawa LGAs
1	Textile Dealers	1,628	1,121	878
2	Animal Feeds Sellers	976	871	275
3	Cooking Oil Dealers	1,344	1,216	1115
4	Tailoring/Fashion Design	1,421	1,254	1,003
5	Grains/Cereals sellers	2,255	1364	1,043
6	Bakery Dealers	801	454	265
7	Mat Making traders	640	278	164
8	Leather work traders	785	875	634
9	Soft drink dealers	1,251	875	634
10	Fruit dealers	1,435	1,023	987
	Total	**12,536**	**9,332**	**6,817**

Sources: **Local Association of the businesses (2020)/ Local Government Councils (2020)**

Table 1 showed the existing small-scale businesses that were used as reference points for data collection in the study. In Maiduguri and Bama Local Government Areas, there are 12,536 small-scale businesses recorded, while in Askira Uba and Gwoza Local Government Areas, a total of 9, 332 small-scale businesses were estimated. In Munguno and Kukawa Local Government Areas, the number of small-scale businesses were 6,817. Therefore, the whole of the small-scale businesses were 28,685. Therefore, in selecting the samples for the study, Yamane(1967) simplified formula for calculating sample size was used. Thus, the formula is: $n = \frac{N}{1 + N\,(e)^2}$

Where n: is the sample size
N: is the population
e : is the level of precision
Therefore, to calculate the sample size =

$$n = \frac{28{,}685}{1 + 28{,}685(0.05)^2}$$
$$= \frac{28{,}685}{1 + 28{,}685(0.0025)}$$
$$= \frac{28{,}685}{1 + 71.7125}$$
$$= \frac{28{,}685}{72.7125}$$
$$= 394.49$$
$$n = 395$$

The sample of the study is 395. Thus, proportionate sampling was used to determine the sample size for each of the local government areas as: 173; 128 and 94 which is equal to 395

Sampling Techniques

Purposive sampling technique was adopted in selecting the six local government areas in Borno State. The purposive sampling technique was based on the level of attack experienced in a particular locality, the level of business consciousness of the people and accessibility to the locality. Therefore, the business operators were selected using random sampling in their various major markets in their localities. Adopting these procedures give the researcher the opportunity to balance the respondents in order to avoid lopsided response. Also, it helped in the selection of respondents that are knowledgeable of the subject matter.

Instrument for Data Collection

The instrument used for data collection was a structured questionnaire, titled "insecurity and small-scale business" (ISSB). The questionnaire was divided into four sections A to D; each section was patterned to reflect an aspect of the research question of the study. Section A contained dealt with the personal information of the respondents, while section B dealt with the nature of insecurity, causes and consequences of insecurity on SMEs in Borno State. Section C contained information on the coping strategies adopted by business owners as well as government to contain the insecurity in the state. Section D contained items on the nature of SMEs most influenced by insecurity and the challenges faced by business owners in the state. The response mode for the instrument was demarcated into four (4) points Likert rating scale of: strongly agree (4 points scale), agree (3 points scale), strongly disagree (2 points scale) and disagree (1-point scale).

Validation of the Instrument

Face and content validity were adopted to validate the research instruments. Two lecturers, who were

knowledgeable in the area under consideration were consulted in the Centre for peace and security studies to help in validating the instrument. while two other experts were contacted from Science Education to also look into the instrument to ascertain its validity

Reliability of the instrument

The Split half test was adopted to measure the reliability of the instrument. The questionnaire was administered to a sample of 20 business men and women in Mubi North local government area of Adamawa state as a way of conducting pilot study to ascertain the reliability of the instrument before administering it at Borno State.

Method of Data Collection

The data for the study was collected through a questionnaire. In the process of collecting the data, the researcher personally visited the areas selected for the administration of the questionnaire. The researcher employed two research assistants to help out in the administration of the questionnaire. The research assistants were trained on how to go about administering the questionnaire. The researcher distributed 395 copies of questionnaire to the respondents to fill for three days, before it was retrieved from them. Out of the 395 copies of questionnaire administered, a total of 385 copies were retrieved from the respondents, implying that 97% of the questionnaire were collected from the respondents.

Method of Data Analysis

Data collected for the study was analysed using percentage, frequency counts, mean, and standard deviation. Thus, Pearson Product Moment Correlation and Regression analysis were used to test the hypotheses. The bio data of the respondents and research questions were analysed with frequency count and percentage. For the purpose of interpretations and decision-making for data analysed, a cut-off point with respect to 4 point Likert rating scale was employed. Therefore, the limit of mean for study was 2.5. So those items with mean equal to or greater than 2.5 were considered as agree or are regarded as strong factors, while those items with mean score less than 2.5 were considered as disagree or weak factors in the study. The Pearson Product Moment Correlation and Regression analysis were used to test the hypotheses at 0.05 level of significance.

Analysis and Result

The analysis and interpretations presented below represent data analysis and results.

Research Question 1: *Which of the SMEs was the most influenced by insecurity in Borno State?*

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Table 2: Nature of SMEs most influenced by insecurity in Borno state

S/N	Item	Highly Influenced	Moderately Influenced	Slightly Influenced	Not Influenced
1.	Textile Dealers	130 (33.7%)	193 (50.1%)	37 (9.6%)	25 (6.5%)
2.	Animal Feeds Sellers	96 (24.9%)	160 (41.6%)	98 (25.5%)	31 (8.1%)
3.	Cooking Oil Dealers	98 (25.4%)	230 (59.7%)	37 (9.6%)	20 (5.2%)
4.	Tailoring/Fashion Designers	200 (51.9%)	116 (30.1%)	48 (12.5%)	21 (5.5%)
5.	Grains/Cereals Sellers	83 (21.6%)	137 (35.6%)	95 (24.7%)	70 (18.2%)
6.	Bakery Dealers	102 (26.4%)	214 (55.5%)	56 (14.5%)	13 (3.4%)
7.	Mat Making Traders	245 (63.6%)	89 (23.1%)	34 (8.8%)	17 (4.4%)
8.	Leather Work Traders	142 (36.9%)	149 (38.7%)	74 (19.2%)	20 (5.2%)
9.	Soft Drink Dealers	220 (57.1%)	109 (28.3%)	40 (10.4%)	16 (4.2%)
10.	Fruit Dealers	226 (58.7%)	98 (25.5%)	46 (11.9%)	15 (3.9%)

Table 2 revealed the nature of small-scale businesses that were most influenced by insecurity in Borno State. The respondents indicated that insecurity actually influenced on all the small-scale businesses. However, the degree of the influence varies from one business to another in the state. The respondents indicated that the most influenced small-scale business by insecurity were mat making traders (63.6%); Fruit dealers (58.7%); Soft drink dealers (57.1%) and Tailoring/Fashion designers (51.9%). The respondents indicated that the most moderately influenced small-scale businesses by insecurity were cooking oil dealers (59.7%); bakery dealers (55.5%) and textile dealers (50.1%). Therefore, the influence of insecurity on small-scale businesses varies from one location to another. In some locations the influence was high, while in some places the influence was moderate.

Research Question 2: *What are the consequences of insecurity on small-scale businesses in Borno State?*

Table 3: Consequences of insecurity on small-scale businesses in the state

S/N	Item	S A	A	SD	D	$\bar{x}$	Std
1	Insecurity resulted in permanent closure of some small-scale businesses in Borno State.	180 (46.8%)	164 (42.6%)	16 (4.2%)	25 (6.5%)	3.29	0.82
2	insecurity caused the relocation of small-scale business operators to other localities considered to be safe for their businesses.	195 (50.6%)	158 (41%)	10 (2.6%)	22 (5.7%)	3.36	0.79

3	Insecurity made investment in small-scale business unattractive to investors in the state.	162 (42.1%)	181 (47%)	21 (5.5%)	21 (5.5%)	3.25	0.79
4	Insecurity increased the cost of doing business, thereby affecting the profit margin of operators adversely.	185 (48.1%)	150 (39%)	24 (6.2%)	26 (6.8%)	3.28	0.85
5	Insecurity negatively affected the profit margin of the small-scale businesses in the state.	164 (42.6%)	171 (44.4%)	21 (5.5%)	29 (7.5%)	3.22	0.85
6	Insecurity caused transportation to be difficult to get, thereby making it to be costly	215 (55.8%)	130 (33.8%)	27 (7%)	13 (3.4%)	3.42	0.76
7	Insecurity made it difficult for small-scale business operators to get loans from banks in the state.	161 (41.8%)	163 (42.3%)	36 (9.4%)	25 (6.5%)	3.19	0.85
8	insecurity caused the use of road block/check points, resulting in delay for business operators.	198 (51.4%)	147 (38.2%)	26 (6.8%)	14 (3.6%)	3.37	0.76
9	Insecurity caused small-scale business operators to pay more while transporting their goods causing hike in prices in the state	207 (53.8%)	133 (34.5%)	28 (7.3%)	17 (4.4%)	3.37	0.80
10	Insecurity results in loss of goods because of the searching patterns on roads in the state.	162 (42.1%)	171 (44.4%)	21 (5.5%)	31 (8.1%)	3.20	0.87
11.	Insecurity made it difficult to get access to raw material/supplies for their businesses	170 (44.2%)	165 (42.9%)	20 (5.2%)	30 (7.8%)	3.23	0.86

Table 3 revealed the consequences of insecurity on small-scale businesses in Borno State. The respondents that were greatly disposed to the fact that insecurity on small-scale businesses made transportation to became difficult to get as well as being costly($\bar{x}$ = 3.42); insecurity resulted in mounting of road block which caused delay for business operations($\bar{x}$ = 3.37); insecurity caused small-scale business operators to pay more for transporting their goods leading to hike in prices ($\bar{x}$ = 3.37); insecurity caused the relocation of small-scale business operators to other localities considered safe for their businesses($\bar{x}$ = 3.36); insecurity resulted in permanent closure of some small-scale businesses in Borno State($\bar{x}$ = 3.29); insecurity increased the cost of doing business, thereby affecting the profit margin of operators adversely ($\bar{x}$ = 3.28) and it made investment in small-scale business unattractive to investors in the state($\bar{x}$ = 3.25). A total of 89.6% of the respondents indicated that insecurity made transportation difficult and costly for small-scale business operators in the state. Equally, 89.6% of the respondents supported the fact that insecurity caused the use of road block/check points, resulting in delay for business operators. In the same vein, 88.3% of the respondents agreed that insecurity caused small-scale business operators to pay more, while transporting their goods causing hike in prices in the state.

The respondents (91.6%) indicated that insecurity caused the relocation of small-scale business operators to other localities considered to be safe for their businesses. The respondents that indicated that insecurity resulted in permanent closure of some small-scale businesses in Borno State were 89.4%. A total of 87.1% of the respondents signified that insecurity increased the cost of doing business, thereby affecting the profit margin of operators adversely. The respondents (89.1%) revealed that insecurity made investment in small-scale business unattractive to investors in the state. The other consequences of insecurity on small-scale businesses as indicated by respondents were insecurity made it difficult to get access to raw material/supplies for their businesses ($\bar{x}$ = 3.23); insecurity results in loss of goods because of the searching patterns on roads in the state ($\bar{x}$ = 3.20); and insecurity made it difficult for small-scale business operators to get loans from banks in the state ($\bar{x}$ = 3.19).

Research Question 3: *What are the coping strategies adopted by small-scale businesses owners to cope with insecurity in Borno State?*

Table 4: Coping strategies adopted by Small-scale Businesses Owners to addressing Insecurity

S/N	Item	S A	A	SD	D	$\bar{x}$	Std
1	Setting up a vigilante group to secure their businesses in the state	173 (44.9%)	180 (46.8%)	15 (3.9%)	17 (4.4%)	3.32	0.75
2	Engaging the Civilian Joint Task force in the course of their businesses in the state	152 (39.5%)	179 (46.5%)	18 (4.7%)	36 (9.4%)	3.16	0.88
3	Registration/profiling of small-scale businesses to fish out infiltrators	120 (31.2%)	208 (54%)	43 (11.2%)	14 (3.6%)	3.12	0.74
4	Employment of local cooperative measures to improve the finance of their businesses	116 (30.1%)	208 (54%)	32 (8.3%)	29 (7.5%)	3.06	0.82
5	Collaboration with security agencies to enhance information sharing for the safety of their businesses	172 (44.7%)	159 (41.3%)	29 (7.5%)	25 (6.5%)	3.24	0.85
6	Borrowing from friends to finance their businesses in the state.	72 (18.7%)	190 (49.4%)	36 (9.4%)	87 (22.6%)	2.64	1.02

Table 4 showed the coping strategies adopted by small-scale business operators in addressing insecurity in the state. The item statements were all supported by the respondents as actions conducted by them to addressing insecurity, so that they can go on with their businesses. Therefore, the actions executed by small-scale businesses were setting up a vigilante group to secure their businesses in the state ($\bar{x}$ = 3.32); collaboration with security agencies to enhance information sharing for the safety of their businesses ($\bar{x}$ = 3.24); engaging the Civilian Joint Task force in the course of their businesses in the state ($\bar{x}$ = 3.16); registration/profiling of small-scale

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2020 Impact Factor: 5.355. *Indexing and Impact Factor URL:*
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businesses to fish out infiltrators ($\bar{x}$ = 3.12); employment of local cooperative measures to improve the finance of their businesses ($\bar{x}$ = 3.06) and borrowing from friends to finance their businesses in the state. ($\bar{x}$ = 2.64). A total of 91.7% of the respondents indicated that they set-up a vigilante group to secure their businesses in the state, while 86% of the respondents agreed that they collaborated with security agencies to enhance information sharing for the safety of their businesses. The respondents that indicated that they engage the Civilian Joint Task force in the course of their businesses in the state represented 86%. Equally, a total of 85.2% of the respondents agreed that they registration/profile small-scale businesses to fish out infiltrators. Also,84.1% of the respondents indicated that they employed local cooperative measures to improve the finance of their businesses, while 68.1% of the respondents agreed that they borrow from friends to finance their businesses in the state.

Research Question 4: What are the challenges faced by business owners in curbing insecurity for the survival of their businesses in Borno State?

Table 5: **Challenges faced by Small-scale Business owners as a result of insecurity in the state**

S/N	Item	S A	A	SD	D	$\bar{x}$	Std
1.	Insecurity caused the creation of multiple road blocks which affected businesses in the state	145 (37.7%)	173 (44.9%)	37 (9.6%)	30 (7.8%)	3.12	0.877
2	Insecurity made business owners to waste money in paying for new locations safe for their businesses	120 (31.2%)	153 (39.7%)	53 (13.8%)	59 (15.3%)	2.86	1.023
3.	Insecurity caused the destruction of some businesses leading to their closure.	152 (39.5%)	161 (41.8%)	40 (10.4%)	32 (8.3%)	3.12	0.904
4.	Insecurity scared away investors which adversely affected the growth of small-scale businesses in the state	194 (50.4%)	139 (36.1%)	32 (8.3%)	20 (5.2%)	3.31	0.834
5.	Insecurity rendered business owners poor due to low patronage in the state	158 (41%)	181 (47%)	24 (6.2%)	22 (5.7%)	3.23	0.805
6.	Insecurity created uncertainty for investors preventing them from investing in any business in the state.	156 (40.5%)	178 (46.2%)	29 (7.5%)	22 (5.7%)	3.21	0.815
7.	Insecurity reduced business owners' access to raw materials thereby causing low productivity.	186 (48.3%)	143 (37.1%)	22 (5.7%)	34 (8.8%)	3.24	0.912

Table 5 showcased the challenges faced by business owners in curbing insecurity for the survival of their businesses in Borno State. Thus, the challenges faced by them were: insecurity scared away investors which adversely affected the growth of small-scale businesses($\bar{x}$ = 3.31); insecurity

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reduced business owners access to raw materials thereby causing low productivity ($\bar{x}$ = 3.24); insecurity rendered business owners poor due to low patronage ($\bar{x}$ = 3.23); insecurity created uncertainty for investors preventing them from investing in any business ($\bar{x}$ = 3.21); insecurity caused the destruction of some businesses leading to their closure ($\bar{x}$ = 3.12); insecurity caused the creation of multiple road blocks which affected businesses operations ($\bar{x}$ = 3.12) and insecurity made business owners to waste money in paying for new locations safe for their businesses ($\bar{x}$ = 2.86). Therefore, a total of 86.5% of the respondents indicated that insecurity scared away investors which adversely affected the growth of small-scale businesses in the state, while 85.4% of the respondents agreed that insecurity reduced business owners' access to raw materials thereby causing low productivity. Equally, 88% of the respondents signified that insecurity rendered business owners poor due to low patronage in the state. The respondents that indicated that insecurity created uncertainty for investors preventing them from investing in any business in the state constituted 86.7%. A total of 82.6% of the respondents agreed that insecurity caused the creation of multiple road blocks which affected businesses in the state, while 81.3% of the respondents revealed that insecurity caused the destruction of some businesses leading to their closure. The respondents that agreed that insecurity made business owners to waste money in paying for new locations considered safe for their businesses represented 70.9%. Thus, small-scale business owners faced various challenges as a result of insecurity in Borno State.

Research Hypothesis 1: *There is no significant relationship between insecurity and the operations of SMEs in Borno State.*

Table 6: Correlation between Insecurity and small-scale businesses

Item	N	Mean	Std. Deviation	R	P-value
Insecurity	385	30.9506	5.30577	0.462	0.000*
small-scale businesses	385	36.2286	5.31308		

*Significant at 5% level

Table 6 revealed the Pearson Correlation Analysis of insecurity and small-scale businesses (SMEs). The hypothesis was rejected, indicating that there was a significant relationship between insecurity and the operations of small-scale businesses in Borno State. Thus, the mean value of insecurity was 30.9506. and the mean value of small-scale businesses was 36.2286. The Pearson correlation coefficient of r = 0.462, indicated a positive correlation between insecurity and SMEs. Since the P-value was 0.000, which is less than 0.05 level of significance, it means that as insecurity rises, its influence on small-scale businesses also tends to increase. Thus, affecting the growth of SMEs in the state.

Research Hypothesis 2: There is no significant relationship between insecurity and the coping strategies adopted by small-scale businesses owners in Borno State

Table 7: Correlation between Insecurity and Coping Strategies adopted by Small-scale Businesses Owners

Item	N	Mean	Std. Deviation	r	P-value
Insecurity	385	30.9506	5.30577	0.428	0.000*
Coping strategies of SME owners	385	18.5610	3.13698		

*Significant at 5% level

Table 7 represented the Pearson Correlation Analysis of insecurity and the coping strategies adopted by small-scale businesses owners to contain it in Borno State. The hypothesis was rejected, indicating that there was a significant relationship between insecurity and the coping strategies adopted by small-scale businesses owners to contain it. The mean value for insecurity was 30.9506 and the coping strategies adopted by SMEs owners to address the insecurity was 18.5610. The Pearson correlation coefficient was (r = 0.428, P < 0.05). Thus, The P-value was 0.000, which is less than 0.05 level of significance, implying that there was a positive correlation between insecurity and the coping strategies adopted by SMEs owners to address insecurity in Borno State. Thus, as insecurity increases, SME business owners' device more proactive coping strategies to contain insecurity.

Research Hypothesis 3: Insecurity does not make any significant influence on the growth of SMEs in Borno State.

Table 8: Influence of Insecurity on Small-scale Businesses in Borno State

Variables		**Coefficient**	**Standard Error**	**t-value**	**P-value**
Constant		21.912	1.425	15.376	0.000*
Nature for Insecurity		0.463	0.045	10.193	0.000*
MODEL SUMMARY					
R=0.462	R^2=0.213	F-value=103.891		P value=0.000*	

Table 8 revealed a Linear Regression Analysis indicating the influence of insecurity on small-scale businesses in Borno State. The analysis showed a significant relationship between the predictors and the dependent variable. The correlation coefficient (R) of 0.463 indicated a positive correlation, suggesting a discernible linear association between insecurity and its influence on small-scale businesses in the state. Also, the model revealed that the coefficient of determination (R^2) is 0.213, implying that approximately 21.3% of the variability observed on insecurity and its influence on small-scale businesses can be attributed to variations in the proportion of the variance in the dependent variable. The ANOVA confirmed the overall significance of the regression model. With a statistically significant F-value of 103.891 (p-value=0.000 < 0.05), it indicated that the model as a whole

effectively predicts the variations in the dependent variable based on the independent variable. Thus, the analysis revealed that for every one-unit increase in insecurity, there will be a predicted increase of 0.463 units as the influence on small-scale businesses. Moreover, the associated p-value, which is less than 0.05, suggested that the coefficient is statistically significant, reinforcing the fact that insecurity greatly influenced on small-scale businesses in Borno State.

Discussion of Findings

Nature of SMEs most influenced by insecurity in Borno state

It is clear from the study that insecurity actually influenced on SMEs. However, the degree of the influence varies from one business to another in the state. The most influenced small-scale businesses by insecurity were mat making traders, fruit dealers; soft drink dealers and tailoring/Fashion designers. Also, those small-scale businesses that were moderately influenced by insecurity were cooking oil dealers, bakery dealers and textile dealers. Therefore, the influence of insecurity on small-scale businesses was high in some locations, while in some places the influence was moderate.

Consequences of Insecurity on Small-scale Businesses

The consequences of insecurity on small-scale businesses were so serious in the state. Insecurity made transportation to be difficult to get, thereby making it costly. Also, insecurity resulted in the use of road block, causing delay for business operators and because of insecurity some business operators relocated to other safer places. This idea is in line with the position of Korimi(2023) that some small business relocated to more peaceful environment. Insecurity equally caused small-scale business operators to transport their goods at high prices. Furthermore, insecurity increased the cost of doing business, adversely affected the profit margin of business operators. Insecurity caused investment in small-scale businesses unattractive to investors in the state, and it resulted in the closure of small-scale businesses in the state. Inuwa and Muhammad (2019) attested to the idea that insecurity situation halted business operations during the periods of violence and also caused outright closure of many small businesses especially in the in the North-east. The authors stated further that where there is no peace and security, it will be extremely difficult for business to survive. According to Korimi (2023), insecurity produced a negative influence on the production of goods and services by small and medium scale enterprises in Borno State. Also, Chukurah, Eme and Ogbeje (2015), observed that insecurity has caused the environment in Borno State, so hazardous thereby forcing the people especially investors/entrepreneurs to alternate to a terrorist-free zone. These consequences of insecurity are clearly a reflection of the findings of this study. Inuwa and Muhammad (2019) were of the opinion that insecurity negatively influence the operations and growth of small businesses, in the sense that, it produced negative effects on sales

turnover and generally on small business performance. Equally, it is clear that insecurity greatly affected the productivity of small and medium scale business to the extent that there was decrease in output, reduction in the flow of raw materials and reduction in the quantity of goods/services produced (Inuwa and Muhammad, 2019).

Coping strategies adopted by Small-scale Businesses owners to contain Insecurity

The coping strategies adopted by small-scale businesses owners to cope with insecurity in Borno State were: setting up a vigilante group to secure their businesses, collaboration with security agencies to enhance information sharing for the safety of their businesses, engaging the Civilian Joint Task Force in the course of their businesses. The opinions of Oriazowanlan and Erah (2019) corroborated the findings of this study that in the arena of insecurity, small-scale business operators employed security guards, relied on community leaders' efforts and the involvement of neighbourhood watch. Also, registration/profiling of small-scale businesses to fish out infiltrators was conducted and employment of local cooperative measures to improve the finance of their businesses and borrowing from friends to finance their businesses in the state. These strategies were used by the individual SMEs operators to contain insecurity for the benefits of their businesses. According to Umar (2021), the approaches adopted by small-scale business owners to cope with insecurity range from organising a vigilante group, collaboration with government security forces on information sharing/protection with regard to insecurity and the use of security awareness programme to sensitize members. These approaches align with the findings of this study.

Challenges faced by Small-scale Business owners in curbing insecurity for the survival of their businesses

The challenges faced by business owners as a result of insecurity were: insecurity scared away investors which adversely affected the growth of small-scale businesses. Also, insecurity rendered business owners poor due to low patronage. Dugguh, (2015) posited that the high insecurity rate in the northeast region of the country is a challenge for small business successes. Thus, insecurity terribly influenced adversely on businesses in state. This assertion is in tandem with the outcomes of this study. Equally, insecurity created uncertainty for investors preventing them from adequately investing in businesses, insecurity caused the destruction of some businesses leading to their closure. The positions of Achumba; Ighomereho, and Akpor-Robaro (2013) were in line with findings of this study that insecurity situation actually halted business operations during the periods of violence and also caused the outright closure of many enterprises especially in the areas or zones where incidences of insecurity is rife and occur on a daily basis. According to Ali; Musa and Fada (2016), the major markets in the state, which are popularly called Monday

Market and the second largest market called Tashan Baga market were seriously affected as hundreds of shop owners, especially Southerners are said to have closed their businesses and left the troubled city. By implication, insecurity led to the closure of small-scale businesses and caused the destruction of many SMEs in the Borno State. It also led to loss of job by several people in Borno State and a large number of SMEs' owners and/or operators were displaced, some relocated to other part of the country. Also, Bina, Mbaya and Dlakwa (2020) observed that as a result of insecurity, many businesses were closed down or looted, making most business owners to relocate to other states. Apart from the fact that business owners were displaced, many of them closed down their businesses for fear of being attacked or killed in the process. Thus, insecurity reduces business owners' access to raw materials, thereby causing low productivity and created an atmosphere in which investors were scared away from doing business in Borno State. The assertions of Oriazowanlan and Erah (2019) corroborated the outcomes of this study that insecurity produced adverse consequences on business by discouraging business operators from expanding their businesses or make new investment and also scare away potential local and foreign investors. Insecurity equally caused the challenge of multiple use of road blocks on the road, which invariably effected businesses in the state. The ideas of Adewale (2024) are in tandem with the findings of this study that the uncertainty insecurity created by illegal checkpoints deter potential investors from entering the region. Thus, the deprivation of investment will hamper the creation of jobs, thereby creating a pathway for the manifestations of unemployment and poverty, causing SMEs operators to struggle for survival.

Conclusion and Recommendations

The significance of small-scale businesses in the growth and development of a country is a well-established reality that cannot to be disputed. This is because most of the large-scale businesses around the world started as small-scale businesses before they grew into what they are today. Their existence in societies help to ensure that employment opportunities are created, poverty is reduced and industrial complex the developed in a country. Around the world, the SMEs are a critical factor in the growth equation of societies. Through SMEs, most of the advanced nations were pull out of the wood through investment in it, which grow into giant corporations making influence not only domestically, but also internationally in the world. However, SMEs thrive in stable and peaceful environment. In hostile and unstable environments where insecurity exist, it will be difficult for SMEs to thrive and survive in such environments. Insecurity triggered by act of terrorism, herdsmen militancy, banditry and armed criminality will produce dysfunctional outcomes on businesses operating in such domains. For instance, in Borno State, many small-scale businesses were destroyed as a result of insecurity.

The insecurity led to the mounting of multiple roadblocks, consequentially creating room for the extortion of business owners, humiliating them and violating their human rights. This adversely influenced on businesses as many of them cannot cope with this development, instigating them to change their locations to other safer states or even outside the country. Apart from this, the scenario generally caused many businesses to collapsed and closed up. For the sake of survival, small-scale business owners adopted various approaches to cope with it, so that they can continue their businesses. In some places they set up vigilante group to help secure their businesses and they equally collaboration with security agencies to enhance information sharing for the safety of their businesses in the state. In view of this, it is imperative to make the following recommendations for the study:

(i) To overcome the consequences of insecurity, government should ensure that adequate security is provided in the state. The security forces should collaborate with local vigilante groups for businesses to thrive as well as allowing peace and stability to reign in the state.

(ii) Business owners should join hand with the government forces to ensure that lives and properties are keenly protected in the state. This will help in creating a stable environment for business owners to carry out their businesses without fear.

(iii) Government should ensure that necessary facilities are provided that will promote good governance, transparency, and accountability at all levels in the state. Justice System should be strengthened to ensure that perpetrators of insecurity are held accountable for their actions. This will restore peace and business owners will be able to conduct their businesses in the state.

(iv) To overcome the challenges faced by small-scale business owners, public awareness campaigns should be mounted for them to be educated on security matters and measures that can be adopted to protect themselves and their businesses.

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