

Effects of Survival Strategies on the Success of Entrepreneurial Activities amid Banditry and Kidnapping in Gusau Metropolis, Zamfara State

Mulikat FolaShade Usman¹ and Lubabatu Musa Anka²

¹Department of Business Administration, Usmanu Danfodiyo University, Sokoto

Email: mulikat.usman@udusok.edu.ng¹, lubabatumusaanka@gmail.com²

<https://doi.org/10.57233/gijmss.v7i3.03>

Abstract

The paper examined the effect of survival strategies on entrepreneurial success amid banditry and kidnapping in Gusau Metropolis of Zamfara state. A sample of sixty one entrepreneurs was selected using purposive sampling techniques. The justification for the limited sample size of sixty one is because of inaccessibility to the entrepreneurs, since most of them have closed their business because of the issue of Banditry and kidnapping. The study hypothesis was tested using linear regression to analyze the relationship between dependent variable and independent variables, while SPSS version 14 was used for the analysis. The survival strategies which include; adapted risk with $B = -.159$, $P\text{-value} = .141$, allocation of financial resources to security $B = .255$, $P\text{-value} = .006$ and insurance coverage $B = .067$, $P\text{-value} = .207$. Results revealed a significant negative relationship between banditry and entrepreneurial survival strategy. The study concluded that banditry and kidnapping have a significant effect on entrepreneurial survival in Zamfara state. The implications of the study to the Government, entrepreneurs and stakeholders are related to the allocation of financial resources to security. The study recommends among others that entrepreneurs (owner managers) should contribute certain amount of money for security matters. Also Government of Zamfara should intensify efforts to tackle banditry and support entrepreneurial survival in the state.

Keywords: Banditry, Entrepreneurship, Survival strategies, Zamfara

1.0. Introduction

The prevalence of banditry in Nigeria particularly in the Northern Western States has escalated significantly in recent years. Armed bandits' attacks encompass shootings, killings, cattle rustling, kidnapping, rapes, devastation of entire villages, along with the looting of valuables (Ofama & One, 2020). Philip (2021) and Abraham et al., (2022) defined "Armed banditry involves violent crimes such as armed robbery, kidnapping, cattle rustling, characterized by the use of force or threat to intimidate and coerce victims". Kaduna, Katsina, Kebbi, Zamfara and Sokoto states have experienced the most acute instances of banditry with Katsina, Kaduna and Zamfara states being the hardest hit (Atubi,2022).The frequency of bandits attack in these states is alarming with hardly a day passing without incident of attacks on individuals, communities, institutions and other business

ventures. Entrepreneurship plays a crucial role in economic growth by generating jobs, fostering local technology development, and contributing to nation building (Ismail, 2019). A stable macroeconomic environment is vital for entrepreneurship to thrive and attract both local and foreign investors. However, the unstable economic conditions in many developing countries have left entrepreneurial business vulnerable to shocks from internal and external factors (Thomas et al, 2020). Entrepreneurship constitutes a vital component of both developed and the developing nations, contributing to the overall growth and development of various nations. The emergence of banditry activities in Zamfara state has created a very serious challenge to the entrepreneurial business operating in Zamfara state. Numerous studies such as; Amosa (2018), Chukume (2019), Abdulyakeem (2020), Onodogo (2021), Abdullahi (2022), Dibiri (2023), Sunday *et al* (2023) have conducted studies on banditry and survival strategies of entrepreneurs in Nigeria and majority of the studies were conducted outside Zamfara state, while other studies were not on banditry survival strategy as done in this study. Therefore, studies focusing on the effect of banditry and entrepreneurial survival strategy particularly on Zamfara State are scarce in the literature. Following this background the present study seeks to examine the effect of survival strategies on the success of entrepreneurial activities amid banditry and kidnapping in Gusau metropolis, Zamfara State. Therefore the most pertinent question are; there any relationship between banditry and entrepreneurial business survival strategies? And to what extent does banditry and kidnapping necessitate the adoption of specific survival strategies by entrepreneurs in Zamfara state?

Based on that the following hypotheses were formulated:

H_{01} : There is no significant relationship between the frequency of banditry incidents and the adoption of survival strategies in Zamfara state

H_{02} : There is no significance relationship between banditry and kidnapping and necessity for adoption of survival strategies in zamfara state

This paper is structured into five sections. Section one gives the brief introduction followed by literature review. The third section is the methodology used. The fourth section discusses the results, while the fifth section is the recommendations and conclusion of the study.

2.0 Literature Review

Simpson *et al* (2007) maintained that organizational survival is a multidimensional concept which has no single significant element as its measure

of analysis. Arfid et al., (2021) defines a company's survival strategies as the company's ability to survive in various conditions. The company's survival strategy is closely related to its ability to survive. Developing strategies is one of the efforts that can be adopted by entrepreneurs so that they can still survive the banditry era.

Amosa et al., (2018) carried out a study to assess government regulations and survival of entrepreneurs. The study adopted stratified simple random technique; also questionnaires were served to 144 out of the 226 registered entrepreneurs. The study used regression and correlation analysis to test the two hypotheses formulated. The findings of the study reveal that governmental regulations have significant influence in the survival of entrepreneurial businesses and that strong relationship exist between tax policy and the growth of entrepreneurs. Hence the study recommends that government should legislate against multiple taxation and make funds available to regulatory agencies and financial institutions established statutorily to cater for the growth and survival of entrepreneurs. Obiageli and Ojukwu (2018) in a study carried out to assess the survival strategies for entrepreneurs and business organizations in Nigeria under economic recession. The study used survey research, and questionnaires were distributed to both micro and small enterprises in order to test for correlation and t-test was carried out to confirm whether a relationship and significant difference exist between two groups and two-way ANOVA was also used to test the formulated hypotheses. The result of the study revealed that during economic recession in Nigeria, many entrepreneurs and businesses went folded up, while others scaled through. The study also found that many organizations adopted several survival strategies, which includes retrenchment of staff and other short-term strategies, which turned out to be successful or risky.

Abdulrasheed (2020) studied the relationship between banditry and human security in Northwestern Nigeria amid the present social and political challenges in the country. The study used the fragile theories, collapse state, failed state as models for analysis as well as qualitative content analysis. The result shows that bad democratic governance was responsible for insecurity in the country which gave rise to robberies, kidnappings, bunkering of oil pipelines as well as the emergence of militancy in the country. The study recommends that internal security cannot be granted until, good democratic governance is put in place, security agencies well-funded and trained with modern gazette system.

Onoduga, Ochiaka and Odo (2021) examine the relationship between terrorism, banditry and corruption with the aim of finding out if there exist a relationship between banditry and poverty. The study is a qualitative research which used secondary data. The result of the study found that banditry has been taking place in Nigeria due to the activities of insurgent groups in the Northeast region, which make “Boko Haram” terrorism on the increase in the north central Nigeria. The result also shows that there is no relationship between corruption and banditry, but a strong relationship exists between unemployment and banditry in Nigeria. The study recommends that unemployment and corruption must be reduced for banditry to be eradicated in Nigeria, terrorism and insurgency should be fought and strategic security action should be onslaught against terrorism and insurgency.

Abdullahi and Abraham (2022) examine the causes of rural banditry in Nigeria and the reasons why the problem still persist and continue to worsen, despite government’s effort to curtail it. The study employed descriptive and historical methods and generated data from documentary sources and was analyzed qualitatively. The study found that rural banditry in the North is more violent and militarized and the process of achieving peace is a huge one. The study recommends the practice of good governance, and choosing the appropriate socio economic policies towards the improvement of the standard of living of the people in order to attain the desired peace in the region.

Ojo, Oyewole and Aina (2023a) studied the impact of banditry and kidnapping on Nigeria’s economic growth in the fourth republic. The study used ordinary least square (OLS) multiple regression analysis technique. The result indicates that unemployment has an inverse relationship, while poverty has a direct relationship with gross domestic product. The study recommends that government should introduce laws that will prohibit ransomed payment for kidnapped victims, create jobs and provide social security for the unemployed in the society.

Ojo, Oyewole and Aina (2023b) Studies forces of terror armed banditry and insecurity in Northwest Nigeria. The study was a survey research which used secondary sources of data to examine the causes and the dimensions of armed banditry in Northwest Nigeria and the implication on security. The study found that armed banditry in the Northwest and other parts of Nigeria surpass pastoralist insurgency. Result revealed a negative impact of armed banditry on human and natural security in the region.

Dibiri and Akkintan (2023) investigated the relationship between product quality strategy, service strategy, pricing strategy and income diversification strategy on entrepreneurial growth in Ogun state senatorial district. The study was a survey research, which used questionnaire as an instrument of data collection. A sample of 385 entrepreneurs was selected in Ogun state senatorial district and the data was analyzed using descriptive statistics. The result of the study reveals that survival strategies significantly influence entrepreneurial growth in Ogun state senatorial district. The study recommends that entrepreneurs adopt sustainable survival strategy in order to mitigate changes that manifest in an organizations environment.

Igbadoo, Ahungwa, Aondona and Abara (2023) studied the effect of banditry on growth and sustainability of small scale businesses in Zamfara North. The study was a survey research, as it employed both primary and secondary data and used both descriptive and inferential statistics to evaluate how insecurity and customer's patronage as well as incessant attacks on the community affects the growth and sustainability of small scale businesses in Kaura Namoda. Chi-square statistical techniques were used via SPSS to test the hypotheses formulated for the study. The result of the findings shows that insecurity has significant effect on customer's patronage of small businesses in Kaura Namoda. Incessant attacks on residents significantly affected growth and sustainability of small scale businesses in Kaura Namoda Metropolis.

3.0 Methodology

The study is a quantitative survey research method. Population of the study comprises of 75 registered entrepreneurs within the metropolis Zamfara state, purposive sampling technique was adopted in the choice of 61 entrepreneurs in Zamfara central within Gusau metropolis. The justification for the limited sample size of sixty one is because of inaccessibility of the entrepreneurs, since most of them have closed their business because of the issue of banditry. While purposive sampling was used because we believe the owner of the business are in the best place to answer the questions. Sixty one questionnaires were administered to entrepreneurial owners within Gusau metropolis. The questionnaire was divided into two sections A and B. Section A was based on the demographic data and characteristics of the entrepreneurs, while section B comprises of five point likert scale ranging from strongly agree (5), agree (4), undecided (3), disagree (2), and strongly disagree (1). The data was analyzed using multiple regression analysis as it's a method of analyzing relationship between dependent variable and the

independent variables. Regression analysis is a series of statistical modelling processes that helps analysts estimate relationships between one, or multiple, independent variables and a dependent variable.

Multiple regression analysis model can be written as in (1).

$$Y = b_0 + b_1X_1 + b_2X_2 + \dots + b_pX_p + U \quad (1)$$

Where Y stands for the predictive value or dependent variable, the variables $X_1, X_2 \dots X_p$ through X_p represent the predictive values, or independent variables, causing a change in Y, the variable b_0 represent the Y-value when all the independent variables X_1 through X_p are equal to zero and the variables b_1 through b_p represent the regression coefficients, while U is an error term.

Five main assumptions underlying multiple regression models must be satisfied: linearity, homoskedasticity, independence of errors, normality, and independence of independent variables.

However regression model has certain limitations: it cannot be used when we are talking of attribute, It cannot be used when the relationship between dependent variables and independent variables is nonlinear.

In this study, the multiple regression model used is given in (2).

$$ES = b_0 + b_1*BAR + b_2*AFS + b_3*ICV + U \quad (2)$$

Where BAR= Business Adapted Risk, AFS= Allocation of Financial Resources to Security and ICV=Insurance Coverage

3.1 Validity and Reliability of the Research Instrument

A pilot testing of the instrument was carried out to ascertain both content and external validity of the instrument. A retest was also carried out to enable the researcher evaluate the reliability of the instrument in which the same test was given to the same people after a period of time. The reliability of the instrument can then be estimated by examining the consistency of the responses between the two tests. To determine the reliability of empirical measurements is by the retest method, an internal consistency reliability test, using the Cronbach's Alpha was carried out to determine the reliability of the research instrument and check the consistency of results across items.

3.2 Measurement of variables

There are two variables: the dependent variable and the independent variables.

The dependent variable which is entrepreneurial success measured by profit margin. On a five point likert scale (there is different between my profit margin before and after the insurgency, I was force to close my business due to insurgency, my business has been able to adapt to the challenges posed by banditry and kidnapping) .While the independent variable is the survival strategies measured using five point likert scale (my business adapted strategies to mitigate risk, my business allocated financial resources to security, my business has an effective insurance coverage, my business adopts a specific survival strategy).

4.0 Data Analysis and Presentation

Demographic Data

Table 1: Distribution of Respondents based on Sex

SEX	Freq.	Percent	Valid Percent	Cumulative Percent
Female	12	19.7	19.7	19.7
Male	49	80.3	80.3	100.0
Total	61	100.0	100.0	

Table 1 shows the distribution of respondents based on the gender. The result revealed that out of 61 respondents, 49(80.3%) are male, while 12(19.7%) are female. Meaning that majority of the respondents are male.

Table 2: Distribution of Respondents based on Marital Status

Categories	Freq.	Percent	Valid Percent	Cumulative Percent
Single	6	9.8	9.8	9.8
Widowed	2	3.3	3.3	13.1
Divorced	2	3.3	3.3	16.4
Married	51	83.6	83.6	100.0
Total	61	100.0	100.0	

Table 2 above revealed that out of 61 respondents, 6(9.8%) are single, 2(3.3%) are widowed, 2(3.3%) are divorced and 51(83.6%) are married. These results revealed that majority of the respondents are married.

Table 3: Distribution of Respondents based on Age Group

Age group	Freq.	Percent	Valid Percent	Cumulative Percent
Below20years	3	4.9	4.9	4.9
20-30years	9	14.8	14.8	19.7
31-40years	27	44.3	44.3	63.9
Above40years	22	36.1	36.1	100.0
Total	61	100.0	100.0	

Table 3 describes the distribution of respondents based on the age groups. The results revealed that out of 61 respondents, 3(4.9%) are below the ages of 20, 9(14.8%) are between the ages of 20 to 30years, 27(44.3%) are between the ages of 31 to 40, while 22(36.1%) are above 40years. These results revealed that majority of the respondents are between ages of 31-40years.

Table 4: Distribution of Respondents based on Business Ownership

Ownership	Frequency	Percent	Valid Percent	Cumulative Percent
No	10	16.4	16.4	16.4
Yes	51	83.6	83.6	100.0
Total	61	100.0	100.0	

Table 4 shows the distribution of response to the data based on the ownership of business. The results revealed that out of 61respondents, 51(83.6%) own a business, while 10(16.4%) did not own a business. This implies that majority of the respondents own their business.

Table 5: Distribution of Respondents based on Sectors

Sectors	Frequency	Percent	Valid Percent	Cumulative Percent
Others	1	1.6	1.6	1.6
Agriculture	18	29.5	29.5	31.1
Services	9	14.8	14.8	45.9
Manufacturing	7	11.5	11.5	57.4
Wholesale and Retailer	26	42.6	42.6	100.0
Total	61	100.0	100.0	

Table 5 presents the distribution of respondents based on the business sectors. The results revealed that out of 61 respondents, 18(29.5%) belong to agriculture sector, 9(14.8%) belong to service sector, 7(11.5%) belong to manufacturing sector, while 26(42.6%) are from Wholesale & Retailer sector. This result revealed that majority of the respondents are wholesalers & Retailers.

Table 6: Distribution of Respondents based on Sectorial Influence on their Entrepreneurial Activities

Responses	Frequency	Percent	Valid Percent	Cumulative Percent
NO	28	45.9	45.9	45.9
YES	33	54.1	54.1	100.0
Total	61	100.0	100.0	

Table 6 is the distribution of respondents based on the sectorial influence on entrepreneurial activities. The results revealed that out of 61 respondents, 33(54.1%) have their business activities being influenced by the business sectors, while 28(45.9%) did not have their business activities being influenced by the business sectors. This implies that the majority of the respondents have their business activities being influenced by the business sectors.

Table 7: Frequencies of Responses on the Closure of entrepreneurial business Due to Insurgency

Responses	Freq.	Percent	Valid Percent	Cumulative Percent
Undecided	1	1.6	1.6	1.6
Strongly disagree	1	1.6	1.6	3.3
Disagree	2	3.3	3.3	6.6
Agree	33	54.1	54.1	60.7
Strongly Agree	24	39.3	39.3	100.0
Total	61	100.0	100.0	

Table 7 shows the results of the respondent on the closure of entrepreneurial due to banditry and kidnapping. The result revealed that out of 61 respondents, 24(39.3%) strongly agree, 33(54.1%) agree, 2(3.3%) disagree, 1(1.3%) strongly disagree and 1 (1.6%) undecided.

This implies that $24+33=57$ which constitute 93.4% agree that entrepreneurial activities are closed down due to banditry and kidnapping activities.

Table 8: Freq. of Responses on the Difference in Profit Margin Due to Insurgency

	Freq	Percent	Valid Percent	Cumulative Percent
Undecided	3	4.9	4.9	4.9
Disagree	2	3.3	3.3	8.2
Agree	48	78.7	78.7	86.9
Strongly disagree	8	13.1	13.1	100.0
Total	61	100.0	100.0	

Table 8 shows that the results of the respondents on the difference in profit margin due to banditry. The results revealed that out of 61 respondents, 8(13.1%) strongly agree, 48(78.7%) agree, 2(3.3%) disagree, 3(4.9%) strongly disagree. This implies that $8+48=56$ which constitute 91.8% agree that there is significant drop down on difference in profit margin due to banditry.

Table 9: Descriptive Statistics of the Survival Strategies Adopted by entrepreneurs amid Banditry and kidnapping

	Mean	Std .Deviation	N
Business successful	3.0164	.52414	61
Business Adapted Risk	2.9672	.65745	61
Allocation of Financial Resources to Security	2.9344	.77177	61
Insurance Coverage	1.5738	1.25776	61

Table 9 shows the results of mean and standard deviation (SD) of Survival Strategies Adopted by entrepreneurs amid Banditry and kidnapping. The result on business success has mean =3.0164 and of SD =0.52414. This result implies that the majority of the respondents agree that entrepreneurs are still surviving Banditry activities.

The result on allocation of financial resources to security has mean =2.9344 (approximately3) and of SD=0.77177. This result implies that the majority of the

respondents adopted strategy of allocation of financial resources to security amid Banditry and kidnapping activities.

The result of Insurance Coverage shows the mean =1.5738 and SD =1.1.25776. This result implies that the majority of the respondents disagreed with the adoption of insurance coverage amid Banditry and kidnapping activities.

Table 10: Distribution of Respondents on Adoption Survival Strategies

Categories	Frequency	Percent	Valid Percent	Cumulative Percent
No	6	9.8	9.8	9.8
Yes	55	90.2	90.2	100.0
Total	61	100.0	100.0	

Table 10 shows the distribution of respondents on the adoption of strategies amid banditry. The results revealed that out of 61 respondents, 55(90.2%) adopted one or more survival strategies, while 6(9.8%) did not adopt any survival strategy. This implies that the majority of the respondent adopted one or more survival strategies amid banditry and kidnapping activities.

Regression Result

Table 11: Multiple Linear Regression Analysis of Survival Strategies on entrepreneurial Survival

Model	Coefficients		t	Sig.
	B	Std. Error		
(Constant)	2.635	.330	7.974	.000
Business Adapted Risk	-.159	.106	-1.494	.141
Allocation of Financial Resources to Security	.255	.089	2.868	.006
Insurance Coverage	.067	.053	1.277	.207

Table 11 presents the results of regression analysis of effect of survival strategies adopted by entrepreneurs amidst banditry insurgency. The survival strategies

considered include business adapted risk, allocation of financial resources to Security and Insurance Coverage. The result of $B=0.255$ with p value $=0.006 < 0.05$ for allocation of financial resources to security shows that allocation of Financial Resources to Security has positive and significant effect on business survival at 5% level of significance. The results of $B = -0.159$ with p -value $=0.141 > 0.05$ and $B=0.067$ with p -value $=0.207 > 0.05$ for Business Adapted Risk and insurance coverage indicated lack of significant impact.

Table 12: Goodness of Fit for Regression Model on Survival Strategies for Entrepreneurial Success

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.726 ^a	.527	.513	.49363

a Predictors: (Constant), Insurance Coverage, Allocation of Financial Resources to Security, Business Adapted Risk.

Table 12 presents the results of how fit is the Regression Model on Entrepreneurial growth. The result revealed correlation coefficient $r=0.726(72.6\%)$ and coefficient of determination $r^2=0.527$ indicating the regression model obtained is good and robust for the prediction of entrepreneurial survival and the predictors Insurance Coverage, Allocation of Financial Resources to Security, Business Adapted Risk.

Discussion of findings

Result from table 10 shows that 90.2% of the respondents adopted one or more survival strategies, while 90.8% did not, this implies that majority of the respondent adopted one or more survival strategies to survive. Table 11 shows that allocation of financial resources to security has positive and significant effect on entrepreneurial survival. The result is in agreement with the work of Onoduga, Ochiaka and Odo (2021)

5.0 Conclusion and Recommendations

Upon the research findings the study concludes that banditry and kidnapping have a significant effect on entrepreneurial success in Gusau metropolis, specific allocation of financial resources to securities has a significant effect on entrepreneurial success in Gusau metropolis, Zamfara State with $P -$ value of 0.006 less than 0.005. The study recommends that the entrepreneurs i.e the owner

managers should be contributing funds to the securities operative in the metropolis so as to tackle the issue of insecurities. Additionally the Zamfara state government should put effective measures on mobilization of more financial resources in order to adequately finance security

5.1 Direction for Future Research

The study was confined to a single geographical location in the North Western Nigeria, it is recommended that future researchers can examine the effect of survival strategies on the success of entrepreneurial activities amid banditry and other form of insurgency the Northwestern States.

References

- Abdul Yakeen, A. (2020). Armed banditry and human security in northwestern Nigeria: The impact and the way forward: *Journal of humanities, social and management science*. Edwin clerk university kiagbodo 1(1),159703796.
- Abubakar, Ahmad. (2020). Coronavirus (covidia): effect and survival strategy for business. In *Journal of economics and business*, 3, (2),66-671 Doi 10.3104/aior.1992.03.02.229 [https:// www.asianintituceofresearch.org](https://www.asianintituceofresearch.org)
- Abraham, S.O & Auwalu, A. (2022). Rural banditry and the crises of peace building in northern Nigeria: *Journal of scientific research* 7(1): 9-17,2022 2550-794.
- Adebisi, Abayomi| Bakare and Nimota Adefunke (2019). Survival strategies and sustainability of small and medium enterprises in a volatile environment. In: *management dynamics in the knowledge of economy*, 7(4/26), 5.553-569. Doi:10.25019/MDKE/7.4.07 <https://hdi.handlernet/11159/4185>.
- Arifid, F. N, Elsa, S. Shidqy F. (2021). The survival strategies of micro, small and medium enterprises in the new normal era: *Journal Ekonomidanpembangunan* vol.xii, No 2, 142-149, <https://bit.ly/dinamika-ekonomi>.
- Ashara, Obiageli. E. Chukwuemeka Odumegwu Ojukwu (2018). Study of survival strategies for entrepreneurs and business organizations in Nigeria under economic recession. *International Journal of Research Culture Society* ISSN: 2456-6683 2, Issue (12)
- Barney .J.B.,(1991). Firm resource and sustained competitive management advantage *Journal of management* 17(1),99_120.

- Chia, Innocent Igbadoo, Ahungwa, Philip Aondona & Onu Abara (2023) *Quest Journals Journal of Research in Business and Management* 11 (2) 101-109 ISSN(Online):2347-3002 www.questjournals.org
- Chukwaeme K.K, Phinos N. and agaba, H. (2019). The impact of banditry and kidnapping on Nigeria's economic growth in the fourth republic: An analysis <https://www.researchgate.net/publication/350671551>.
- Hetika, H. Rabiyyatul, A.K. and Arifia, Y. (2023). The analysis of survival strategies for micro and small and medium Enterprises (MSMES) food and Beverages in the time of covid-19 pandemic (case study on MSMES in the food and beverage) <https://doi.org/10.2991/978-2-494069-09-1-44>
- Ismail, A., Mohammad, D. (2023). Survival strategies and small and medium enterprises growth: evidence from ogun state senatorial district. *Arabian journal of business and management review*. Oman chapter. 11(1), 2023, 11-16, 2617-3190.
- Idowu, B. I and Arua, M.C (2023). Nigerian security conundrum: An analysis of patterns and trends of banditry in northwest Nigeria: *European Journal of theoretical and applied science*, 1(3), 215-224 doi: 10.59324/ejtas.2023.1(3).24 sisira kumara N.G, EMSE.GAKNJ
- John Sunday Ojo, Samuel Oyewole & Folahanmi Aina (2023): Forces of terror: armed banditry and insecurity in northwest Nigeria, democracy and security, doi:10.1080/17419166.2023.2164924. <https://doi.org/10.1080/17419166.2023.2164924>.
- Malino, C.M. & Ebi, R.G M (2021). Business management competences as the driver of small and medium enterprises survival during covid-19 pandemic, *puissant*, 3, 296-315.
- Mishrif. A & Khan, A (2021). Technology adoption as survival strategy for small and medium enterprises during covid-19.
- Mulikat Folashade Usman & Nasiru Liman Zuru (2019). The determinants of Entrepreneurship Activities: A literature Review *International Journal of Novel Research in Marketing Management and Economics* 6, Issue (3), (45-51), Available at: www.noveltyjournals.com
- Okwuwads.N. (2023): The modern consequences, causes and nature of kidnapping, terrorism, banditry and violent crime in Nigeria: a comprehensive analysis https://mpr.a.ub.unimuenchen.de/117671/MPRA_paper_No_117671
- Onoduga, I.C, Ochiaka D.I. Olaci.C.R, Odo.V. (2021): Banditry in northwest Nigeria. Complicating Nigeria security challenges. *International Journal of advanced research and development* 2021,6(3):01-05.

- Philip, T.V (2021). State response to armed banditry in Nigeria: 2011-2021
kanuikachuikwa 01 February 2023.
- Thomas. A.O. Awoniyi, O.C, Okeya, I.O (2020). Macroeconomic instability and
SMES in Nigeria: error correction mechanism approach (1999-2017) 11(2):
2020, P.35-44. *Journal of economics and finance*
<https://www.reseachgate.net/publication/342214955>.
- Tinotheous, R. (2022). Measuring the impotence of SMES to the national
economy: the case of Greece.