



Effect of Banditry on Growth and Sustainability of Small Scale Businesses in Zamfara North: A Study of Small Businesses in Kaura Namoda Metropolis.

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ABSTRACT

Effect of banditry on growth and sustainability of small scale businesses in Zamfara North has viewed banditry as an established antagonistic network to peaceful coexistence, that has hindered smooth operations of small scale businesses and its sustainability alike. Therefore, the objective of this study was to ascertain the level of distortion the activities of the bandits has caused most small and medium business owners due to civil unrest in certain areas and restriction of movement on routes where these businesses usually attract heavy patronage. The study adopted the survey method where the use of primary and secondary data was employed to evaluate the effects of insecurity on customers patronage and incessant attacks on residents as it affect growth and sustainability of small scale businesses in KauraNamoda using a sample of 300 from a target population of 1080 small scale businesses. The analytical tool used in the study was descriptive and inferential where chi-Square statistical techniques were used via SPSS to test the hypotheses formulated for the study. Findings from the study revealed that, insecurity significantly affected customer's patronage of small businesses in KauraNamoda (SPSS output X^2 value < 0.05). Incessant attacks on residents significantly affected growth and sustainability of small scale businesses in KauraNamoda Metropolis. (SPSS output X^2 value < 0.05). The study concluded by recommending among other things that; Government of Zamfara State should deploy security intelligence management network that is capable of preventing future attacks in order for peace and normalcy to be restored for small businesses to thrive.

KEYWORDS: Banditry, Small Scale Business, Growth and Sustainability.

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I. INTRODUCTION

The role of Small and Medium-Scale Businesses (SMBs) in local and national economy cannot be underestimated. These businesses are being given increasing policy attention in recent years, particularly in developing economies basically because of growing disappointment with results of development strategies focusing on large scale capital concentrated and high import reliant industries and businesses. The impact of SMBs is felt in the following ways: Greater utilization of local raw materials, employment creation, encouragement of rural development, development of entrepreneurship, mobilization of domestic savings, crating inter-sectoral linkages, provision of business balance by spreading investments more evenly, provision of avenue for self-employment and provision of opportunity for training managers and semi-skilled workers (Laval, 2020). The vast majority of developed and developing countries rely on vitality, resourcefulness and risk tasking of small and medium businesses to prompt and sustain progression of economic intensification. In overall economic growth and sustainability, a critically important role is played by the small and medium scale businesses. Small and medium scale businesses advocates, firstly, it endurance competition and entrepreneurship and hence have external benefits on economy wide efficient, and productivity growth Mambula, (2002). At this level, perspectives are directed towards government support and involvement in exploiting countries social benefits from greater competition and entrepreneurship. Secondly, proponents of SMBs support frequent claim that SMBs are generally more productive than large firms but financial market

and other institutional improvements, direct government financial support to SMBs can boost economic growth and sustainability Agbonifor, B A (1998).

Some argued that small scale businesses expansion boost employment more than large firm growth because **SMBs** are more often engaging labour thereby protecting them against hazards and banditry attacks may represent a poverty alleviation tools, by promoting SMBs and individual countries and the international community at large can make progress towards the main goal of halving poverty level reduced to barest minimum by year 2030 i.e. to reduce poverty by half and becoming among 20 largest World Economies (Nigeria Vision :2030). Small scale business protection is therefore important in the Nigeria economy which is characterized by the following heavy dependence on oil, low agricultural production, and high unemployment, low utilization of industrial capacity, high inflation rate, and lack of industrial infrastructural base. These constraints limit the rate of growth of entrepreneurial activities in Nigeria. Hence, this paper seeks to investigate effect of banditry activities on Small and Medium Scale businesses as a hindrance to Economic Growth in Zamfara north senatorial district in general and KauraNamoda in particular. This paper seeks to investigate Small and Medium businesses as a veritable tool in Economic Growth and sustainability in Zamfara State that has the highest poverty index in Nigeria.

STATEMENT OF THE PROBLEM

SMBs are saddled with the responsibility of intermediating between the unemployed labour of an economy to the employment sectors, in order to boost investment and other economic activities in an economy.

However, there exist so many challenges bewildering small scale businesses in Zamfara state in meeting their employment creation and skills acquisition functions towards enhancing economic development in Zamfara state as less business investment due to the activities of bandits thus causing great hinderance on growth and sustainability of small scale businesses operations which are mainly as a result of poor security gurantee by the government to ensure that SMBs deliver their mandate and expectations to society.

It is against this background that this study seek to examine the effect of banditry activities on growth and sustainability of small and medium scale businesses in Zamfara North and suggest ways of addressing this problem which the researchers perceives as a major gap in achieving viable and sustainable economic development in Zamfara and Nigeria at large

OBJECTIVES OF THE STUDY

The purpose of this study is to ascertain the level of distortion the activities of the bandits has caused most small and medium business owners due to restriction of movement in certain areas and routes where these businesses usually attract heavy patronage before the advent of banditry in Zamfara and come up with a set of potential suggestions that will alleviate the hardship experienced by these small business owners.

The study is specifically set to achieve the following objectives:

- 1 To determine the relationship between insecurity and customers patronage of small scale businesses in KauraNamoda Metropolis
- 2 To examine the relationship between incessant attacks on residences on growth and sustainability of small scale businesses in KauraNamoda Metropolis.

RESEARCH QUESTIONS

In order to achieve the stated objectives the following research questions were formulated as stated below.

1. Does insecurity affect customer's patronage of small scale businesses?
2. Is there any significant relationship between attacks on residents and growth and sustainability of small scale business?

HYPOTHESES OF THE STUDY

In view of the research objectives, the researchers formulate the following hypotheses in their null form to guide the study.

Ho: Insecurity has no significant effect on customer's patronage of small scale businesses

Ho: Incessant attacks on residents have no significant effect on growth and sustainability of small scale businesses.

II. REVIEW OF RELATED LITRATURE

2. 1. CONCEPTUAL REVIEW

In recent time, banditry activities have been on increase and diverse with high volatility and hostilities on individual families and business alike within Zamfara state with particular concentration in KauraNamoda and its environs, these hostilities have however, posed a serious threat to growth and survival or sustainability of small business owners as most often the disruption make it possible for most of them to eat up their working

capital, thus making survival, growth and sustainability of their businesses to be in comatose. Banditry menace resurfaced in zamfara in 2011 when the first armed group led by Kundu and the notorious BuharinDaji both of Fulani background emerged (Rufai, M.A, 2021). He opined that the hills of Kwotarkwashi and Tsafe provided the shelter to the criminals, from where they organized and executed their unwholesome activities which often result to serious casualties. Although interest in the linkages between Small Scale Business (SSBs) and economic performance of countries has attracted the attention of researchers and policy makers and spawned degree of studies on this research area (see Kadiri, 2012; Taiwo, Ayodeji& Yusuf, 2012; Thurik&Wennekers, 2004; Vijayakumar, 2011; lawal, 2020). This is not surprising considering the role of SSBs in promoting economic growth and development through various channels including job creation, income redistribution, and poverty reduction. (Beck, Demirguc-kunt& Levine, 2005). The small and medium scale enterprises sub sector of the economy holds the key to the nation's pursuit for economic growth and development. Today, regardless of the level of growth and development the world over, countries continue to engage on viable policies and programs that would create and pave way for the sustainable development of their economies through SMEs development. Many studies have shown that small scale enterprises act as a vehicle for growth and development of a national economy (Anthony & Arthur, 2008; and Vijayakumar, 2013). In recent times, Nigeria has made it one of the nation's major objectives to expand its industrial base through creation, sustenance and growth of small and medium scale enterprises for attainment of economic growth and sustainability. This has remained the focal point of various administrations in Nigeria particularly during the present democratic dispensation. Moreover, a major obstacle restraining the development of small scale businesses (SSBs) in Nigeria is the bereavement of infrastructural facilities and financial sources for the sub sector. In most cases, the operators often locate financing options particularly banks unapproachable. This phenomenon has hard-pressed many operators to explore other alternative funding sources with towering interest rate and other impediments. In reaction to that, government came with various financial windows for the SSBs through the Central Bank of Nigeria.

SMALL SCALE BUSINESSES

These are enterprises with total investment of between one million five hundred thousand naira (N1,500,000) and fifty million (N50,000,000) excluding land, but including working capital and or a work force of between 11 and 100 workers.

THE CONCEPT OF GROWTH AND SUSTAINABILITY OF SMALL SCALE

The definition of Growth and Sustainability of small scale will provide concise and clear understanding of this research work to both the researchers and the small business owners. Economic growth tends to explain the positive changes in the level of production and economic indicators. The models of growth are mostly relying on the degree to save more as an important projectile for long run growth. Essentially there is a linear affiliation between saving and growth in Harrod-Domar Model., (cited in Angbas, 2009) revealed that high growth, high saving, high investment is brought about by entrepreneur's profitability activities. This relates the growth of humanity to the entrepreneurship activities in an economy. Levine and Renelt(1997)(cited in Angbas, 2009) observed that the main factor that is behind growth and sustainability of most countries is investment in small businesses. This further supported the believe that economic growth increases the income of owners, relatives and that of non-owners (Laval, 2020). In addition, Aremu&Adeyimi, (2011). contradicted Nnoli (1980) who defined growth as the availability of schools, hospitals, road network, electricity, bore holes and other infrastructural facilities in a given society. He contends that the availability of these facilities alone does not qualify a society as developed, if the definition has to be taken and then it has to be growth rather than development. The scholar classified the above mentioned features as that of growth and not development. Furthermore, economic growth is also a substantial improvement of material standard of living over time for most families in most countries. This is associated with rising incomes which allowed people to consume greater quantities of goods and services (Mankiw 2010). He noted that the real GDP of United States today is more than five times its 1950 level, and real GDP per person is more than three times its 1950 level. The author added that Japan and Germany are two success stories of economic growth. In 1945 both countries were in shambles but today are economic superpowers due to their government commitment to sustainability in small businesses sector. Thurik&Wennekers, (2004). affirms that economic growth and sustainability is the continuous improvement in economic indicators over a successive period and it is likely to involve changes in the nature of economic activities with new product or process, and new types of labour skills, capital goods and economic institutions. Similarly, Mambula, C. (2002), contended that the concept involves changes in productive capacity. Most economies today experience positive economic growth over time. For instance, the United Kingdom economy is growing at about 2.5 per cent per annum. This implies that its prolific potentials are doubling approximately every 25 years. Also the Chinese economy is growing at about 10 percent per annum. This means its productive potentials are doubling approximately every 7 years. Anderson added that the productive

potentials of an economy can plunge as well as rise. . UNCTAD (2001) affirms that countries with a high rate of small industrial enterprises have succeeded in making the income distribution (both regionally and functionally) more equitable. This is in turn a key distribution to ensuring long term social stability by alleviating poverty, export redistribution presume and by reducing economic disparities between urban and rural areas.

CONTRIBUTION OF SMEs TO ECONOMIC GROWTH AND DEVELOPMENT

SMEs have been seen as necessary component from national growth and development in both developed and developing countries. The history of economic growth and development cannot be complete without the involvement of SMEs. OgujiubaEtal (2004) establishes that in addition to increase in per capital income and output, SMEs help in the creation of employment opportunities, enhance regional economic balance through industrial dispersal and generally promotes effective resource utilization leading to sterilization of economic growth and development. This is in agreement with Odubanjo (2001) who observes that Great Britain and Japan trace its history of industrial and economic expansion to their broad base small and business establishment. World Bank (2006) report that greater a country ease of doing business, the greater the number of Jobs created in the formal sector. This is because the benefits of being formal usually outweigh the cost of sustaining SMEs especially tax. SMEs constitute a large percentage of the total employment growth of many countries. It produces a significant share of their increase in Gross Domestic Product (GDP) and the contributions of larger firms tend to be stable (ADB2002). This assertion is true as OECD 2004 reported that SMEs and micro enterprise account for over 95% of firms, 60-70% of 55% of GPD and generate the greater level of new employment. In the case of developing economies, the situation is not very different. For example, in Morocco, 93% of firms are SMEs and account for 38% of production, 33percent investment, 30percent export and 46percent employment. In the same vein, in Bangladesh, enterprise of less than 100 employees account for 99percent of all firms and 58percent employment. Similarly in Ecuador, 99percent of all private companies have less than 50 employees and account for 55percent of employment which all constitute part of the attributes of growth and development in economy of nations. The seed of industrialization can be traced to SMEs. This is because a good number of them have extensive knowledge of resources and how goods and services are produces and distributed in the economy. SMEs also account for the chief supplier of input to larger firms, they serve as customers to larger firms, provides different kinds of products ranging from food, clothing, health care, education, recreation, entertainment, amongst others Motilewa,Ogbari, & Aka, (2015), they further assert that, the enterprises help in economic development through industrial disposal and transformation of primary and intermediate product as well as supply of the material needs of the larger enterprises. In a common parlance, SMEs accounts for important sources of local supply and service render to larger firms .In a related development, an empirical research conducted by Muritalaetal (2012) titled “impact of small and medium enterprises on economic growth and development” shows that out of 200 respondents that represented the sample size of the population, 151 formed majority of the respondent which represents 75.5% agree that there is significant relationship between SMEs, economic growth and development. UNCTAD (2001) believe that countries with a high rate of small industrial enterprises have succeeded in making the income distribution more equitable. This is in turn a key distribution to ensuring long term social stability by alleviating export redistribution presume and by reducing economic disparities between urban and rural areas. Further still, SMEs assist in fostering rural infrastructure development, improvement of living standard of the rural dwellers, utilization of local resources, output expansion, transformation of indigenous technology, production of intermediary goods, and increase in revenue generation to government (Odubanjo 2000, Nnanna 2001 and Onwumere 2000). Nnanna (2001) added that, SMEs research in India and Japan shows that SMEs have 40 percent of India total industrial value added and 35% value of its export which translate to about 50 percent of India GDP. Japanese economy export about 70 percent of value output from SMEs which form larger part of her export of goods and services. This denotes that SMES played vital role to the growth and development of these countries. Taiwo, M. A., Ayodeji, M & Yusuf, B, A, (2012).

III. METHODOLOGY

3.1 Research Design

This study adopted the survey design method due to its suitability for the use of primary data.

3.2 Evaluation of the research quality

This research has its major strength from the fact that five research experts drawn from different universities were used to evaluate the research instrument to ensure that the instrument used were in line with the objectives of the study and that it met the standard criteria for publication. However its weakness stem from the fact that some respondents didn't answered the questionnaire objectively, they just answered just to show that they have answered it. Secondly not all the questionnaire served were all returned, this has affected the sample size earlier en marked for the study.

3.3 Population and Sampling Technique

The population used for this research work consists of five (5) locations of where small business owners operators the five Selected location were, SabonGari, Emir place road, Motor park, Main market and Permanent Site areas where Eight hundred and ten (810) registered small business owners were systematically selected for the study. The composition of the population size is represented in the table below where the researcher gave a fair representation to the locations studied in the ratio which each location bears to the overall population using the quota sampling technique where the Bowler’s statistical technique was employed.

Table 3.1 Table for population and estimation of sample size for each location.

S/N	Location name	Number of small business owners	Sample size determination	Sample size for each location
1	SabonGari	145	$145 \times 365 \div 810$	65
2	Permanent Site	100	$100 \times 365 \div 810$	45
3	Main Market	275	$275 \times 365 \div 810$	124
4	Emir Place Road	140	$140 \times 365 \div 810$	63
5	Motor Park	150	$150 \times 365 \div 810$	68
Total		810		365

Source: Small Business owners under study, 2022

3.4 Sample Size Determination

The target population for this research work consists of Eight hundred and ten (810) small business owners within KauraNamoda metropolis. Due to the finite nature of the population, the researcher adopted the Bill Godden (2004) formula for sample determination as stated below:

$$SS = \frac{Z^2 \times p(1 - p)}{M^2}$$

Where:

$$SS = \text{SampleSize}$$

$$Z = 1.96 \text{ at } 95\% \text{ ConfidenceLevel}$$

$$P = \text{populationproportionassumedtobe } 0.5 \text{ (50\%).}$$

$$M = \text{errormargin}$$

$$\text{Eg } SS = \frac{1.962 \times 0.5 (1 - 0.5)}{0.052}$$

$$SS = \frac{3.8416 \times 0.25}{0.00250}$$

$$SS = 384.16 \approx 385$$

$$\text{Therefore; Sample} = SS \div (1 + SS - 1) \div N$$

$$= 385 \div (1 + 385 - 1) \div 810$$

$$= 385 \div 1 + 384 \div 810 = 385 \div 1 + 0.47407$$

$$= 385 \div 1.47407 = 261$$

This sample is considered low for a study of this nature. Unyimadu, (2005) opines that, “ the larger a sample becomes, the more representative of the population it becomes, and so more reliable and valid the result based on it will become” as a result, the researcher based on suggestion by Israel (1992) added 10% (26 copies) to cater for respondents that the researcher may not reach; the researcher was also required to provide additional 30% (78 copies) to take care of non respondents in line with Unyimadu’s view (1992). This was to ensure that the desired level of confidence, validity and precision were attained.

Thus using the sample size drawn from the population was as follows: Using Bill Godden *samplesize* = 261, 10% to cater for *inaccessiblerespondents* = 26, 30% to take care of *nonrespondents* = 78. Total sample size was 365; this was proportionally allocated to the business owners in the five locations

3.5 Description of Research Instruments

The main instrument for data collection in this study was the questionnaire. The questionnaire designed on 5 point Likert scale was used for the analytical purpose only. The structured questions tailored in line with the objectives of the study on standard 5 point Likert scale was used; eg *strongly Agree* (SA), *Agree* (A), *strongly disagree* (SD), *Disagree* (D) and *Undecided* (U). This was administered to all the five banks in proportion to their quota through their human resource officers.

IV. DATA PRESENTATION, ANALYSIS AND DISCUSSION OF FINDINGS

In this section, data collected through the use of questionnaires was analyzed in accordance to research questions stated earlier in chapter one.

Table 4.1 Distribution on whether insecurity affects customers’ patronage of small scale business in KauraNamoda.

Options	Frequency	Percent	Valid Percent	Cumulative Percent
Undecided	40	13.3	13.3	13.3
Disagreed	150	50.0	50.0	63.3
Strongly disagreed	80	26.7	26.7	90.0
Valid Agreed	21	7.0	7.0	97.0
Strongly agreed	9	3.0	3.0	100.0
Total	300	100.0	100.0	

Source: Field survey, 2022 (SPSS Output file 20.0).

In order to determine whether insecurity affect customers patronage of small scale businesses I kauranamoda in table 4.1, respondents views were enquired; and it was found that (40) respondents representing 13.3% were undecided , (150) respondents representing 50% disagreed, (80) respondents representing, 26.7% strongly agreed, (21) respondents representing 7% agreed, While (9) respondents representing 3% strongly agreed to that. This implies that insecurity largely affect customers patronage on small scale businesses in kauranamoda as majority of the respondents attested to that.

Table 4.2 Distribution on whether incessant attacks on residents affect growth and sustainability of small scale businesses in kauraNamoda

Options	Frequency	Percent	Valid Percent	Cumulative Percent
Undecided	15	5.0	5.0	5.0
Disagreed	30	10.0	10.0	15.0
Valid Strongly disagreed	25	8.3	8.3	23.3
Agreed	80	26.7	26.7	50.0
Strongly agreed	150	50.0	50.0	100.0
Total	300	100.0	100.0	

Source: Field survey, 2022 (SPSS Output file 20.0)

Table 4.2 shows that, (15) respondents representing 5% were undecided, (30) respondents representing 10% disagreed, (25) respondents representing 8.3% strongly disagreed, (80) respondents representing 26.7% agreed; while (150) respondents representing 50% strongly agreed. Data evidence shows that incessant attacks on residence have great effect on growth and sustainability of small scale businesses in KauraNamoda metropolis.

4.3 Test of Hypotheses: In testing these hypotheses, data from table 4.1 and 4.2 were used; to ascertain respondent’s views on effect of insecurity on growth and sustainability of small scale businesses KauraNamoda.

Hypothesis One

Ha: There is significant effect of insecurity on customer’s patronage of small scale business.

Ho: There is no significant effect of insecurity on customer’s patronage of small scale businesses in KauraNamoda.

Table 4.4 Pearson Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	468.332	12	.000
Likelihood Ratio	380.053	12	.000

Linear-by-Linear Association	214.129	1	.000
N of Valid Cases	300		

Source: SPSS Output file 20.0

Interpretation: The Chi- square likelihood value is (380.053) is greater than the linear- by – linear association value (214.129) this indicates that the dependent variable has effect on the independent variable. The significance value of X^2 statistic is (0.0001) which is less than 0.05, this implies that the variation experienced is not by chance; this means insecurity has significant effect on growth and sustainability of small scale businesses in kauranamoda.

Decision: Accept H_a if X^2 criticalis < 0.05 at 0.95 degree of freedom; if otherwise reject. We therefore reject H_o , and accept H_a because our Chi- square result is 0.0001(significant at 0.0001) which is less than 0.05 by way of two tail testing. This implies that insecurity has negative effect on growth and sustainability of small scale businesses in KauraNamoda. We therefore accept our alternate hypothesis which says “insecurity has significant effect on customer’s patronage” in the selected locations.

Hypothesis two

H_a : Insecurity has significance effect on customer’s patronage.

H_o : Insecurity has no significance effect on customer’s patronage.

Table 4.5 Pearson Chi-Square Tests

	Value	Df	Asymp. Sig.(2-sided)
Pearson Chi-Square	415.868	12	.000
Likelihood Ratio	427.586	12	.000
Linear-by-Linear Association	225.050	1	.000
No of Valid Cases	300		

Source: SPSS Output file 20.0

Interpretation: The Chi- square likelihood value is (427.586) is greater than the linear- by – linear association value (225.050) this indicates that the dependent variable has effect on the independent variable. The significance value of X^2 statistic is (0.0001) which is less than 0.05, this implies that the variation experienced is not by chance; this means insecurity has significant effect on customers patronage’ in the selected locations within KauraNamoda metropolis.

Decision: Reject H_o if X^2 critical value is < 0.05 ; if otherwise accept. We therefore accept H_a and reject H_o because our Chi- square result show significance at 0.0001 which is less than 0.05 by way of two tail testing. This implies that insecurity to a large extent affect patronage of small businesses’ in the selected locations under study.

4.6 Discussions of Findings

The findings of this study are discussed under the various objectives of the study. However, some of the findings here are the inference the researchers have drawn from respondent’s views, to avoid biasing our findings, the researchers have matched the findings of the study with other studies of similar nature conducted by other scholars to achieve our position on findings in this study.

4.7 To establish the extent to which insecurity affects growth and sustainability of small scale businesses

In order to determine whether insecurity propels growth and sustainability of small scale respondent’s views were enquired; and it was found that, insecurity to a large extent hinders growth and sustainability o small businesses. This finding is in line with the findings by Kulhman, Sperling and Balzert (2004), Oeij and Wiezer (2002) who noted that the key issues are the integration of business owners and free market devoid of violence is the overall interest in business as successful businesses today know that customers’ make a big difference in achievement of business growth.

4.8 To ascertain the extent to incessant attacks affect customer’s patronage.

In order to ascertain whether incessant attacks affect customers patronage respondents views were enquired; it was found that, incessant attacks affect customers patronage of small businesses in kauranamoda; This is in line

with the findings of Bacon and Blyton (2005), Zhang (2000) and Van der Wiele and Brown (2002) who showed that customers themselves believe that businesses improve when security is addressed in openness and cooperation as this ultimately impacts on customers' confidence to move freely and patronize businesses without fear of molestation by bandits.

V. CONCLUSION

This study is very timely and crucial, as ensuring a market place that is free of aggression by bandits will enable the small business owners to perform optimally. This can be possible if security of lives and properties is guaranteed. To this end, emphasis is laid on making sure that security is provided to enable both business owners and customers alike to move freely without fear of harassment. This will guarantee growth and sustainability of small scale businesses in Kaura Namoda and its environs.

Recommendations

Based on the findings and result of this study, the following recommendations are made:

1. The state government is to devise measures that can reduce insecurity in Zamfara state in order to enable people move freely without fear of being killed by bandits.
2. The management of the security forces is to put in place measures that will reduce incessant attacks on residents and businesses alike to the barest minimum by encouraging businesses to thrive; because small businesses can grow and be sustained only where security of lives and property can be guaranteed.
3. Small scale businesses are the engine of growth for any meaningful economic development, therefore, security should not be politicized and as such, the government of Zamfara state should tackle insecurity with all seriousness.

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