



Effect of Insecurity on Micro, Small and Medium Enterprises (MSMEs) Development in Benin-City, Edo State

Angela Obose Oriazowanlan^{1*}, Dominic Ose Erah²

¹ Ph.D, Department of Entrepreneurship, Faculty of Management Sciences, University of Benin, Benin-City, Edo State, Nigeria.

² Ph.D, Department of Accounting, University of Benin, Benin-City, Edo State, Nigeria.

*Corresponding Author

Abstract: *Despite the concerted efforts by different stakeholders to abate security challenges in Nigeria the rising wave still remain obstinate and the adverse effects on MSMEs operations has become worrisome. It becomes imperative therefore to analyse the effects on MSMEs development considering the relevance to economic growth and development to the Nigeria economy. The study therefore adopted the descriptive survey research design and the population comprised 116 MSMEs operators who registered with the Ministry of Commerce and Industries in Benin-City, Edo State. Four research questions guided the explorative study. A 48-item structured questionnaire was used as instrument for data collection. The instrument was validated by four experts who are professionals from Entrepreneurship, Business Administration, Law, Measurement and Evaluation. It was tested for reliability using the Cronbach Alpha and a reliability value of 0.88 was realized. The data collected were analysed using descriptive statistics of mean and standard deviation to answer the research questions and determine the homogeneity of respondents' opinions. The findings revealed among others that although there is low rate of insecurity to MSMEs operations in Benin-City but the operators reduced their productive hours by closing early for fear of being attack by hoodlums and criminals. Also all the stakeholders are working round the clock to provide good security measures but police response to distress calls most cases is not encouraging. They however agreed that insecurity can have 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. It was recommended among other that stakeholders should intensify efforts to bridge the gap in the security lapses that cause fear, anxiety and portend misfortune to business operators. Furthermore, as a matter of urgency government should ensure that all security service providers are duly registered and should formulate policies that will nip the problem in the bud to enable MSMEs thrive.*

Keywords: *Insecurity, Micro, Small and Medium Enterprise, Benin-City.*

INTRODUCTION

The rising wave of insecurity in Nigeria which poses threat to lives and properties and to business and economic activities in particular is worrisome. Despite the concerted efforts by government, cooperate bodies and well meaning individuals to curb it yet it remains unabated, obstinate and festers in the society. The 1999 constitutions of the federal republic of Nigeria section (14)(2) as amended in 2011 states that the

security and welfare of the people shall be the primary responsibility and purpose of government. Security vote is usually given priority attention in yearly fiscal budget because of its peculiarity and relevance in all sphere and strata to national development. Akinkotu (2018) reported that government spends over #241bn on security votes yearly. In the theoretical perspective, the neo-realist emphasis that security is the primary responsibility of the state while the pluralistic view sees it as the responsibility of non-state. It is disheartening that government has not been able to fully meet up in her responsibility in this unequivocal task despite her concerted efforts and the huge yearly budgetary allocation on security-votes and other measures taken to abate the scourge. Although the Nigerian government enacted and passed the Anti-Terrorism Act in 2011, boosted surveillance and strengthen security agencies yet the rising wave soar high. In a research conducted by Ndujihe Clifford, it was found that 5,113 Nigerians were killed within 11 months all over Nigeria as reported by Omonobi, Johnson, Nkwopara, Agbakwuru and Erunke in Vanguard Newspaper (4th Jan, 2019).

Insecurity could be referred to being susceptible to imminent danger which affects individual interest and society core values, that is: lack of peace, safety and protection as well as exposure to danger in an environment or society due to economic, political, socio-cultural, ethno-religious conflict, inequitable distribution of natural resources, poverty and unemployment, porous border and weak security system among others. Apparently, there is no noticeable external invasion in Nigeria and some of the main threat to national security which are internal include the Boko Haram insurgency ravaging the northern part, the clashes between farmers and Fulani herdsmen in the middle belt, militancy in the Niger Delta Region due to agitation for resource control and the quest for autonomy by the Indigenous People of Biafran (Ibos). Also, the alienation of technocrats who are experts in various disciplines and political deceit and chicanery of some unscrupulous politicians who are desperately in quests for power and positions with their indiscriminate mass defection, snatching of ballot boxes and the killing and maiming of political opponents with the help of some naive youths. The degree of freedom to human existence, protection of lives and properties, economic growth and the availability of basic physiological needs as well as social, political and religious stability are some basic indicators to measure the level of security in a society. Ewetan and Urhie (2014) defines insecurity as breach of peace and security, civil, social, economic and political that contributes to recurring conflicts and leads to the wanton destruction of lives and property. Achumba, Ighomereho and Akpor-Robaro (2013) described insecurity from two perspectives; as a condition of being susceptible to danger and being exposed to risk or anxiety in anticipation of some misfortune which could be caused both internally and externally.

The daunting challenges of insecurity situation in Nigeria in all spheres and strata are numerous. It ranges from armed robbery, kidnapping, bombing, killing, maiming, insurgency, youth restiveness, ritual killings, pipeline vandalism, internet fraud, advance fee fraud (419), burglary, stealing, pilfering, corruption among others. Some notable examples were the abduction of about 276 secondary school girls in Chibok in 2014, wanton killing and maiming in Benue State as a result of clashes between herdsmen and farmers, incessant armed robbery attack on citizenries especially business owners, abduction of well to do innocent citizens for ransom and extortions of money from businessmen/women by fraudsters in all over Nigeria including Benin-City, bombing of innocent church worshippers particularly in the northern part of Nigeria among others. The insecurity scourge has render many people homeless, widows, widowers, orphans and there is increasing rate of internally displaced persons (IDP) in camps all over the country. Among the persons living in IDP camps were at a point in time successful business owners who now found their fate at the mercy of philanthropist and government agencies for shelter and survival. Nigeria ranked 148th position and scored 2.873 in the Global Peace Ranking Index (2018). Observation has shown the enormous consequences and adverse affect of insecurity on economic development especially Micro, Small and Medium Enterprises (MSMEs) that are so volatile, susceptible and easily vulnerable to attack. Potential business and existing business owners are now at a fist, scared and reluctant to take calculated risk in new investment opportunities or expand existing ones due to high insecurity threat to their businesses and lives. Owenvbugie and Iyamu (2011) decried the high

level of incessant kidnapping issues in Nigeria that scared away many potential foreign investors and illustrious Nigerians who reside in abroad who would have been willing to come home to invest in businesses. Ujah and Eboh (2006) reported a study by World Bank on investment climate in nine African countries which revealed that 36% of business operators in Nigeria perceived insecurity as a major constraint to investment. The high rate of criminality resulting to insecurity of lives and properties in Nigeria seems to threaten the unity and peaceful co-existence of our great nation and this is at the expense of developmental strives in all spheres and strata including business particularly MSMEs operations. Adegbami (2013) noted that insecurity has led to the destruction of business and properties, equipments, relocation and closing down of businesses. Many business operators who were residing in the northern part of Nigeria have either close down or relocated their businesses due to Boko Haram insurgents. The incessant clashes between herdsmen and farmers were some other disasters which affected rural dwellers and their farming businesses. Many notorious armed robbers, kidnappers and fraudsters are feeding fat on the hard earned resources of some unlucky business owners' sweat. Due to advancement in technology most businesses are now highly susceptible to online fraud and million-naira worth of goods are being carted away from naive and unlucky business operators throughout the globe including Nigeria and Benin-City in particular among others. The extent to which the various forms of insecurity have affected SMEs in Benin-City, Edo State of Nigeria is uncertain, hence the study.

The study aimed to determine the effect of insecurity on MSMEs in Benin City and specifically to ascertain the extent to which various types of insecurity challenges affect business operations, the role of stakeholders to curb insecurity and the consequences of insecurity on business operations.

Research Questions

The following research questions guided the study

1. To what extent do security challenges affect MSMEs operations in Benin-City?
2. To what extent are the roles of stakeholders in curbing security challenges in Benin-City?
3. What are the consequences of insecurity on MSMEs operations in Benin-City?
4. What are the strategies to abate security challenges in Benin-City?

Literature Review

Security challenges in Africa and Nigeria in particular is not a novelty. In ancient times, the medieval people devised means to provide and safeguard themselves against harms or danger especially in times of war and other serious security threats. Some of the security measures they employed then include Canals, Trenches, Watch Towers, Mould, High Walls, Hill Tops Gullies, Caves among others. Insecurity is lack of protection and exposure of lives and properties of individual, groups, communities or state to imminent danger either physically, emotionally or otherwise which affect their core values and interest. The reality of security challenges in Nigeria has truncated, dwindled, extinct and liquidated so many business activities in the country especially in places like Borno, Kano, Kadunna, Yobe, Benue, Kogi, Enugu among others. Omede (2012) posited that insecurity is a dynamic condition in which states encounter all threats to its core values and interest. Ewetan and Urhie (2014) defines insecurity as the breach of peace and security where historical, religious, ethno-regional contributes to recurring conflicts and leads to wanton destruction of lives and property. Beland (2005) argued that insecurity is the state of fear or anxiety as a result of inadequate freedom from danger. Achumba, Ighomereho and Akpor-Robaro (2013) posited that insecurity is a condition of susceptibility to harm and exposure to risk and anxiety of anticipated misfortune. They described insecurity as not knowing, a lack of control and instability to take defensive action against forces that portend harm or danger to an individual or groups, or what makes them vulnerable. They classified the causes of insecurity as remote, proximate and intermediate sources/causal factors and noted that the root causes of insecurity include lack of institutional capacity resulting in government failure, pervasive material inequalities and unfairness, ethno-religious conflicts, conflicts of perception between the public and the government. Other

factors which are proximate include porous borders, rural/urban drift, social irresponsibility of companies, unemployment/poverty and terrorism among others. Hazen and Horner (2007) noted the influx of small arms and light weapons into the country which has aided militancy and criminality in Nigeria as a result of porous border. Iyare (2008) posited that corruption hampers economic growth, disproportionately burdens the poor and undermine the effectiveness of investment.

Insecurity can be highly traceable to the inequitable distribution of natural resources, both human and material in all facets of any society be it economical, political, religious, socio-cultural and among others. People struggle to get fair share of power, position, natural resources which most time result to violence, killings, maiming and wanton destruction. Adagba, Uguw and Eme (2012) argued that scarce resources, power, position and other related issues have resulted in wanton killings and violence among groups in Nigeria. Nigeria is richly endowed with resources both human and material which are not equitably distributed and this has resulted in the struggle for a fair share by the large populace and unfortunately avarice crept into the process. This struggle resulted to different ugly incident and happenings ranging from hatred, jealousy, killings, maiming, deception, thuggery, violence, youth restiveness and other social vices among others. The cases of pipeline vandalism rampaging the Niger Delta region is a typical example; some of the youths in the area decided to take their destiny in their hands by engaging in pipeline vandalism as a protest to have a fair share of their endowed natural resources since the Federal Government harness them to carter for other regions especially the northern part of Nigeria and neglect them. They are particularly angry because they feel oppressed, marginalized, cheated and robbed by the Federal Government who harness their endowed natural resources without compensation hence youth restiveness in the area. The oil spillage in the area resulted in environmental degradation rendering soil land for farming impotent and destroying aquatic food thereby causing poverty and hunger in the area. Alozie (2009) asserted that the Niger Delta youths are particularly dismay because their endowed natural resources are being harness by the Federal Government to carter for people in other regions without adequate compensation while they are left to wallow in poverty and unemployment. Worlu (2017) noted that pipeline vandalism in the Niger Delta region contributed greatly to the despoiling and degradation of the environment resulting in the scarcity of aquatic food and farm produce for the survival of the people and neighbours due to the effect of crude oil and related products spillage which are deleterious to the environment. The quest for position and power of leadership in Nigeria especially to political offices is a strong loophole for security challenges in Nigeria. Several reports revealed the political violence in the Nigeria electoral process on a continuous basis including the last general election conducted in March 2019. Unfortunately, some youths form the major tools used by some unscrupulous politicians who believe in do or die syndrome to win election and they perpetuate the unwholesome act at the expense of their lives for a stipend. Worlu (2017) argued that leadership accounts for social vices in the society whereby politicians who wants to win election at all cost equip unsuspecting youths with money, small arms and ammunitions including protection to snatch ballot boxes and sometimes kill or maim their opponents and after the election they resort to use the weapon to perpetuate crime when their 'ogas' no longer maintain them.

Nigeria is a middle income mixed economy and emerging market with expanding manufacturing, finance, service, communications, technology and entertainment sectors among others. The connecting link between these sectors is business and is the pivot in which all others revolve but secured environment is a prerequisite for the link to thrive. Nigeria which is largely an agrarian and commercial country with rapid population growth of about 195.8 million people (2018 Est NBS) certainly needs to produce goods and services, develop good marketing strategies to get rid of her excess production through export and import. Ironically, the high rate of unemployment is soaring high on a daily basis among the populace and youths form bulk of the population. Nigeria unemployment rate stood at 13.9% in 2015, 13.9% in 2016, 14.2% in 2017, 23.1% in 2018 while inflation rate was 16.3% (2017 est) (National Bureau of Statistics (NBS) 2019). Reports from the mass media especially those from television broadcasts stations showing criminals paraded on the street revealed

that most criminal acts are perpetuated by jobless youths because, the idle mind is the devil's workshop. Incidence of youths' unemployment has become a recurring decimal although the government has been making frantic efforts to abate the trend, yet it still remained obstinate and unabated. In recent past, President Goodluck Jonathan's administration and the current administration of President Mohammadu Buhari initiated enterprise schemes such as the 'You Win Enterprise Initiative' and 'Social Intervention Programme' respectively to create employment and alleviate poverty among youths in order to reduce the high incidence of social vices. Onuoha (2011) decried the mass rural-urban drift of jobless youths and attributed it as one of the causes of insecurity in Nigeria. Salawu (2010) decried the rate with which people are ready to kill or be killed for mere token as a result of poverty and unemployment.

The security challenges facing Nigeria and Edo state in particular has affected businesses and business owners. Cases of armed robbery attacks, kidnapping, stealing, frauds both online or otherwise are highly prevalent in Benin Metropolis and many businessmen have been abducted whereby huge ransom were paid from their business finances and some even lost their lives in the process eg the Founders of Big Joe Motors, Apha Furniture among others. Ajao (2010) lamented how kidnapping has become a threat to lives and property especially in the South-South and South-East zone of Nigeria. Online fraudsters are everywhere all over the country extorting money from business operators including some of those in Benin-City. The Boko Haram insurgents are ravaging the northern part and so many business owners relocated with their business or short down and run for their dear lives. Fulani herdsmen are ravaging the middle belt killing innocent farmers and feeding their cattle with their crops. Suleiman (2012) in Okonkwo, Ndubisi and Anagbogu (2015) posited that non-indigenes especially Igbos and Yorubas who originally lived in the northern part of Nigeria relocated to their homes for fear of being killed by Boko Haram. In the same vein, Nwogbosa (2012) noted the mass exodus of businessmen and manufacturing companies from the north to other peaceful parts of the country to continue their businesses. This was corroborated by Igbuzor (2011) who attributed the state of insecurity in Nigeria to government failure. Onouha (2011) equally noted that large numbers of Nigerians are despaired, frustrated, and hopeless because of insecurity.

In a study carried out by Achumba, Ighomereho and Akpor-Robor (2013) it was reported that 1,341 persons were killed by Boko Haram insurgent between 2009-2013, kidnapped 6,059 persons between 2000-20013, persons assassinated between 2000-2013 were 65,989. Total value lost from pipeline vandalism between 2010-2013 was #38,881.27b. There has been a continuous deteriorating increase in the Nigeria ranking in global peace index. The table below shows the Nigeria global peace ranking for a period of ten years, from 2008-2018

Nigeria Global Peace Index		
Date	Global Peace Index Score	Global Peace Ranking
2018	2.873	148 th
2017	2.849	149 th
2016	2.877	149 th
2015	2.910	151 th
2014	2.710	151 th
2013	2.693	148 th
2012	2.707	137 th
2011	2.613	137 th
2010	2.628	131 th
2009	2.599	127 th
2008	2.574	125 th

Source: Global Peace Index 2018

This could affect business activities and economic development. Ewetan and Urhie (2014) posited that the rising wave of insecurity in Nigeria hinders business activities and discourage local and foreign investors which could retard the country's socio economic development. Insecurity could pose direct loses on goods and

services as well as indirect loss from precautionary measure taken to guide against risk and uncertainty by business operators. It could also pose challenge to direct foreign investment whereby foreign investors are scared to make investment that would enhance employment generation and stimulate economic growth and development. It could hamper organizational effectiveness by truncating availability or adequate supply of raw materials, thwart production process and sales of finish goods. Marketing activities are hindered in areas where there is rancour eg the communal crises that happened between the Ijaws, Itsekiri and Urhobo in Warri and Ijaw and Ilaje in Ondo State affected the commercial activities in the areas. Moreso, organization could lose their most conscientious skilled workers through violent attacks or some could resign for fear of mayhem and flee for the safety of their dear lives. The New Humanitarian (2013) reported how Danbature Abdulazee, head of the National harmonized Traders Union and some other traders decried how violence by Boko Haram Insurgent affected commercial activities in the northern trade hub of Kano which they regard as the commercial nerve centre due to closed borders with Niger, Cameroon and Chad, shutting down of business for fear of violence, forced relocations of business operators and dusk-to-dawn curfews. Therefore, security should be the collective responsibility of all in order to safe guard lives and property because no good development can take place in an atmosphere of rancour.

Methodology

The descriptive survey research design was adopted for the study. The design was found suitable for the study because it gives opportunity to researchers to gather information from a sample representative of a large population and could also be used when a small population of homogeneous characteristics is studied. The study-population comprises 116 SMEs business operators who registered with the Ministry of Commerce and Industry in Edo State. No sampling was done because the population size was manageable. Obadan (2012) stated that survey research design is suitable when studying a large population that has homogeneous characteristics. The data was obtained from secondary sources and focus group discussions. Four research questions guided the study. A 48-item structured questionnaire on four point scale was used for data collection and values were assigned to them thus: high Extent (HE)-4, Moderate Extent (ME)-3, Fair Extent (FE)-2 and Low Extent (LE)-1 to address the first two research questions while the last two adopted Strongly Agree (A)-4, Agree (A)-3, Disagree (D)-2, and Strongly Disagree (SD)-1. The instrument was validated by four experts who are professionals from Entrepreneurship, Business Administration, Law, Measurement and Evaluation each. It was tested for reliability using Cronbach Alpha and a reliability value of 0.88 was obtained which indicates that the instrument was highly reliable. The descriptive statistics of mean and standard deviation were used to analyze the data collected in order to answer the research questions and determine the homogeneity of the respondents' opinions. The standard mean score was 2.5; any value equal to or above the standard score was considered acceptable while any value less than the standard mean score was considered unacceptable in accordance with research rule

Estimation of Results

Table 1: Mean and standard deviation of respondents' opinions on the security challenges facing SMEs operations in Benin-City

	Extent of insecurity challenges on SMEs operation	Mean	StD	Remarks
1	Kidnapping	2.82	.92	High Extent(HE)
2	Armed Robbery	2.78	.83	"
3	Pilfering	2.67	.88	"
4	Burglary	2.98	.92	"
5	Wanton Destruction	1.65	.66	Low extent

6	Looting of Shops by Area Boys (touts)	1.04	.60	Low extent
7	Thuggery	2.73	.91	High extent
8	Stealing	2.77	.83	“
9	Ritual killings	2.06	.74	Low extent
10	Communal Crisis	1.91	.65	‘
11	Youth Restiveness	2.03	.67	“
12	Killing and Maiming of SMEs Operators	1.96	.62	Low extent
13	Destruction of farms by Cattle Herdsmen	1.80	.61	Low extent
14	Advance Fee Fraud (419)	2.77	.89	High extent
15	Hired Assassination	1.68	.54	Low extent
16	Corruption	2.94	.93	High extent
17	Online business scam	2.93	.91	“
	Average mean score	2.32	.77	Low extent

In table 1, items nos 1,2,3,4,7,8,14,16 and 17 met the standard mean score while items nos 5, 6, 9, 10, 11, 12, 13, and 15 did not meet the standard mean score is 2.32 which indicates that SMEs in Benin-City operates in a relatively peaceful environment.

Table 2: Mean rating and standard deviation of respondents’ opinions of the role of stakeholders in curb insecurity

	Security Measure Taken by Stakeholders	Mean	Std	Remark
	Individual Efforts			
18	Construction of iron gates	2.92	.88	High extent
19	Construction of burglary proof	2.72	.82	“
20	Installation of CCTV cameras in business centres	1.67	.60	Low
21	Employing security guards	2.98	.92	High extent
	Government efforts			
22	Regular police patrol team	3.04	.96	High extent
23	Police security guard are available always	3.08	.98	“
25	Police arrest of any criminal caught	2.92	.89	“
26	Court prosecution of any criminal	3.04	.96	“
27	Police response to distress calls	2.03	.71	Low extent
	Communal Efforts			
28	Neighbourhood watch (Vigilante)	2.94	.89	High extent
29	Youths’ efforts	2.81	.86	“
30	Community leaders efforts	2.78	.84	“
31	Oba’s decree against evil doers	2.74	.82	“
	Average mean score	2.97	.92	H/Extent

In table 2; items Nos 18,19,21,22,23,24,25,27,28,29 and 30 met the standard mean score while items Nos 20 and 26 did not meet the standard mean score and the average mean score is 2.97 with a standard deviation of 0.92. This indicates that the different stakeholders in Edo State are working round the clock to ensure a peaceful environment for citizenries and their daily activities including SMEs operations.

Table 3: mean rating and standard deviation of respondents' opinion on the consequences of insecurity on business

S/N	Consequences of Insecurity on Businesses	Mean	Std	Remark
31	Most SMEs operators are now scared and reluctant to expand their businesses	3.25	.86	"
32	Fear of uncertainty restrains new investment of potential local and foreign investors.	3.04	.88	"
33	Insecurity do not affect the SMEs business finances	1.04	.90	"
34	SMEs spend so much money to buy security gadgets	3.00	.94	"
35	SMEs operators spend much money to hire security personnel	3.81	1.09	"
36	There is high insecurity to the lives of SMEs operators	3.01	.93	"
37	Security challenges do not supply of raw materials	1.85	.93	"
38	Insecurity do not affect production in manufacturing businesses.	1.83	.89	"
39	Insecurity Limits sales coverage especially interiors and suburb areas that are prone to attacks.	2.80	.88	"
40	Wanton destruction do not affect business properties (finances, buildings and other assets)	2.01	.64	
	Average mean score	2.56	.89	

In table 3, items 31, 32, 34,35, 36, 39 met the standard mean score while items Nos 33,37 and 38 did not met the standard mean score and the standard mean score is 2.56 which indicates that insecurity challenges have adverse consequences on SMEs operations.

Table 4: mean rating and standard deviation on respondents' opinions on the strategies to tackle security challenges

	Strategies for tackling security challenges	Mean	Std	Remark
41	Neighbourhood watch	2.93	.89	Agree
42	Registration of all security services with government	2.81	.88	"
43	Constant police patrol	2.62	.84	"
44	Building high fences and walls	1.79	.59	Disagree
45	Government provision of adequate security gadgets to the police	3.02	.94	Agree
46	Urgent formulation of policies and enactment of laws to put it to perpetual rest.	3.14	.97	"
47	Urgent legalization of arms and ammunitions to be possessed by individuals	1.85	.66	Disagree
48	Job creation for youths	3.07	.99	Agree
		3.18		

In table 4, items 41, 42, 43, 35 and 46 met the standard mean score while items 44 and 47 did not met the standard mean score and the average mean score was 3.18 which indicates that respondents strongly agreed that security challenges can be tackled if the strategies are put in place.

Discussion of Findings

The relevance of MSMEs to economic growth and development cannot be over emphasised; they generate employment, alleviate poverty, stem rural-urban drift, boost local production and enhance the growth of local industries among others. Despite its relevance the preponderance of crime rate which portends security threats to MSMEs operators' lives and their business properties is alarming. Although the study revealed a low rate of insecurity to businesses in Benin-City but the fear and anxiety which poses emotional and psychological trauma to business operators in anticipation of misfortune calls for concern. However the study

revealed that majority of the respondents operate their businesses in fear and anxiety of misfortune and as a result they close from their business premises on time for fear of being attack by hoodlums. This is in agreement with Achumba, Ighomereho and Akpor-Robaro (2013) who noted that insecurity is exposure to fear and anxiety to danger of misfortune. It also conforms with Greenberg (2019) who identified three common causes of insecurity to include insecurity based on recent failure or rejection, lack of confidence because of social anxiety and insecurity driven by perfectionism.

The findings equally revealed that all the stakeholders (individuals (business operators), government and communities) are working round the clock to ensure relative peaceful environment for MSMEs operators. Security should be the responsibility of all if we are to live with our two eyes closed in our environments; therefore good neighbourhood watch should complement government efforts despite the fact that it is the responsibility of the state to provide security for her citizen as stipulated in the 1999 constitution as amended in 2011. The findings conforms with Major Gen Adewumi Ajibade lecture delivered on the occasion of the lecture organised by the Yoruba Tennis Club in response to colonial discrimination against Nigerians by the colonist as reported by Akinterinwa (2018) that the best way to be responsive to security challenges in Nigeria is to make a paradigm shift from reliance on arms, ammunitions and guards and ensure that security is a collective responsibility of all in order to get the desired result, attitude and commitment. Respondents were also of the view that police responses to distress calls were not encouraging. His assertion also conforms with respondents' opinions by disagreement of government legalization of arms and ammunition as a strategy to tackle insecurity in Nigeria. No wonder, Achumba, Ighomereho and Akpor-Robaro (2013) posited that security personnel's become saboteurs of government effort by supporting, aiding and abetting criminals by leaking vital information or to escape the riot of the law. Although legalizing possession of arms and ammunition could be viewed from the positive angle to help the commoners protect themselves but it could be greatly feared that the same commoners might abuse its usage to perpetuate crime. The police force is the government law enforcement agency saddled with the responsibility to handle criminal cases. They are the ones close to the people at the grassroot level and therefore should be tactful and highly sensitive in handling criminal cases and should be encouraged by both the government and the citizenry to enable them perform optimally in providing maximum security. Otunba Osibogun in Akinterinwa (2018) suggested the initial registration of services providers such as domestic guards, corporate security companies and staff, private security outfits such as event management, club house bouncers and vigilante groups and personnel to aid security which forms with the findings of the study whereby respondents agreed that registration of service providers should be highly encouraged to ensure maximum security.

The respondent however noted the adverse consequences of insecurity on both potential and existing businesses. This conforms with Owenybugie and Iyamu (2011) assertion who posited that security challenges in Nigeria could give wrong signals to the rest of the international communities and scared investors away especially illustrious Nigerians who reside in abroad. As the saying goes 'home is home'. Nigerians in diaspora who may have been anxious to come back home to make investment are now scared including foreign investors hearing cases of affected victims especially kidnappings. No one would like to be a target rather they take extra precautions and care in order to avoid being victims. Insecurity challenges have consequently affected the economic growth and development of our great nation, Nigeria. The incessant bombing that occurred in the northern part of nigeria by the Boko Haram insurgents and other related insecurity cases affected businesses in Nigeria eg the bombing of market places especially in Gwari in Kaduna State, Jimeta in Adamawa, the busy bus station at Nyanya in Yola near Abuja then the popular Banex Plaza shopping complex and Emab plaza both in Wuse district in Abuja affected business operators, commercial activities and the entire territory. Othman, Sule, Singh and Singh (2015) posited that since the emergence of the Boko Haram group in 2002, business environment especially market places have not been conducive in affected areas especially in the northeast corroborates the effect of insecurity on business activities.

Although security should be the collective responsibility of all but the government have special role to play and should not gloss over the security of her citizenry since security vote is given priority attention to in every yearly fiscal budget. Nwachwuku (2019) reported that Socio-Economic Rights and Accountability Projects (SERAP) argued that there is a link between corruption and security, violence, kidnapping and killing but the three tiers of government seemed to have used security votes as a conduit for grand corruption rather than spending the fund to enhance the security and full protection of Nigeria rights to life, physical integrity and liberty. Since no good development can take place in an atmosphere of rancour, therefore all hands must be on deck to ensure a peaceful environment in Nigeria.

Conclusion

MSMEs are the bedrock of economic development and a pivot in which other sectors of the economy revolve. The existence and safety of a common man on the street is the hallmark of security which must not be glossed over by any government whom the onus lies on to protect its citizenries. The common man rely so much on business activities to meet the physiological needs and most of the business activities centre round MSMEs at the grassroot level. The survival, growth and continuity of MSMEs largely depend on the safety and security of the environment where the business operates. Although it was revealed that the studied area (Benin-City) is relatively peaceful for businesses and that stakeholders are working round the clock to ensure a peaceful environment some few lapses were however noticed which need to be tackled. Against this backdrop it was recommended that all stakeholders should as a matter of urgency tackle the observed lapses that cause MSMEs operators fear and anxiety also government should ensure that all security service providers are registered and should formulate policies that will nip the problem in the bud

Recommendations

Based on the findings and conclusion therefore the following recommendations are made

- The government should as a matter of urgency formulate good policies and enact laws that could nip the problem in the bud.
- Government should as a matter of urgency open easily accessible channels and ensure that all security providers are duly registered.
- All the stakeholders should jointly tackle observed lapses to remove fear and anxiety from MSMEs
- All citizenries should ensure that security should be the collective responsibility of all and promote good neighbourhood watch.
- MSMEs operators should be security conscious by using security gadgets to protect their businesses and avoid closing later from business places.
- Police should respond to distress calls prompt as it is their duty to protect lives and properties and to make citizenries have more confidence in them.
- Youths should develop the spirit of self-worth and be focused by shunning all avenues that could make them susceptible to political thuggery or other vices.
- Government should create jobs that are self sustaining for the teeming youths.

Contribution to knowledge

The daunting security challenges in Nigeria are alarming which has affected economy and business development in particular especially in the northern part. The study successfully analysed the effect of insecurity to SMEs operation in Benin-City and found that the area is relatively peaceful for business operations although there are few cases of security challenges. The study therefore elucidates security consciousness on the MSMEs operators and also creates awareness of the safety of the environment for business operation that could stimulate local and foreign investment for economic growth and development.

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