
Impact of Boko Haram Insurgency on the Operations of Small and Medium-Scale Enterprises in Borno State

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Abstract: *The study examined the impact of Boko Haram insurgency on the operations of small and medium scale enterprises in Borno State, Nigeria. The study adopted Structural violence theory, the descriptive survey design was used for the study, and the sample size of 320 was drawn from the population through the multi stage sampling technique. To facilitate the conduct of the study, two specific purposes, two research questions and two null hypotheses were formulated. A-31 item questionnaire tagged “Impact of Boko Haram Insurgency on the Operations of Small and Medium Scale Enterprises Questionnaire” (IBHIOSMSEQ) with 4-point rating scale was the instrument used for data collection, which went through face and content validation. From where the reliability of the instrument was ensured using the Cronbach Coefficient Alpha and the result yielded a reliability coefficient of 0.79. The data collected were analysed using mean statistics and standard deviation. The hypotheses were tested using independent t-test at 0.05 level of significance. The findings of the study revealed that, Boko Haram insurgency has a negative impact on the production of goods and services by Small and Medium Scale enterprises to a high extent in Borno State. The findings further revealed that there was a significant difference between the mean responses of business owners in more secured places and less secured places regarding the extent of the impact of Boko Haram insurgency on production of goods and services. Therefore, the null hypothesis was rejected. it was recommended among others that, government at all levels (federal, state and local Governments) should ensure there is adequate security for the operations of SMEs to protect the business owners/managers and promote economic viabilities of businesses, as well as implement policies and programmes towards addressing the root cause of the problems of insurgency. It was concluded that, insurgency of any kind, nature or structure affects all business operations. Especially Small and Medium Scale enterprises SMEs.*

Key words: *Business, Economic Viabilities, Insurgency, and Security.*

Introduction

Insurgency is a threat not only to the operations of SMEs but to the development of any nation that found itself in this dilemma. The group, Boko Haram in the northern part of Nigeria has become a national threat. Their activities in the country have attracted global attention, thereby making the country one of the terrorist strongholds. United State declared two leaders of the dreaded Boko Haram as terrorists and placed a bounty of cash on them for anybody with valid information about them. Activities of the Boko Haram terrorist group has resulted in the collapse of small and medium enterprises in Maiduguri, Borno state and most parts of northern Nigeria as a whole. Borno state shares border with three countries; Cameroon, Niger, and Chad. And People from these countries come to Nigeria to do business, but since the emergence of Boko Haram terrorist in 2009, traders from these countries no longer comes and as such, the enterprises producing goods that are exported to the countries can no longer do businesses.

Businesses, regardless of its size cannot operate in a volatile area, the environment needs to be conducive to all stakeholders involved in the operation. Entrepreneurs scan (social, political, legal, and economical) any given environment for successful operation of their businesses. Borno state has been known as a “Home of Peace” because businesses were booming at its peak. However, since the emergence of Boko Haram terrorist group in 2009, peace is no longer available. The state has been vulnerable to security threats forcing the closure of major enterprises across the state and its environment and many people especially non-indigenes and non-Muslims residing in the state had no option than to relocate to other places for safety (Nafiu, Okpanachi & Nurudeen, 2014).

Statement of the Problem

Maiduguri being the state capital of Borno State and one of the commercial cities in the north east was earlier characterized by flourishing business activities; but at the time of conducting this research, the business streets in Maiduguri and Jere towns within the metropolis were not like before. Many shops are closed as a result of insecurity arising out of insurgency. Many businessmen have fled the area leaving their places of business, but in most cases, these events are concealed or improperly reported because there was no empirical study conducted on the impact of Boko Haram insurgency on the operation SMES in Borno state, Nigeria. Considering the influence of SMEs to the economic growth and development of individuals and the nation at large, one wonders what will be the future of Borno State. The economic growth recorded in the state before now, seem not only put to standstill but also reversed.

Many related study has been conducted on Boko Haram insurgency, but none of the study examined the impact of Boko Haram insurgency on the operations of Small and Medium Scale enterprises in Borno State, Nigeria. This prompted the researcher to conduct a study on the impact of Boko Haram insurgency on the operations of small and medium scale enterprises in Borno state, Nigeria and its consequential impact on the socio-economic development of these areas with a view to recommending strategies to alleviating the sufferings of those affected.

Purpose of the study

The main purpose of the study was to determine the impact of Boko Haram insurgency on the operations of Small and Medium Scale enterprises in Borno state, Nigeria. The specific purposes are to:

1. determine the extent of the impact of Boko Haram insurgency on the production of goods and services by small and medium scale enterprises in Borno State.
2. examine the extent of the impact of Boko Haram insurgency on the sales of goods and services by small and medium scale enterprises in Borno State.

Research Questions

The following research questions were raised to guide the study:

1. What is the extent of the impact of Boko Haram insurgency on the production of goods and services by Small and Medium Scale enterprises in Borno State?
2. To what extent does Boko Haram insurgency impact on sales of goods and services by Small and Medium Scale enterprises in Borno State?

Research Hypotheses

In line with each of the research questions, the following null hypotheses were formulated and tested at 0.05 level significance:

1. **H₀₁**: There is no significant difference between the mean responses of business owners in more secured places and less secured places regarding the extent of the impact of Boko Haram insurgency on production of goods and services by Small and Medium Scale enterprises in Borno state.
2. **H₀₂**: There is no significant difference between the mean responses of business owners and managers regarding the extent of the impact of Boko Haram insurgency on sales of goods and services by Small and Medium Scale enterprises in Borno State, Nigeria.

Literature review

Boko Haram

Boko Haram literally means “Western Education is divinely forbidden”. It is an Arabic/Hausa phrase that connotes Book (adulterated in pronunciation as Boko -Western Education); HARAM (anything forbidden in Islam). Thus the philosophy of the proponents of such belief is that acceptance and practice of western education as well as culture is a sin. In trying to buttress the sinful nature of western education/ culture, Onouha, (2011). Opined that it is blasphemous for a believer to accept the logic that the world is sphere or that rain comes from water evaporation as a result of interaction with the sun. He was of the view that this position is mere evil machination of Western Education Philosophy in their bid to malign Islam.

Boko Haram Insurgency is a threat not only to the operation of SMEs but to the development of any nation found its self in this dilemma. The group, Boko Haram in the northern part of Nigeria has become a national threat. Their activities in the country have attracted global attention, thereby making the country as one of the terrorist strongholds. US declared two leaders of dreaded BH as terrorist and placed a bounty of cash on them for anybody with valid information about them. BH manifested in 2009 when the then Governor of Borno State, Sen. Ali Modu Sheriff declare a war on the members of Yusufiya, for the breakdown of law and order in the city of Maiduguri, the state capital. The group was headed by Mohammed Yusuf who was killed in the police custody in 2009. It all started when the members of Yusufiya, were on their way to the cemetery to bury their dead member and unfortunately they had clashed with security personnel on duty for not wearing helmet leading to another death of some of their members. Since then, peace has not been seen in Borno state.

Boko-Haram terrorist group has brought about the decay of Small and Medium Enterprises in Maiduguri, Borno state and northern Nigeria as a whole. For instance, Borno state is sharing a border with about three countries; Cameroon, Niger, and Chad. All these countries are coming to Nigeria through Borno state mainly to do businesses, but since the emergence of Boko Haram terrorist in 2009, traders from these countries are no longer coming and as such, all the Enterprises that are producing those goods that are exported to these countries can no longer do it. (Olojo, 2013).

However, Businesses regardless of its size cannot operate in a volatile area, the environment needs to be conducive to all stakeholders involve in the operation. Small and Medium Enterprises in Borno state have been standstill since 2009 as a result of the atrocities committed by Boko Haram. Entrepreneurs scan (social, political, legal, and economical) any given environment for successful operation of their businesses, Borno was popularly called a “Home of Peace” has now become a home of pieces. It appears that, only few medium enterprises are currently exist in Borno state, this is as a result of inhuman activities of the Boko

Haram insurgency. Most of the entrepreneurs/owners of the medium ventures were forced to shut down their businesses while some relocated to more peaceful environment. Perhaps, small enterprises operating in Maiduguri have not been easy for them. Chukurah, Eme & Ogbeje (2015), observed that north-east has witnessed one hundred and fifteen (115) attacks by the suspected Boko Haram terrorist insurgent, making the environment so hazardous thereby forcing the people especially investors/entrepreneurs to alternate to a terrorist-free zone. Though, it is obvious that, in Borno state alone, a number of attacks claimed by the Boko Haram insurgent from 2009 to 2015 are more than a thousand (1000).

The major problem that affects the operation of any business regardless of its size is the existence of relative peace in the environment where it operates. Many scholars have attributed the implications of terrorism on the operation of the business and its owners are; hardship, underdevelopment, backwardness, and above all poverty. Studies have shown that even the recent terrorist (Boko Haram) activities in northern Nigeria were caused by poverty and illiteracy. To be specific, it appears that, some businesses cannot thrive or survive in the same environment with terrorist, they are always at the parallel axis, because, they are a group of people that are ready to destroy, kill and steal innocent citizen's belongings.

Insurgency

Insurgency is a movement within a country dedicated to overthrowing the government recognized by the United Nations. When those taking part in the rebellion are not recognized as a legitimate authority (United Nation 2008). An insurgency can be thought via counter insurgency warfare and may also be opposed to by measures to protect the population and by political and economic action of various kinds aimed at undermining the insurgent's claims against the incumbent regime. However, not all rebellion is insurgencies. There have been many cases of non – violent rebellions using resistance as in the “People Power Revolution” in Philippines in 1980s that ousted President Marcos. Example of insurgencies includes, Al – Nusra (2011) and the MPLA and UNITA during Angola's civil war.

When insurgency is used to describe a movement's unlawfulness by virtue of not being authorized by or in accordance with the law of the land, its use is neutral. However, when it is used by a state or another authority under threat, “insurgency,” often also carries an implication that is rebels' cause is illegitimate. Whereas those rising up will see the authority itself as being illegitimate. Also, Abiodun, (2011) defined insurgency as an attempt by a group of people to take control of their government using force and violence. Insurgent in the same vein refers to one of a group fighting against the government of their country.

Small and Medium Scale Enterprise

A Small and Medium Enterprises (SMEs) is a relative term. This is because an enterprise described as an SME in one country may not be so in another. This implies that there are no any universally accepted definitions of SMEs. Furthermore, one can conclude that there is difficulty in defining SMEs since individuals, institutions, organizations and countries adopt varying yardsticks for defining or classifying them (Gidado, Akaeze & Babakura, 2017). In recent times, the small and medium scale enterprises sector is considered to be the back bone of modern day economy.

In Nigeria, the introduction of SME can be traced back to the year 1945 when Essential Paper No. 24 of 1945 on a ten year plan of development and welfare of Nigeria 1946 was presented (Opafunso & Adepoju, 2014). A Small and Medium Scale Enterprise was considered an all-time necessity at the beginning, which has gained prominence today and is expected to increase its importance in the future (Ibrahim, 2008). Furthermore, the concept of SMEs varies with culture and peculiar circumstances of the person attempting. The definitions in use depend on the purposes and policies which govern the SMEs sector in a particular country. However, the three parameters that are generally applied by most countries, singly or in combination are capital investment, volume of production and turnover of business (Bradley, 2000). To support this assertion Kwajaffa & Haruna (2014) defined SMEs using certain criteria including, turnover, and number of employees, profit, capital employed, available finance, market share, and relative firm size within the industry. Central Bank of Nigeria in its monetary policies circular No. 22 of 2010 view small scale industry are those enterprises which has annual turnover not exceeding 500,000 (CBN, 2010). Similarly, Federal Government of Nigeria (1990) in Paul (2017) defined SMEs for the purpose of commercial bank loans as those enterprises whose annual turnover of does not exceed N500,000 and for merchant bank loan those enterprises with capital investment not exceeding 2 million naira (excluding the cost of land) or a minimum of 5 million naira.

Production of goods and services by Small and Medium Scale Enterprises Production

Production is a process of combining various materials inputs and materials outputs, (plans, know how) in order to make something for consumption (the output). It is the act of creating output, a goods or services which has value and contribute to the utility of individuals (Kotler, 2013). Kotler and Armstrong (2013) noted that product is anything that can be offered to a market for attention, acquisition, use, or consumption hence satisfying customers want or need. Ferrell (2005) assert that product is a marketing mix strategy in which organizations offers consumers symbolic and experiential attributes to differentiate products from competitors. Gbolagade, Adesol and Oyewale (2013) researched on impact of marketing strategy on business performance a study of selected small and medium enterprises (SME's)Maiduguri Borno State, Nigeria. It was established that there was a significant influence between product and business performance. Owomoyela, Oyeniya and Ola, (2013) researched on the impact of marketing mix elements on consumer loyalty findings revealed that product has an influence on customer loyalty hence increase in performance.

Sale of goods and services by Small and Medium Scale Enterprises

According to Kotler (2007), price is a cost of producing, delivering and promoting the product charged. According to Jain (2004), pricing is the process where an organization determines what it will receive in exchange for its product after factoring in manufacturing costs, market place, competition, market condition and quality of product. According to Kotler (2004), companies use pricing strategies such as; premium pricing, value pricing, penetration pricing, cost plus pricing, competitive pricing, price skimming, going rate pricing, geographical pricing, segmented pricing, product mix pricing, psychological pricing, and discriminatory pricing.

Methodology

Descriptive survey research design was used in conducting the study. The population of this study consisted of all owners/managers of Small and Medium Scale Enterprises in Borno State. However, only SMEs that are registered with Borno State Chamber of Commerce were considered for the study. The sample size for the study was multi-stage sampling techniques. A sample of 320 respondents were selected from a total population of 1,598 respondents. The major instrument for data collection for this study was the questionnaire formulated by the researcher titled “Impact of Boko Haram Insurgency on the Operation of Small and Medium Scale Enterprises Questionnaire (IBHIOSMSEQ)”. The instrument for this study was validated by three experts, to determine the internal consistency of the instrument, reliability co-efficient of 0.87 was obtained. Mean was used to answer the research questions and standard deviation to determine the closeness or otherwise of the responses from the mean, while independent sample t -test statistic was used to test the null hypotheses for no significant differences at the probability of 0.05.

Result and Discussion

Analysis of data to answer the research questions conducted in tables 4 to 7 as follows:

Research Question 1: What is the extent of the impact of Boko Haram insurgency on the production of goods and services by Small and medium Scale enterprises in Borno State?

Table 1: Mean and standard deviation of responses on the extent to which Boko Haram insurgency impact production of goods and services by Small and medium Scale enterprises

S/N	Item Statements	\bar{X}	SD	Remark
1.	Insecurity attack on managers and owners forces product volume to decline, in Borno State.	3.59	0.59	Very High Extent
2.	Boko haram attack on businesses reduces the level of production by small and medium scale business operators in Borno State.	3.58	0.61	Very High Extent
3.	Insurgency attack on financial institution affect SMES to access loan facilities for production in Borno State.	3.58	0.59	Very High Extent
4.	Boko haram attack on SMES make it difficult for manager/owners to maintain product quality in Borno State.	3.53	0.64	Very High Extent
5.	The use of business premises as military base has led to the obstruction of the production of goods and services by SMES in Borno state.	3.49	0.60	High Extent
6.	Attack on businesses by Boko haram insurgent reduces the size of workforce used by SMES in Borno state.	3.46	0.62	High Extent

7.	Insurgency attack on SMES force entrepreneurs to close some of their business outlet in Borno state.	3.49	0.58	High Extent
8.	Boko haram attack on small business enterprises leads to the loss of capital by SMES in Borno state.	2.63	0.75	High Extent
9.	Insurgency attack on production site hinder the ability of SMES in packaging their product in Borno state.	3.48	0.64	High Extent
10.	Boko haram attack on goods for sales affect the continuity of production of goods and services by SMES in Borno state.	2.91	0.75	High Extent
11.	Insurgency attack on owners and managers reduces the market participation of SMES in Borno state.	3.53	0.55	Very High Extent
12.	Boko haram looting of goods and services reduce the capital strength of SMES in Borno state.	2.73	0.95	High Extent
13.	Insurgency destruction of finished goods affect the product availability by SMES in Borno state.	2.97	0.87	High Extent
14.	Boko haram attack on SMES managers and owners affects the production process in Borno state.	3.32	0.91	High Extent
15.	Boko haram looting of finished goods affects the ability of SMES to produce goods and services in Borno state.	3.45	0.63	High Extent
Weighted average		3.32	0.69	High Extent

Analysis of data in Table 1 revealed that the respondents unanimously indicated high extent for all the constructs as the mean responses were very high. The respondents indicated that insecurity attacks on managers and owners forces product volume to decline in Borno State to a very high extent (mean = 3.59), the same way Boko Haram attack on businesses reduces the level of production by small and medium scale business operators in Borno state to a very high extent (mean = 3.58). In addition, the respondents indicated that attacks on financial institutions affect SMEs in accessing loan facilities for production, making it difficult for manager/owners to maintain product quality in Borno State to a very high extent (mean = 3.58 and 3.53).

The respondents also indicated that the use of business premises as military base has led to the obstruction of the production of goods and services by SMEs in Borno State to high extent (mean = 3.49). Also, attacks on businesses by Boko haram insurgent reduces the size of workforce of SMEs in Borno State to a high extent (mean = 3.46), and attacks on SMES force entrepreneurs to close some of their business outlet in Borno State to high extent (mean = 3.49). The respondents indicated that Boko Haram attacks on small business enterprises leads to the loss of capital by SMEs and attack on production site hinder the ability of SMEs in packaging their products well in Borno State to high extent (mean = 2.63 and 3.48). In addition, the respondents indicated that Boko Haram attack on goods for sales affect the continuity of

production of goods and services by SMEs, same way attack on owners and managers reduce the market participation of SMEs as well as looting of goods and services by Boko Haram reduce the capital strength of SMEs in Borno State to a high extent (mean = 2.91, 3.73 and 2.73).

The respondents also indicated that destruction of finished goods affect product availability by SMEs to a high extent and Boko haram attacks on SMEs managers and owners affects the production process to a high extent while looting of finished goods by Boko Haram affects the ability of SMEs to produce sufficient goods and services in Borno State. (Mean = 2.97, 3.32 and 3.45). All the 15 items have standard deviation ranging from 0.55 to 0.95. This means that the responses of the respondents were not wide spread as it is close to the mean.

Overall, table 1 shows a calculated weighted average mean and standard deviation of 3.32 and 0.69 which means the respondents indicated high extent for all the constructs. This implies that Boko Haram insurgency has a negative impact on the production of goods and services by Small and Medium Scale enterprises to a high extent in Borno State (mean = 3.32, SD = 0.69).

Research Question 2: To what extent does Boko Haram insurgency impacted the sales of goods and services by Small and medium Scale enterprises in Borno State?

Table 2: Mean and standard deviation of responses on the extent to which Boko Haram Insurgency impacted the sales of goods and services by Small and medium Scale enterprises

S/N	Item Statements	\bar{X}	SD	Remark
1.	Killing of owners and managers of SMEs by Boko Haram insurgent leads to closure of many shops in Borno state.	3.39	0.62	High Extent
2.	Attack on owners and managers leads to low level of business activities recorded by SMEs in Borno State.	3.06	0.48	High Extent
3.	Attack on customers by Boko Haram insurgent forces prices of goods and services to decline in Borno State.	3.06	0.56	High Extent
4.	Looting of goods and services by Boko Haram make Many small business operators' record low sales in Borno state.	3.09	0.68	High Extent
5.	Bboko haram attack on managers/owners leads to the reduction in production capacity of many SMES in Borno state.	3.03	0.59	High Extent
6.	Insurgency burning of Stocks of goods worth millions of Naira leads to the reduction on investment turnover by SMES in Borno state.	3.11	0.74	High Extent
7.	Boko haram attack on business premises affected Return on investment of SMES in Borno state.	3.56	0.72	Very High Extent
8.	Insurgency attack leads to closure of some business outlet by SMES in Borno state.	3.24	0.71	High Extent

9.	Boko haram attack on markets leads to reduction in goods and services purchase by customers in Borno state.	3.32	0.65	High Extent
10.	Insurgency attack affect the provision of Discount on sales by managers/owners of SMES in Borno state.	3.26	0.74	High Extent
11.	Boko Haram insurgency attack on businesses affect the application of value base pricing by SMES for profitability.	2.67	0.82	High Extent
12.	Boko haram attack on SMES leads to poor utilisation of pricing strategy to boost sales in Borno state.	3.33	0.47	High Extent
13.	Attack on managers and owners by insurgent has affected the sales performance of SMES in Borno state.	3.48	0.52	High Extent
14.	Destruction of finished goods by insurgency let to the reduction of goods for sales by SMES in Borno state.	3.72	0.45	Very High Extent
15.	Destruction of goods and services by Boko haram make SMEs owners to relocate their businesses to a safer places.	3.84	0.37	Very High Extent
16.	Insurgency attack on SMES reduces the use of bonus pacts to boost sales of goods and services in Borno state	3.74	0.44	Very High Extent
Weighted average		3.31	0.60	High Extent

Analysis of data in table 2 revealed that the respondents unanimously indicated high extent for all the constructs as the mean of the responses were very high. The respondents indicated that killing of owners and managers of SMEs by Boko Haram insurgents leads to closure of many shops and leads to low level of business activities recorded by SMEs in Borno State to high extent (mean = 3.39 and 3.06), the same way attacks on customers by Boko Haram insurgent forces prices of goods and services to decline in Borno State to a high extent (mean = 3.06). In addition, the respondents indicated that looting of goods and services by Boko Haram made many small business operators' record low sales and attack on managers/owners leads to the reduction in production capacity of many SMEs in Borno State to a high extent (mean = 3.09 and 3.03).

The respondents also indicated that the burning of stocks of goods worth millions of Naira, leads to the reduction on investment turnover by SMEs, same way Boko Haram attacks on business premises affect returns on investment of SMEs to a very high extent and leads to closure of some business outlet by SMES to high extent in Borno State (mean = 3.11, 3.56 and 3.24). Also, respondents indicated that Boko Haram attacks on markets leads to reduction in goods and services purchased by customers to a high extent, affecting the provision of discount on sales by managers/owners of SMEs to a high extent and affect the application of value base pricing by SMEs for profitability to a high extent (mean = 3.32, 3.26 and 2.67).

The respondents indicated that Boko Haram attacks on SMEs leads to poor utilization of pricing strategy to boost sales to a high extent and attacks on managers and owners by insurgent

has affected the sales performance of SMEs to a high extent in Borno State (mean = 3.33 and 3.48). In addition, the respondents indicated that destruction of finished goods by insurgency led to the reduction of goods for sales by SMEs to a high extent, making SMEs owners to relocate their businesses to a safer place and attack on SMEs reduces the use of bonus pacts to boost sales of goods and services in Borno State (mean = 3.72, 3.84 and 3.74). All the 16 items had standard deviation ranging from 0.37 to 0.82. This means that the responses of the respondents were not wide spread as it is close to the mean.

Overall, table 2 shows a calculated weighted average mean and standard deviation of 3.31 and 0.60 which means the respondents indicated high extent for all the constructs. This implies that Boko Haram insurgency had a negative impact on the sales of goods and services by Small and medium Scale enterprises to high extent in Borno State (mean = 3.31, SD = 0.60).

Testing of hypothesis

H₀₁: There is no significant difference between the mean responses of business owners in more secured places and less secured places regarding the extent of the impact of Boko Haram insurgency on production of goods and services by Small and medium Scale enterprises in Borno State.

Table 3: Summary of t-test of the difference between the mean responses of business owners in more secured places and less secured places regarding the extent of the impact of Boko Haram insurgency on production of goods and services

Group	N	Mean	SD	t-cal	Df	p-value	Decision
More secured places	195	3.33	0.19				
				8.446	318	0.000	H ₀₁ Rejected
Less secured places	125	3.13	0.23				

The data in table 8 revealed that there were 195 small scale business in more secured places and 125 small scale business in less secured places. The responses of business owners in more secured places and less secured places showed that Boko Haram insurgency had a negative impact on the production of goods and services by Small and Medium Scale enterprises to a high extent ($\bar{x} = 3.33$; SD = 0.19) and ($\bar{x} = 3.13$; SD = 0.23). Their responses were close to the mean as the standard deviations were very low. The table revealed that there was significant difference between the mean responses of business owners in more secured places and less secured places regarding the extent of the impact of Boko Haram insurgency on production of goods and services by small and medium scale enterprises in Borno State ($t_{318} = 8.446$, $P < 0.05$). Therefore, the null hypothesis was rejected.

This implies that owners of small scale businesses in more secured places and less secured places differ in their responses regarding the extent of the impact of Boko Haram insurgency on production of goods and services by Small and Medium Scale enterprises. Their responses showed that business owners in more secured places rated the extent of the impact of Boko Haram insurgency higher than business owners in less secured places did (mean difference = 0.20).

H₀₂: There is no significant difference between the mean responses of business owners and managers regarding the extent of the impact of Boko Haram insurgency on sales of goods and services by Small and medium Scale enterprises in Borno State.

Table 4: Summary of t-test of the difference between the mean responses of business owners and managers regarding the extent of the impact of Boko Haram insurgency on sales of goods and services

Group	N	Mean	SD	t-cal	Df	p-value	Decision
Owners	175	3.32	0.30				
				0.778	318	0.437	H ₀₂ Not Rejected
Managers	145	3.29	0.32				

The data in table 3 revealed that there were 175 Owners of small and medium scale business and 145 managers of small scale business. The responses of owners and managers of small and medium scale business showed that Boko Haram insurgency has a negative impact on the sales of goods and services by small and medium scale enterprises to a high extent ($\bar{x} = 3.32$; SD = 0.30) and ($\bar{x} = 3.29$; SD = 0.32). Their responses were close to the mean as the standard deviations are very low. The table revealed that there was no significant difference between the mean responses of business owners and managers regarding the extent of impact of Boko Haram insurgency on sales of goods and services by Small and Medium Scale enterprises in Borno State ($t_{318} = 0.778$, $P > 0.05$). Therefore, the null hypothesis was not rejected. This implied that business owners and managers do not differ significantly in their responses regarding the extent of the impact of Boko Haram insurgency on sales of goods and services by small and medium scale enterprises. Though there was a slight difference between their mean responses with owners having higher mean responses, but the difference was not statistically significant (mean difference = 0.03).

Summary of major findings

The following are the summary of major findings of the study:

1. Boko Haram insurgency has a negative impact on the production of goods and services by Small and Medium Scale enterprises to a high extent in Borno State
2. Boko Haram insurgency has a negative impact on the sales of goods and services by Small and Medium Scale enterprises to a high extent in Borno State
3. There was significant difference between the mean responses of business owners in more secured places and those in less secured places regarding the extent of the impact of Boko Haram insurgency on production of goods and services by small and Medium scale enterprises ($t_{318} = 8.446$, $P < 0.05$).
4. There was no significant difference between the mean responses of business owners and managers regarding the extent of the impact of Boko Haram insurgency on sales of goods and services by Small and Medium Scale enterprises.

Conclusion

Based on the findings of the study it was concluded that insurgency of any kind, nature or structure affects all business operations, especially small and Medium Scale Enterprises. The Boko Haram insurgents has been terrorising Nigeria's territory as well as the neighbouring countries like Chad, Cameroon, and Niger that shares borders with Borno state for almost ten years, making businesses in the area difficult to operate. Boko Haram insurgency has a negative impact on the operations of Small and Medium Scale enterprises in Borno state, Nigeria. This clearly establish the fact that many Small scale businesses were closed and many business owners and managers have fled the area for safety. The activity of the Boko Haram insurgency have no doubt crippled the operations of SMEs in Borno state, Nigeria

Recommendations

Based on the findings of the study the following recommendations were made:

1. Government should locate security institutions and out-fits that can proactively respond to the challenges of insecurity's like that of Boko Haram, and implement vibrant policies and programmes as mechanism towards addressing the root causes of insecurity and putting a halt to the menace in Borno State, Nigeria.
2. Government and related agencies should as a matter of urgency provide employment opportunities for the teeming unemployed youth to avoid recruitment by Boko Haram insurgents to avert future occurrences of Boko Haram violence. There should be reprioritisation of government expenditure in favour of poverty alleviation measures including the creation of job opportunities and other welfare packages.
3. Viable reorientation on the side of the Muslim extremists who have seized to see western education as sin, hence to curb the insurgency attacks. Therefore a total reorientation on value for life and unity even in diversity is strongly recommended.
4. All traditional rulers, youth leaders and politicians of northern states should come together and identify this hydra headed monster called Boko Haram and flush them out of the system or educate them to leave terrorists act.

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