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Business Activities and Security Situation in Kogi State: An Evaluation

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Abstract: The purpose of this study is to examine the impact of insecurity on business activities in Kogi State. Questionnaire was used to collect the primary data from targeted groups in the population. The findings of this study suggest that the security situation in Kogi state has become a major challenge for investors, and this could pose a threat for its economy with implication for investment and job losses. The present security challenge could diminish the state's ability to command local and international respect. The study recommended among others that government of Kogi state should overhaul the security agencies in the state to meet the current security challenges. Provision of new infrastructure as well as mending of dilapidate ones should be carried out in the state. It should be ensured that the major cities have functional street lights to enhance security. Similarly, the state government should create more job opportunities for the teeming number of unemployed youths. In the fair value hierarchy would increase comparability in accounting practice among entities.

Keywords: Insecurity; Business activities; Kogi State; Nigeria.

1. Introduction

Nigeria is a country located in West Africa and has thirty six states. It is the eighth most populous country in the world and stands as the most populous country in Africa. As far as the economy and business of Nigeria is concerned, the country has a fastest growing economy and is an attractive business location. Nigeria has been one of the most prominent members of the Commonwealth Nations and is listed among the other countries considered the "Next Eleven" economies (Bestdissertation, n.d.). The concept of "Next Eleven" or N-11 countries refers to the list of those eleven nations which possess a great potential and ability to become the world's largest economies in 21st century.

Nigeria is one of those countries which rely heavily on their natural resources, especially oil. Though corruption, political instability, poor management, and lack of infrastructure prevail throughout the country, it has been classified as a newly emerging market (CIA, 2010). Since the year 2007, the country has been experiencing a high GDP and the government has been trying constantly to curb the mismanagement and inflation as well as imposing new policies and reforms to improve the financial and services sector of the country (Bestdissertation, n.d.). Despite this, the country provides an attractive place for investments in its different business sectors but the inadequacy of utilities and infrastructure prevents the entrepreneurs from setting up their businesses. Moreover, the existence of ethnic groups and diverse languages makes Nigeria a more complex country.

Lately, Nigeria has experienced scores of deaths of innocent civilians, foreigners, security personnel, government workers and officials as a result of enmeshment in a firebox of insecurity. The insecurity challenge has assumed formidable dimensions forcing the country's political and economic managers and, indeed the entire nation, to rue the loss of their loved ones, investments and absence of safety in most parts of the country (Onifade et al., 2013). The number of violent crimes such as kidnappings, ritual killings, carjackings, suicide bombings, religious killings, politically-motivated killing and violence, ethnic clashes, armed banditry and others has increasingly become the regular signature that characterizes life in Nigeria since 2009 (Imhonopi and Urim, 2012). The Guardian newspaper of 17 August reported that International aircraft lessors have classified Nigeria among "high-risk nations" for doing business (Albert, n.d.). *The security situation in Nigeria has become a major challenge for investors, and the economy of many of the affected states are on the verge of collapse with implication for investment and job losses* (Dailyindependent, 2012). Perhaps, it was the reason a national daily came up with a list of safe and unsafe states in Nigeria. The unsafe states were, however, identified as terrain where violent crimes have made the citizenry

to continue to live in fear. States classified as unsafe included Borno, Yobe, Nasarawa, Bayelsa and Kogi amongst others (Oyeyipo, 2013).

Kogi state is the most uniquely and centrally located state in Nigeria. It connects the Federal Capital Territory with the Western and Eastern parts of Nigeria and shares boundaries with the FCT, East, West and Northern parts of Nigeria covering a total of 9 states. By the 2006 population census, Kogi State had a population of 3,314,043 (i.e. 2.36% of the national population) and a population of 3,957,139 (i.e. 2.74% of the national population) in 2012 when projected at 3% growth (Kogistate.gov, n.d.). The population is distributed on uneven land mass resulting in varying population densities among the various local governments, ranging from very low density of 39 persons/km for Lokoja to a high of 2,393 persons/km for Idah local government area (Kogistate.gov, n.d.).

Agriculture is the predominant economic activity in Kogi state. The resources in the agricultural sector are impressive. Kogi State has a landmass of 30,354.74km most of which is arable (Kogistate.gov, n.d.). The state has a favourable climate for farming. The rainy season commences from April, attains its peak in September and ceases in December. The state has annual rainfall ranging from 1,016 mm in the driest parts of the State to 1,524mm in the wettest parts (Kogistate.gov, n.d.). The confluence of rivers Niger and Benue and their tributaries deposit rich fertile alluvial soils in their respective basins suitable for lowland rice, vegetable and yam production. Other crops favoured by Kogi's agro-ecology are cashew, pigeon peas, sweet potatoes, cotton, agro-forestry and sesame. On the demand side, the location of Kogi sharing boundaries with many other states including FCT makes Kogi State a natural hub and bulking point for major agricultural commodities and a transshipment point for an Agricultural Commodities Exchange in the future.

In addition, the state is blessed with abundant human capital and mineral deposits including iron ore, coal, marble, limestone, feldspar, dolomite, tantalite and gemstones; and oil and gas. There is also the presence of Ajaokuta Iron and Steel Company, Nigerian Iron Ore Mining Company, Itakpe and Obajana Cement Companies and relative peace in the state. Recently, the growing rate of insecurity in Kogi State, occasioned by incessant robbery attacks, has not only become a source of worry to the residents, but also the police, the state government and the business community (Nwogu, 2014).

2. Review of Previous Studies

Economic cycles indicate that during more difficult economic times, criminal activity increases. Experts (Levisohn, 2009) believe that fraud in particular, increases during recessionary times. Short (1980) compiled a number of comprehensive studies on the relationship between crime and economic cycles examining a series of studies dating back into the 1800's. Although numerous variables and circumstances make comparisons difficult, Short concluded that "some connection" exists. According to the National White Collar Crime Center, the two most recent recessions recorded significant increases of arrests for fraud and embezzlement (Bressler, 2008). In 1990, just after the savings and loan crisis, arrests increased 52% and in 2000, after commercial Internet development, arrests increased 25% (Bressler, 2008). Arvanites and Defina (2006) examined business crime activity and economic cycles from 1985 to the early 2000's and also report a relationship between the two. Businesses, already susceptible to a wide variety of crimes, need to be on their guard to prevent the impact of criminal activity from impacting profitability to the point that the viability of their business comes into question. Crimes against companies range from shoplifting and vandalism to piracy and counterfeiting. In some instances, crimes committed against businesses are committed by outsiders while in many other situations; employees at all levels commit crimes against their employers. In some cases, companies become unwitting accomplices of money-laundering crimes.

Small businesses may be particularly vulnerable to crime as small businesses often do not have safeguards in place to prevent and detect criminal activity. By 1995, the Small Business and Crime Initiative (SBCI) survey found 35% of retailers reporting customer theft with similar percentages for manufacturing and wholesaling industries. In all, 75% of surveyed businesses reported one or more incidents of crime, with 3.5 incidents on average (Burrows and Hopkins, 2005). As early as 1996, a survey of 400 firms conducted by the U.S. Small Business Administration found nearly 13% of surveyed businesses became crime victims. Further, less than half (48%) employed any security measures and many incidents, especially employee thefts, went unreported (Small Business Research Summary, 1997).

Globally, numerous crime/security surveys have been carried out in the recent past. Some of these include (AIC, 2004): the 1996 international crime victims' survey of 130,000 randomly selected employees, aged 16 years and over, situated in 32 countries around the world; international crimes against businesses survey which was the first ICBS survey of commercial businesses' experience of fraud, corruption and other crimes and confined to the retail sector. Responses were sought on several dimensions of crime, including levels of victimization, damages incurred and preventive measures employed. The sample of businesses examined was randomly generated and stratified according to industry and size dimensions for each nation; the KPMG survey in 1993 in which the consultancy firm, KPMG, carried out an international fraud survey of 5,500 large and medium-sized firms located in six countries; Small business and crime initiative (SBCI) which involved face-to-face interviews with 894 small businesses situated in the north and south-east of Leicester, England, with cohort drawn from all industry sectors which were grouped under four principal sectors, namely, manufacturing (mostly the production of textiles, footwear and clothing, but also paper printing and publishing), wholesale (including distribution and repair businesses), retail, and other services (transport, entertainment and other types of service businesses, such as beauty and health businesses) (Ujah and Eboh, 2006).

Some surveys which were done in Nigeria include: the UNIDO Investor Perception Survey which sought the views of investors on the business climate conditions (physical security). Precisely, the survey sought to know the importance of security to the investors, and whether the change in security situation has worsened or gotten better in the last three years; and the World Bank Doing Business Survey which did not cover issues about security (Ujah and Eboh, 2006).

3. Objective of Study

The primary objective of this study is to examine the impact of insecurity on business activities in Kogi state.

3.1. Research Questions

- i. What is the most serious security threat experienced?
- ii. What is the reason for insecurity?
- iii. What is the effect of this insecurity on business activities?
- iv. Does insecurity have any effect on employment, social life and security personnel?
- v. Are the security agencies effective in curbing insecurity?
- vi. What safety precautions have been introduced to reduce the incidence of insecurity?

4. Methodology

The survey research design was used to collect data from the study. The study was conducted in selected communities of Kogi State in the three senatorial districts. The study purposely selected communities that had suffered security challenges in the recent past. In the eastern zone: Ayingba, Idah and Ankpa were studied. Okene, Adavi and Lokoja were studied. In the western zone: Kabba, Aiyetoro and Iyamoye were selected. The study specifically and purposely targeted the following groups in the population: business owners that have not been directly affected by insecurity; business owners that had been previously affected in the last 18 months; business associations, workers unions and cooperative societies; Local and State government officials; Security agencies; Staff of commercial and microfinance banks.

The structured questionnaires were administered to a sample of 100 respondents in each of the senatorial zones ensuring that all the categories of respondents mentioned above are adequately represented as well as the selected communities. 92 questionnaires were retrieved in the eastern zone, 85 questionnaires in the central zone and 99 questionnaires in the western zone giving a total of 276 retrieved questionnaires out of the 300 administered. This represented 92 percent retrieval rate. Simple statistical tools such as tabulation and percentages were used in the analysis of the data collated.

5. Result and Findings

5.1. Distribution of Respondents by Location

Six main groupings of respondents were identified and interviewed in the most affected communities in each of the three senatorial districts. In the eastern district, Ayingba, Idah and Ankpa were studied while Okene and Adavi were studied in the central and Lokoja, Kabba, Aiyetoro and Iyamoye were studied in the western district. It should be noted that Lokoja the state capital was included in the central because of the need to obtain information from key security and state government officials.

Table-1. Distribution of Respondents in the Senatorial Zones of the State

Grouping of Respondents	Eastern Zone	Central Zone	Western Zone	Total	
				No	%
Not Affected Business Establishments	26	24	28	78	28.26
Affected Business Establishments	27	29	25	81	29.35
Business Associations and Cooperatives	6	6	6	18	6.52
State/ LGA Officials	4	3	5	12	4.35
Security Agencies	12	8	16	36	13.04
Financial Institutions	17	15	19	51	18.48
Total	92	85	99	276	100.00
As % of Total	33.33	30.80	35.87	100.00	

Source: Field Survey, 2014.

The six groupings of respondents sampled in these communities included: business establishments that had previously experienced insecurity which accounted for 29.35 percent of respondents. Business owners in these communities that were not directly affected accounted for 28.26 percent and financial institutions accounted for

18.48 percent while security personnel accounted for 13.04 percent of respondents. Business associations and cooperative societies accounted for 6.52 percent and the state and LGA officials interviewed were 4.35 percent.

Because the western senatorial district has the state capital which was also studied mainly to obtain information from security headquarters in the state, the district reported the highest proportion of respondents with 33.87 percent. The eastern senatorial district accounted for 33.33 percent while their central counterparts accounted for 30.80 percent and respondents from Idah accounted for 31.52 percent.

5.2. What is the Most Serious Security Threat Experienced in Kogi State?

Table 2 shows that over 80 percent of respondents agreed that robbery/theft/burglary constitutes the highest insecurity to the people while other threats that are not as significant include thuggery as well as cultism.

Table-2. What is the most serious security threat experienced?

Grouping of Respondents	Robbery/Theft/Burglary	Thuggery	Terrorism/ Boko Haram	Cultism	Information not supplied	Total	
						No	% of Robbery/Theft/Burglary
Not Affected Business Establishments	48	6	9	9	6	78	61.54
Affected Business Estabs	81	0	0	0	0	81	100.00
Business Associations and Cooperatives	12	6	0	0	0	18	66.67
State/ LGA Officials	12	0	0	0	0	12	100.00
Security Agencies	27	6	3	0	0	36	75.00
Financial Institutions	42	3	0	6	0	51	82.35
Total	222	21	12	15	6	276	80.43
<i>As % of Total</i>	80.43	7.61	4.35	5.43	2.17	100.00	

Source: Field Survey, 2014.

Table-3. Perception on the Reasons for Insecurity

Reasons For Insecurity	Grouping of Respondents						Total	
	Not Affected Business Estabs	Affected Business Estabs	Business Assocs and Coops	State/ LGA Officials	Security Agencies	Financial Institutions	No	As % of Total (n=276)
Unemployment	60	51	12	9	24	42	198	71.74
Inadequate security personnel and inappropriate security measures	27	33	3	3	6	36	108	39.13
Delay and lack of salary payments	21	9	3	0	0	6	39	14.13
Poverty	18	27	6	0	6	0	57	20.65
Inadequate parental guidance	12	9	0	3	0	36	60	21.74
Illiteracy	12	6	0	0	3	6	27	9.78
Laziness	3	6	0	0	0	6	15	5.43
Use of Thugs and Cultists by politicians	18	21	6	6	21	30	102	36.96
Quest for Quick Wealth	3	9	0	3	6	21	42	15.22
Lack of synergy between security agents and the community	6	24	9	3	3	27	72	26.09
No problem of insecurity in the community	0	0	3	3	0	0	6	2.17

Source: Field Survey, 2014.

5.3. What is the Reason for Insecurity in Kogi State?

Interestingly over 70 percent of respondents identified unemployment as the greatest cause of insecurity. As depicted in Table 3, other reasons given by respondents includes; inadequate security personnel and inappropriate

security measures (39.13%), the use of thugs and cultist by politicians (36.96 %), lack of synergy between security agents and the community (26.09%), inadequate parental guidance (21.74%), poverty (20.65%) among others.

5.4. What is the Effect of This Insecurity on Business Activities in the State?

Table 4a reveals that the current insecurity experienced in the area has affected business activities negatively. Over 64 percent reported that insecurity has caused the closing down of businesses thereby causing massive job

Table-4a. Effect of Insecurity on Business Activities

Effect on Business Activities	Grouping of Respondents						Total	
	Not Affected Business Estabs	Affected Business Estabs	Business Assocs and Corps	State/ LGA Officials	Security Agencies	Financial Institutions	No	As % of Total (N=276)
Investors are scared thereby reducing or complete halt on new investment	63	51	6	6	12	33	171	61.96
Closing down of business leading to job losses	33	66	12	6	21	39	177	64.13
Business slowing down and reduction of operating hours	51	36	9	3	21	27	147	53.26
Increasing the cost of doing business	42	33	6	9	9	36	135	48.91
Loss of Capital and reduced profitability	48	45	15	3	15	21	147	53.26
Underdevelopment of the area	9	21	0	0	6	6	42	15.22
No effect	0	0	6	0	0	0	6	2.17
Total	246	252	54	27	84	162	276	100.00

Source: Field Survey, 2014.

Table-4b. Suggested Effect of Insecurity on Business Activities

Statements	Strongly Agree	Agree	Disagree	Strongly Disagree	Information not supplied	Total Strongly Agree and Agree	Total	
	(1)	(2)	(3)	(4)	(5)	6 (1 + 2)	No	% of 6 over total (N=276)
Insecurity makes investment unattractive to business people in this town	213	45	12	6	0	258	276	93.48
Insecurity increases the cost of doing business through direct loss of goods and properties or the cost of taking precautions against business risks and uncertainly	189	51	18	6	12	240	276	86.96
This security problems cut off raw materials supply and disrupted production activities for some business in this town	111	99	27	15	24	210	276	76.09
The insecurity situation in this town actually halted existing business operations during the periods of violence and also caused the outright closure of many enterprises.	180	57	24	6	9	237	276	85.87
The insecurity in this town is a risk factor which business owners and managers dread and wish to avoid by relocating their businesses elsewhere	135	93	18	9	21	228	276	82.61

Source: Field Survey, 2014

losses, while 61.96 percent reported that it causes investors to be scared thereby reduce their investment or stop new investments. Over 50 percent of the respondents also reported that insecurity has generally caused the slowing down of business as most businesses have reduced their hours of operation or close down completely when there are threat alerts. The same proportion also reported that insecurity has caused loss of business capital and reduced profitability because of the increased cost of doing business as reported by about 50 percent of respondents.

Specifically as revealed in Table 4b; 93.48 percent of respondents agreed with the suggestion that “Insecurity makes investment unattractive to business people in their town” while 86.96 percent agreed that “Insecurity increases the cost of doing business through direct loss of goods and properties or the cost of taking precautions against business risks and uncertainly”. Also, 85.87 percent agreed that “The insecurity situation in this town actually halted existing business operations during the periods of violence and also caused the outright closure of many enterprises” while 82.61 agreed that “The insecurity in this town is a risk factor which business owners and managers dread and wish to avoid by relocating their businesses elsewhere” and 76.09 percent agreed that “This security problems cut off raw materials supply and disrupted production activities for some business in this town”.

5.5. Does Insecurity in Kogi State have any Effect on Employment, Social Life and Security Personnel?

In Table Respondents agreed to the suggestion that insecurity has negative effect on employment. Over 70 percent agreed that that “As a result of closure of businesses, unemployment has increased in this town” While 63.04 percent of respondents agreed that “The high level of insecurity in this town has led to the migration of people which led to shortage of skilled labour”.

The feeling of fear is the greatest social effect of insecurity on the people. Table 5b reveals that 64.13 percent of respondents in the affected community have constant fear of not being secure around them while 46.74 percent reported that social life in the communities have been affected as there are no more night life’s and hospitality and entertainment businesses have to close early.

As Table 5c revealed, security personnel are also negatively affected as security respondents reported that there have been reported cases of death to security personnel and that the insecurity situation exerts negatively on the personnel and available equipments.

Table-5a. Effect of Insecurity on Employment

Statements	Strongly Agree	Agree	Disagree	Strongly Disagree	Information not supplied	Total Strongly Agree and Agree	Total	
	(1)	(2)	(3)	(4)	(5)	6 (1 + 2)	No	% of 6 over total (N=276)
The high level of insecurity in this town has led to the migration of people which led to shortage of skilled labour.	63	111	42	36	24	174	276	63.04
As a result of closure of businesses, unemployment has increased in this town.	105	93	48	21	9	198	276	71.74

Source: Field Survey, 2014

Table-5b. Effect of Insecurity on Social Life

Effect on Social Life	Grouping of Respondents						Total	
	Not Affected Buss Estabs	Affected Business Estabs	Business Assocs and Coops	State/ LGA Official s	Security Agencie s	Financial Institution s	No	As % of Total (N=276)
Fear and constantly feeling insecure	51	48	12	6	21	39	177	64.13
Reduction in social life and its effect on hospitality and entertainment business	30	36	6	3	21	33	129	46.74
Negative effect on the image of the affected areas/ communities	12	24	9	9	6	12	72	26.09

Source: Field Survey, 2014

Table-5c: Effect of Insecurity on Security Personnel

Effect on Security Personnel	Yes	No	Total	
			No	%
Loss of security personnel	36	0	36	100.00
Pressure and overwork of personnel	24	12	36	66.67
Pressure on available equipments	33	3	36	91.67

Source: Field Survey, 2014

5.6. Are the Security Agencies Effective in Curbing Insecurity?

Respondents were requested to express their perception on the effectiveness of security agencies to curb the wave of insecurity in the state. The responses were diverse but points to the fact that the respondents perceived the security agencies as ineffective at curbing insecurity. Table 6 shows that 66.30 percent of respondents perceive the security agencies as not effective because they lack crime fighting equipments, training and the necessary crime fighting strategies and 25 percent perceived their ineffectiveness because of they are not dedicated to fighting crime, while a further 14.13 percent the performance of security agencies is below average. A few proportions (4.35%) believe the security agencies are not fighting crime but just collecting money from business people and the same proportion reported they do not know anything about the effectiveness of security personnel.

However, 27.17 percent of respondents perceived the security agencies as trying their best and would perform optimally if given the necessary support.

Table-6. Effectiveness of Security Agencies to Curb Insecurity

Effectiveness of Security Agencies	Grouping of Respondents						Total	
	Not Affected Business Estabs	Affected Business Estabs	Business Assocs and Coops	State/ LGA Officials	Security Agencies	Financial Institutions	No	As % of Total (N=276)
Performance is below average	15	9	3	0	0	12	39	14.13
Security personnel are trying their very best	21	9	3	3	36	3	75	27.17
They are not effective because they lack crime fighting equipments, training and strategy	63	69	9	6	0	36	183	66.30
Security personnel are not fighting crime at all, they just collect money from business people	3	6	3	0	0	0	12	4.35
Lack of dedication makes them ineffective in fighting crime	9	39	3	0	0	18	69	25.00
No idea about their effectiveness	6	0	0	0	6	0	12	4.35

Source: Field Survey, 2014

5.7. What Safety Precautions has been Introduced to Reduce the Incidence of Insecurity?

It is believed that because of the wave of security challenges experienced in the area, persons, organizations, government agencies and security agencies would have put in place some precautionary safety measures aimed at enhancing the safety of life and property. Respondents were therefore requested to give information on the safety measures put in place.

5.7.1. Precautions Introduced by Organizations

Table 7a shows that, 69.57 percent of responding organizations have resorted to personal and organizational security consciousness as they provide security doors and CCTV and other equipments to secure themselves and their organizations. In addition, 68.48 percent resort to engaging the services of private security guards and those that have security guards before increased their numbers and some requested for police men to compliment the security of their organizations especially the banks. Responding security personnel and government officials reported (16.30%) that they engage in intelligence gathering as precautionary measures for organizational safety. It is instructive to note that some organizations and individuals resort to self help. Most of the associations interviewed and some affected businesses (8.70%) reported that they have decided to take the security of their members as their responsibility and have formed vigilance groups that respond in the case of any attack. A negligible proportion (5.43%) reported that they do nothing about their personal and organizational safety.

Table-7a. Safety Precautions Introduced by Organisations to Check or Reduce Incidences/Effect of Insecurity

Precautionary Measures	Grouping of Respondents						Total	
	Not Affected Business Estabs	Affected Business Estabs	Business Assocs and Coops	State/ LGA Officials	Security Agencies	Financial Institutions	No	As % of Total (N=276)
Hiring of security personnel/increase their number and training	57	69	12	3	0	48	189	68.48
Personal and organisational security consciousness/ Installation of CCTV, security doors etc	42	63	6	9	30	42	192	69.57
Resort to self help and vigilance by members	0	9	15	0	0	0	24	8.70
Intelligence gathering/surveillance	0	0	0	9	30	6	45	16.30
Not doing anything	12	0	0	0	0	3	15	5.43

Source: Field Survey, 2014

5.7.2. Precautions Introduced by Security Agencies

In Table 7b, a very large proportion of respondents (70.65%) reported that the security agencies have increase in the level of patrols and road blocks while 26.09 percent reported that the security agencies have been carrying out all round surveillance and intelligence gathering as safety precautions. Also, 14.13 percent of respondents reported that the security agencies are having a harmonious work relationship among all security agencies for exchange of information and intelligence reports as a precautionary measure. A sizeable proportion of respondents (22.83%) reported that they are not aware the security agencies are taking any measures while 9.78 Percent reported assertively that the security agencies are not doing anything.

Table-7b. Safety Precautions Introduced by Security Agencies to Check or Reduce Incidences/Effect of Insecurity

Precautionary Measures	Grouping of Respondents						Total	
	Not Affected Business Estabs	Affected Business Estabs	Business Assocs and Coops	State/ LGA Officials	Security Agencies	Financial Institutions	No	As % of Total (N=276)
Increase in the level of patrols and road blocks	54	45	15	9	30	42	195	70.65
All round surveillance and intelligence gathering	21	6	0	0	21	24	72	26.09
Harmonious work relationship among all security agencies for exchange of information and intelligence reports	6	9	0	0	15	9	39	14.13
Not aware the security agencies are doing anything	21	6	9	0	0	27	63	22.83
Security agencies are not doing anything	15	6	6	0	0	0	27	9.78

Source: Field Survey, 2014

5.7.3. Precautions Introduced by LGA and State Governments

As depicted in 7c, less than one-fifth (20.65%) of respondents reported that the local governments have introduced Vigilante to the area to complement the effort of other security agencies, while 10.87% reported that the local governments are about recruiting Vigilantes. On the other hand, 21.74 percent of respondents reported that state and local governments are giving assistance and support to security agencies especially in the area of funding and provision of additional equipments. The responding LGA officials and security personnel also agreed that the local government security departments also assist the security agents in the area of intelligence gathering and surveillance. In addition, 6.52 percent of respondents reported that government has given armored personnel carrier (APC) to some police divisions to enable them engage bank robbers more efficiently.

It is instructive to note that 25 percent of respondents reported that the government is not doing anything to improve security of lives and property while an additional 18.48 percent are not aware about what the state or LGA are doing on the issues of security/

Table-7c. Safety Precautions Introduced by Local and State Governments to Check or Reduce Incidences/Effect of Insecurity

Precautionary Measures	Grouping of Respondents						Total	
	Not Affected Business Estabs	Affected Business Estabs	Business Assocs and Coops	State/LGA Officials	Security Agencies	Financial Institutions	No	As % of Total (N=276)
Introduction of Vigilante by the local government	24	15	9	9	0	0	57	20.65
Assistance and support to security agencies (Funding & equipment)	15	6	0	6	21	12	60	21.74
The local government is planning to recruit vigilante to complement the police	0	21	9	0	0	0	30	10.87
Government has given armored personnel carrier to some police divisions	0	10	0	2	6	0	18	6.52
LG security department assist in intelligence gathering and surveillance	0	0	0	9	18	0	27	9.78
Not aware the state or LGAs are doing anything	0	21	12	0	0	18	51	18.48
Government is not doing anything	30	21	3	0	0	15	69	25.00

Source: Field Survey, 2014

6. Conclusion and Suggestions

The growing rate of insecurity in Kogi State, occasioned by incessant robbery attacks, has not only become a source of worry to the residents, but also the police, the state government and the business community. Findings of this study reveals that *the* security situation in Kogi state has become a major challenge for investors, and this could pose a threat for its economy with implication for investment and job losses. The present security challenge could diminish the state's ability to command local and international respect. In the light of the forgoing, the following suggests are put forward as a solution to the problem:

-Government of Kogi state should overhaul the security agencies in the state to meet the current security challenges. This will require adequate training, funding and equipping of these security agencies. In addition, intelligence sharing among the agencies should be coordinated

-Provision of new infrastructure as well as mending of dilapidate ones should be carried out in the state. It should be ensured that the major cities have functional street lights to enhance security.

-Similarly, the state government should create more job opportunities for the teeming number of unemployed youths. When jobs are provided for these restive youths, conditions that predispose them to robbery, armed violence, among other social ills (Maiangwa and Uzodike, 2012). Business owners in the same vein should contribute to job creation and extend assistance to the newly launched Kogi State Security Trust Fund.

-The family and religious bodies on their own part should intensify efforts towards enhancing sound moral upbringing. This is because decline in moral upbringing of children and youths has shown to be a major contributor to insecurity in Kogi state.

-The media and civil society in Kogi state can be actively involved in security management in the state by acting as catalyst through advocacy and constructive criticism.

-The communities in Kogi state should be mobilized to be more conscious, and vigilant of happenings around them, identify individuals that could constitute threats to the people and learn to communicate same through acceptable medium for proactive measures to be taken. Nevertheless, individuals need to cultivate the habit of security consciousness and to report any security situation to the appropriate authority immediately.

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