

Effect of Security Threats on Business Survival and Growth of Small and Medium Size Enterprises (SME'S) in Donga LGA, Taraba State, Nigeria

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Abstract

Insecurity has emerged as one of the most formidable challenges to economic development and business sustainability in Nigeria, particularly in rural and semi-rural areas. This study investigates the effect of security threats on business survival and growth of small and medium size enterprises in Donga Local Government Area (LGA) of Taraba State. The specific objectives of the study were to: examine the impact of security challenges on the survivability of businesses in Donga LGA, and assess how these challenges affect the growth and sustainability of small and medium-sized enterprises (SMEs) in the area. The study employed qualitative research design, utilizing semi-structured interviews and focus group discussions with local entrepreneurs, community leaders, security personnel, and government officials. Social Capital Theory was adopted as the theoretical framework to explore how community relationships, trust, and social networks influence entrepreneurial spirit, resilience and collective responses to insecurity. Findings reveal that security threats in Donga LGA have severely affected business survival through increased operational costs, fear-driven closures, reduced productive hours and customer flow, disrupted supply chains, and lack of investor confidence. Entrepreneurs operate in survival mode, abandoning expansion plans and relying on informal security arrangements. Based on these insights, the study recommends the strengthening of community-based security and early warning systems, the introduction of targeted financial recovery schemes for affected SMEs, and enhanced collaboration between local authorities and development partners. Addressing these security issues is critical for restoring business confidence and promoting sustainable development in Donga and similar conflict-prone regions of Nigeria.

Keywords: Business Survival, Donga LGA, Security Threats, SMEs & Taraba State

Introduction

Security threats in Nigeria have long been a significant impediment to economic growth, social development, and governance. In Taraba State, particularly in Donga Local Government Area, these threats have posed serious challenges and have escalated over the years, leading to disruptions in business activities and hampering efforts toward sustainable development. The persistent insecurity in the region is primarily driven by factors such as ethnic conflicts, armed banditry, and communal clashes, which have created an unstable environment for both local and foreign investors. Security is a cornerstone of sustainable development, as the absence of a secure environment deters investments, disrupts trade, and impedes social mobility (Ogunleye, 2019). The implications of these security challenges extend beyond just economic impacts to the broader social fabric of the region. Donga Local Government Area, like many parts of Taraba State, is an agrarian society, that is, it relies hugely on agriculture as a major economic activity, with the population depending on farming and livestock rearing for their livelihood. However, frequent security breaches such as kidnapping, theft, and communal clashes have disrupted farming

activities, causing a reduction in agricultural output, loss of income and livelihood, and food insecurity (Akanbi, 2020). These disruptions not only affect the livelihoods of local communities but also threaten the achievement of the Sustainable Development Goals (SDGs), particularly those related to poverty reduction, food security, and economic growth (UNDP, 2020). The security challenges have also strained the efforts of the government and international organizations working towards sustainable development in Donga LGA. Insecure regions are less likely to attract development programs aimed at improving infrastructure, healthcare, and education. Furthermore, businesses that depend on stable conditions for their operations, such as micro, small, and medium-sized enterprises (MSMEs), face closures or reduced output due to persistent security threats. This creates a vicious cycle where insecurity leads to economic downturns, which in turn, reduces opportunities for addressing the underlying causes of insecurity (National Bureau of Statistics [NBS], 2021).

Moreover, these challenges have exacerbated poverty levels in Donga LGA, as communities that rely on agriculture and both intra and inter-community trades face greater risks to their safety and economic well-being. The inability to access markets, fear of traveling due to kidnappings or attacks, and the lack of basic infrastructure to support growth all play a significant role in hindering local development (Ibrahim, 2022). This has not only hindered economic growth but has also worsened living conditions, leading to social unrest and migration, as individuals and families are forced to flee their homes to seek safety elsewhere.

The security situation in Donga LGA of Taraba State poses a significant challenge to both the business climate and efforts toward sustainable development. The instability caused by security challenges threatens to undermine the progress made in poverty alleviation, economic growth, and social development. Addressing these security concerns is therefore critical to ensuring a stable environment for businesses to thrive.

Uzochukwu (2021) in a related study on security as a determinant for economic growth in Nigeria, aptly buttressed this point that without improving security, achieving sustainable development in Nigeria and other similar areas will remain a distant goal. It is in the light of the above background that this study examines the effect of Security threats on business Survival and Growth of Small and Medium Size Enterprises (SMEs) in Donga LGA, Taraba State, Nigeria

Statement of the Problem

While extensive literature exists on the implications of insecurity on agriculture, displacement, and human rights, limited attention has been given to the specific impact of security threats on business survival and entrepreneurial resilience at the grassroots level, particularly in Donga Local Government Area, Taraba State, Nigeria. Most of the existing studies have focused on urban centers or have addressed insecurity in broad national terms, often overlooking the unique vulnerabilities faced by rural and semi-rural business operators in conflict-prone communities.

Security threats have emerged as a critical barrier to business survival in many parts of Nigeria, especially in conflict-prone rural areas. In environments characterized by communal violence, kidnapping, and banditry, business activities are often disrupted, operational costs rise, and investor confidence declines. This leads to a reduction in business resilience, closure of operations, and an overall decline in economic vibrancy.

Small and Medium-Sized Enterprises (SMEs) are among the most vulnerable to such threats due to their limited risk-absorbing capacity. In Donga LGA, SMEs play a vital role in job creation,

trade, and local development. However, rising insecurity has severely destabilized their operational environment ranging from attacks on markets and transportation routes to destruction of business premises. Many entrepreneurs operate under fear, reduce their scale of operations, or abandon business altogether. These conditions have further weakened entrepreneurial morale and the willingness to reinvest in local economies.

Moreover, anecdotal evidence suggests that insecurity not only affects business continuity but also erodes entrepreneurial morale and the willingness to reinvest in local economic activities. Despite widespread acknowledgment of the devastating effects of insecurity on agriculture and human rights, empirical studies exploring these lived experiences in relation to business survival remain scarce, particularly in the context of Donga LGA. It is against this backdrop that this study becomes imperative, as it seeks to explore the nature, depth, and dynamics of the security threats confronting local businesses and how these challenges affect their survival and growth. The study aims to fill an existing gap in scholarship and policy discourse.

Objectives of the Study

The general objective of this study is to examine the effect of security threats on business survival and growth of small and medium size enterprises (SME's) in Taraba State, Nigeria; Focusing on Donga Local Government Area, Taraba State. The specific objectives are:

- i. To examine the effect of security challenges on business survival in Donga Local Government Area, Taraba State.
- ii. To determine the effect of small and medium-sized enterprises (SME's) in the region. Donga Local Government Area of Taraba State.

Conceptual Clarifications

Security Threats

The concept of *security threats* has evolved significantly over time, reflecting the complexities of both global and domestic insecurity. Traditionally rooted in the realist paradigm, security threats were narrowly defined in terms of military aggression or territorial invasion by hostile states. For instance, Walt (1991) emphasizes that security threats are primarily military in nature and originate from external actors with harmful intentions. However, scholars have increasingly expanded the scope of what constitutes a threat to security. Buzan (1991), a key proponent of the Copenhagen School, conceptualizes a security threat as any issue that is presented as posing an existential danger to the survival of a referent object be it the state, society, or even the environment thus legitimizing extraordinary policy responses. In line with this, Wæver (1995) introduces the idea of securitization, arguing that an issue becomes a security threat only when it is framed and accepted as such through discourse, thereby allowing it to be prioritized above normal politics. Baldwin (1997) further broadens the definition by asserting that security threats are those which endanger the acquisition or enjoyment of basic societal values, not just survival. This multidimensional approach is echoed in the human security framework, where Paris (2001) asserts that threats such as poverty, disease, and environmental degradation can be just as dangerous as armed conflict. More recently, Booth and Wheeler (2008) have advocated for an emancipatory approach, proposing that true security lies in the elimination of both physical and structural violence that hinder individuals' freedom from fear and want. These perspectives have gained traction in contemporary scholarship due to rising non-traditional threats such as climate change, cyber insecurity, and pandemics (Romm, 2022; Acheampong & Osei-Tutu, 2023). As such, the

conceptualization of security threats today reflects an ongoing shift from a state-centric to a people-centric paradigm, emphasizing the dynamic and context-specific nature of insecurity in the 21st century.

Business Survival

The concept of *business survival* has gained significant attention in both entrepreneurship and strategic management literature, particularly in response to economic volatility, technological disruption, and global crises. Fundamentally, business survival refers to a firm's ability to continue operating over time despite internal and external challenges. According to Brush, Ceru, and Blackburn (2009), business survival is the firm's capacity to sustain operations beyond its formative years, often viewed as a critical indicator of entrepreneurial success. In this regard, survival is not merely about avoiding failure but also about adapting to changing environments and maintaining profitability. For small and medium enterprises (SMEs), survival is closely linked to managerial competence, innovation, market orientation, and access to finance (Fatoki, 2014). Furthermore, Adegbite and Machethe (2020) argue that in developing economies, institutional support and infrastructural development play decisive roles in enhancing business resilience and continuity. More recently, scholars such as Okpara (2023) have emphasized the importance of agility and digital transformation, especially in post-pandemic recovery, suggesting that businesses that adopt flexible strategies and leverage technology are more likely to survive shocks. Business survival is also conceptualized through the lens of strategic fit and environmental alignment; organizations that align their internal capabilities with external opportunities tend to demonstrate higher survival rates (Zhou & Wu, 2022). Thus, business survival is a dynamic, multidimensional construct influenced by strategic, structural, and environmental factors, and remains essential for long-term economic sustainability and employment generation.

Small and Medium-Sized Enterprises (SMEs)

The concept of *Small and Medium-Sized Enterprises (SMEs)* is central to economic development discourse, particularly in emerging economies where they serve as engines of employment, innovation, and income generation. SMEs are generally defined based on criteria such as number of employees, annual turnover, and asset base, although these definitions vary by country and institution. According to the World Bank (2022), SMEs are businesses with up to 300 employees and annual revenues not exceeding \$15 million, forming over 90% of businesses globally and contributing more than 50% of employment worldwide. In Nigeria, the Small and Medium Enterprises Development Agency (SMEDAN) defines SMEs as enterprises with between 10 and 199 employees and assets (excluding land and buildings) between ₦5 million and ₦500 million (SMEDAN & NBS, 2021). Scholars like Ayyagari, Beck, and Demirgüç-Kunt (2007) conceptualize SMEs as pivotal for private sector development, especially in low-income countries, because of their role in fostering entrepreneurship, driving innovation, and enabling inclusive growth. Furthermore, SMEs are often viewed as flexible and adaptable businesses that can quickly respond to market changes, although they are also more vulnerable to shocks such as poor infrastructure, limited financing, and regulatory burdens (Tambunan, 2019). Recent studies emphasize the role of digitalization and capacity building in enhancing SME performance and competitiveness (Adeniran & Johnston, 2023). Thus, SMEs are not merely small businesses in scale but are key actors in broader developmental frameworks, serving as catalysts for economic diversification, job creation, and poverty reduction.

Theoretical Framework

The paper is anchored on the Risk Management Theory, which was originally advanced in the fields of finance and management, but has evolved as a multidimensional approach to identifying, assessing, and mitigating the impact of potential threats on organizational performance. The theory was formally introduced by Glyn A. Holton (1996) in the context of financial risk management, where he emphasized the importance of structured responses to unpredictable financial losses. It was later expanded by Smith and Merritt (2002), who applied the theory within broader organizational settings, particularly in project and business continuity planning. Their contributions laid the foundation for integrating risk management into both strategic and operational frameworks, highlighting that businesses must not only recognize threats but must also institutionalize processes to manage them effectively.

The core assumptions of Risk Management Theory are built on the premise that all organizations, regardless of size or sector, operate within environments of uncertainty. The first assumption is that risks are inherent and inevitable in all business operations. Whether internal or external, these risks if not managed can derail objectives, disrupt growth, or even lead to organizational collapse. The second assumption is that not all risks can be eliminated, but a significant number can be anticipated, measured, and controlled through systematic analysis. Third, the theory assumes that organizations that invest in proactive planning and build adaptive capacities are better positioned to survive and grow, even in volatile environments. This means that risk management should be embedded in strategic thinking, resource allocation, and everyday decision-making processes.

In the context of this study, *Risk Management Theory* is highly relevant in explaining the behaviors, coping mechanisms, and survival strategies of Small and Medium-Sized Enterprises (SMEs) in Donga Local Government Area, Taraba State. The study investigates the ways in which security threats such as communal violence, banditry, kidnapping, and road insecurity affect the operations and growth of local businesses. These threats represent significant external risks that can destabilize supply chains, increase operational costs, limit customer access, and discourage investment. Drawing on the theory, the SME operators in Donga can be understood as engaging in informal risk management practices aimed at reducing their exposure. These include scaling down business activities, adjusting operating hours, relying on local vigilante services for protection, reducing credit-based transactions, and in some cases, relocating entirely to safer regions.

Risk Management Theory helps frame these actions not as signs of weakness, but as rational, adaptive responses to high-risk environments in the absence of formal support systems. The theory also provides a useful lens to understand the limitations faced by these enterprises such as lack of insurance coverage, inadequate access to capital, and absence of institutional safety nets that constrain their capacity to implement more robust risk control measures. Therefore, the application of Risk Management Theory in this study not only enhances our understanding of the direct and indirect effects of insecurity on business survival but also highlights the urgent need for policy interventions. Such interventions may include government-backed business continuity training, subsidized security solutions, and emergency financial recovery programs for SMEs operating in conflict-affected regions.

Applying this theory to the study underscores the importance of institutionalizing risk management at the grassroots level, especially in rural and semi-urban areas where businesses are most vulnerable. It aligns with the study's core objective to explore how security threats impact SME survival and growth and provides a conceptual foundation for recommending practical, risk-

responsive strategies that can help businesses withstand, adapt to, and recover from insecurity-induced disruptions.

Methodology

This study adopted a qualitative research technique. The qualitative methodology for this study involved an in-depth exploration of the implications of security challenges on business activities and sustainable development in Donga Local Government Area, Taraba State. The population of the study comprised individuals and groups with direct experience and relevant knowledge of how security threats impact business activities within Donga Local Government Area of Taraba State. This included small and medium-sized enterprise (SME) owners, local entrepreneurs, market traders, artisans, agro-processors, hotel managers, commercial farmers, business association members, as well as government officials, community leaders, and local security personnel. To effectively reach these participants, the study adopted a combination of purposive and snowball sampling techniques. A total of 60 participants were selected from major commercial locations such as Donga Town, Mararraba, Nyita, and Sabongida, ensuring representation across diverse business sectors and levels of exposure to insecurity. Purposive sampling was used to identify those directly affected by security threats such as banditry, communal violence, and road insecurity, while snowball sampling helped access additional informants through referrals, especially in high-risk areas. This approach was considered appropriate for the study's qualitative focus, which prioritized rich, in-depth data over broad generalizability. It enabled the researcher to gain valuable insights into the lived experiences, coping strategies, and adaptive mechanisms employed by SMEs operating in a conflict-prone environment, thereby aligning with the study's core objectives and enhancing the reliability of findings.

The Effect of Security Threats on Business Survival in Donga Local Government Area, Taraba State.

Security is foundational to the operation, productivity, and continuity of businesses. In Donga Local Government Area of Taraba State, recurrent security threats ranging from communal violence, banditry, herder-farmer conflicts, and armed robbery have had far-reaching effects on local enterprises. Field interviews conducted with small business owners, traders, artisans, and local officials revealed that security challenges have disrupted daily business operations, discouraged investment, eroded customer confidence, and in some cases, forced business closures. A major poultry farmer in Mararraba, Donga LGA, who once employed 10 people and supplied eggs to schools and restaurants in the surrounding areas, shared a deeply emotional account, thus:

In 2020, when the crisis between two neighboring communities escalated, my poultry farm was attacked. I lost over 1,000 birds. My workers fled, and it took me months to even go back there. I had invested over ₦3 million. Since then, I've been operating on a much smaller scale and with constant fear. (Interview with Poultry Business Owner, Mararraba, January 2023).

Another respondent, Ali Sabo, a male trader dealing in timber and building materials, described how insecurity affects supply chains:

Before the crisis, I used to get regular deliveries from Suntai, Kurmi, Wukari and Benue State, but now the delivery trucks are afraid to pass through some roads. I have to pay 'extra' to security personnel or vigilante escorts. This has increased my transport costs by nearly 40%. I cannot transfer this cost to my customers because they too are struggling.

(Interview with Timber and Building Materials Merchant, Donga Main Market, January 2024)

A female hair salon operator emphasized how insecurity has changed consumer behavior and reduced foot traffic:

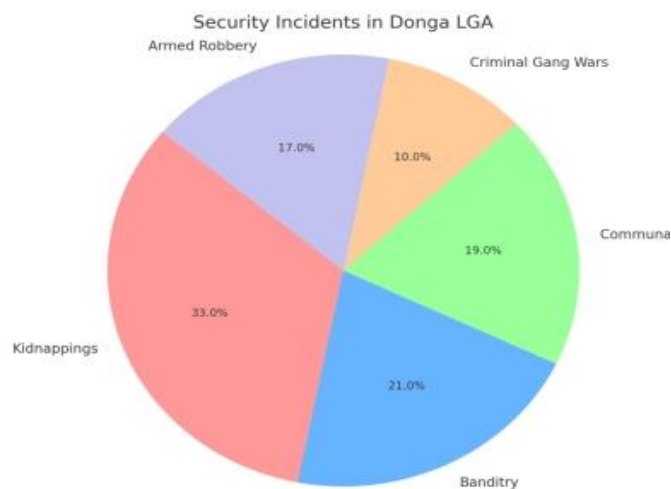
People are scared to move around freely. Once it's 5pm or 6 pm, the town starts getting quiet. Customers don't want to risk being caught up in attacks or roadblocks. I used to work until 9 pm, especially on weekends, but now I close before 7pm. That has reduced my income significantly. (Interview with Hair Stylist, Donga Town, February 2024)

A hotel manager recounted the decline in patronage due to fear among travelers:

"Our lodge used to be full during market days and festive seasons. Now, bookings have dropped because people from outside the town are afraid to come. We had to lay off three staff. If the situation doesn't improve, we may shut down completely." (Interview with Hotel Manager, Mararraba, Donga LGA, February 2024)

A local security official also provided insight into how businesses now rely on informal protection arrangements:

Many businesses now depend on vigilante groups. They contribute monthly to support these local security outfits. While helpful, this is not sustainable and not as effective as government security agencies. (Key Informant Interview with Vigilante Coordinator, Donga, March 2024).



A Pie chart showing the distribution of major security threats in Donga and environs

Source: Field Survey, April, 2024.

Security Threats and the Growth and Sustainability of SMEs in Donga Local Government Area

Small and Medium-sized Enterprises (SMEs) serve as the lifeblood of the local economy in Donga Local Government Area, offering employment, stimulating commerce, and providing essential

goods and services to rural and urban populations. However, in recent years, insecurity has emerged as a critical barrier to the growth and long-term sustainability of these businesses. Field data from interviews and focus group discussions revealed the damaging effects of persistent violence and instability on SME operations, investments, employee retention, and planning for the future.

A middle-aged woman in Nyita who runs a small cassava processing business and also buys, stores and sells grains recounted how her expansion plans were abandoned due to repeated attacks:

I had just secured a small grant from a women's cooperative to buy a second grating machine. But then, conflict erupted again near our community. Many workers fled. My new customers from the surrounding villages stopped coming. I returned the machine and cancelled my plans. What's the point of growing if the next crisis will scatter everything again? (Interview with Female Agro-processor, Nyita Community, February 2024).

Several entrepreneurs noted that insecurity limits access to financial services and discourages external support from financial institutions. A commercial farmer explained:

Banks in Wukari and Jalingo used to visit our area to assess people for small business loans. But since the attacks last year, they stopped coming. Some microfinance groups are afraid to lend because the risk is too high. No capital, no growth. (Interview with Commercial Farmer, Donga, March 2024).

An electronic shop owner, who had expanded his inventory prior to the rise in violent incidents, described the losses he faced:

In 2023, I lost goods worth over ₦2 million during a market riot in one of the weekly village markets. Shops were looted, and I was never compensated. Now I only stock what I can carry home every day. There's no way to build a big business like this. We are just managing. (Interview with Electronics Dealer, Donga Main Market, January 2024)

Focus group discussions with members of the Donga Young Entrepreneurs Forum highlighted how insecurity discourages innovation and deters the establishment of new ventures:

Most of our members now operate in fear. They don't want to take risks, don't want to reinvest profits. Some have relocated to Jalingo or Wukari where it's safer. How do you talk about sustainability when even staying open is a gamble? (FGD with Young Entrepreneurs Forum, Donga, March 2024).

A local business development officer gave insight into the shrinking entrepreneurial ecosystem:

We are seeing more informal businesses shutting down. The few that survive reduce their workforce or downscale their activities. SMEs are supposed to grow into bigger enterprises and employ others. But here, they can barely stay alive. (Key Informant Interview, Donga LGA Commerce Department, February 2024).

In addition to economic and structural challenges, psychological insecurity affects SME sustainability. Fear of attacks, displacement, and financial loss leads many business owners to abandon long-term planning and strategic reinvestment. One respondent put it plainly:

We live day to day. Who plans for five years in a place where any market day could turn violent? (Interview with General Store Owner, Sabongida, Donga, January 2024).

The ripple effects of insecurity extend beyond individual businesses to the entire local economy. Market vibrancy has declined, youth unemployment is on the rise due to reduced job creation by SMEs, and local government internally generated revenue (IGR) has suffered due to a shrinking tax base. This situation aligns with Okoli and Orinya (2021), who found that protracted insecurity in Nigeria's Middle Belt region significantly disrupts SME growth cycles, disincentivizes investment, and exacerbates economic stagnation in rural economies.

Conclusion

Taken together, these findings demonstrate that insecurity has become a critical structural barrier to businesses and SME growth and sustainability in Donga. Businesses are unable to scale, attract financing, invest in assets, or retain skilled labor in the face of persistent threats. If not urgently addressed, this insecurity will continue to suppress economic development and weaken the socio-economic resilience of the entire area.

The analysis under objective one clearly shows that insecurity disrupts day-to-day business operations through direct threats (such as attacks on business premises), as well as indirect effects such as reduced customer turnout, limited mobility, and elevated transportation costs. Business owners are forced to scale down operations, while potential investors and suppliers increasingly avoid the area due to safety concerns. These disruptions have reduced economic activity and eroded the vibrancy of commercial landscape in Donga Local Government Area.

Under the objective ii, it is evident that insecurity has also undermined the growth and sustainability of SMEs by deterring reinvestment, shrinking access to credit, and discouraging innovation. Entrepreneurs no longer feel confident in expanding or pursuing long-term business plans. Insecurity has also severed vital supply chains, strained human capital, and contributed to increased business mortality rates. The fear and psychological toll experienced by business owners have further weakened their ability to maintain resilience.

Recommendations

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

- i. **Strengthening Community-Based Security and Early Warning Systems:** Given the recurrent nature of security threats in Donga Local Government Area, there is an urgent need to establish and strengthen community-based security initiatives in partnership with local law enforcement. Empowering vigilante groups, traditional rulers, and community stakeholders to collaborate in intelligence gathering and early conflict detection can enhance response time and reduce the frequency of violent outbreaks. Establishing localized early warning systems will also help business owners make informed decisions about when and where to operate safely, thereby reducing exposure to risk.
- ii. **Introduction of Targeted Financial Support and Recovery Schemes for Affected SMEs:** Many SMEs in Donga have suffered capital losses, credit denial, and limited reinvestment opportunities due to insecurity. Taraba State Government, in collaboration with development partners and microfinance institutions, should establish a recovery fund or soft-loan scheme specifically designed for entrepreneurs in conflict-affected areas. This financial intervention should be accompanied by flexible repayment plans, business training, and psychosocial support to rebuild entrepreneurial confidence and restore the growth potential of the local economy.

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