

# **Boko Haram Resurgence and Its Impact on the Survival and Growth of Small and Medium Enterprises (SMES) in Northern Senatorial Zone of Adamawa State, Nigeria**

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**Abstract:** *The resurgence of Boko Haram insurgency in the Northern Senatorial Zone of Adamawa State has profoundly disrupted economic activities, with Small and Medium Enterprises (SMEs) bearing the brunt of the impact. These businesses, which form the backbone of local economies, have faced serious setbacks in their operations and long-term sustainability due to renewed insurgent violence. This study investigates the extent to which the insurgency has affected the survival and growth of SMEs in the LGAs. Employing a mixed-method research design, the study combines quantitative data from 150 SMEs through structured questionnaires with qualitative insights from interviews and field observations. The findings reveal that insecurity has negatively influenced critical areas such as investment decisions, daily business operations, customer accessibility, infrastructure reliability, and general business confidence. Specifically, the research identifies a strong link between the insurgency and declines in productivity, restricted access to capital, unstable workforce conditions due to displacement and fear, and limited market reach resulting from movement restrictions. These challenges have not only reduced the competitiveness of SMEs but have also led to the closure of several businesses, thereby exacerbating unemployment and poverty in the region. Based on the findings, the study recommends comprehensive and sustained security interventions to restore peace and confidence among business operators. Furthermore, it advocates for targeted financial support, trauma counseling, and business development services to help SME owners recover and rebuild. Establishing a robust economic recovery framework is also vital to reinvigorate enterprise development and ensure the long-term viability of SMEs in conflict-affected LGAs in Adamawa state.*

**Keywords:** Boko, Haram, resurgence, SMEs, growth, survival

## INTRODUCTION

Small and Medium Enterprises (SMEs) are globally recognized as engines of economic growth, job creation, and innovation, particularly in developing economies (Fafoworo, 2020). In Nigeria, SMEs play a critical role by contributing over 48% to the national Gross Domestic Product (GDP) and accounting for about 96% of all businesses (SMEDAN & NBS, 2021). These enterprises foster entrepreneurship, enhance regional development, and serve as catalysts for structural transformation. However, their performance is highly vulnerable to external shocks such as inflation, policy inconsistency, poor infrastructure, and most notably, insecurity (Ene & Bello, 2016).

In the Northern Senatorial Zone of Adamawa State comprising local government areas like Madagali, Michika, Mubi North, Mubi South, and Maiha the resurgence of Boko Haram insurgency has drastically disrupted economic activities. The violent attacks have not only displaced thousands of residents but have also destroyed key infrastructure and commercial hubs, rendering many SMEs non-operational (Okereke, 2020). The fear of repeated attacks has discouraged both local and external investors, leading to a breakdown in the regional supply chain. Moreover, constant disruptions in transportation and communication networks have led to increased transaction costs and delays, negatively impacting SME profitability (Ogbo & Nwachukwu, 2012).

The impact of insecurity on SMEs in this region is far-reaching. Entrepreneurs face challenges such as looting, destruction of assets, and restricted market access, while financial institutions are reluctant to provide credit in such volatile environments (Uzonwanne, 2015). The displacement of skilled labor and declining consumer purchasing power have compounded the situation, causing a sharp reduction in production and sales. These challenges undermine the potential of SMEs to contribute meaningfully to local development, resulting in high rates of business closures and unemployment (Idoko & Danladi, 2019).

This study investigates the influence of Boko Haram's renewed activities on the survival and growth of SMEs in the affected areas. Through a mixed-method research approach, it aims to identify the specific mechanisms through which insecurity affects enterprise performance and to evaluate coping strategies adopted by local entrepreneurs. Based on the findings, the study will propose actionable policy recommendations, including improved security infrastructure, targeted financial interventions, and entrepreneurship support programs. These measures are essential to ensure the sustainability of SMEs and the broader economic revitalization of the Northern Senatorial Zone of Adamawa State (Adamu & Idris, 2022). The main objectives of this study examined Boko haram resurgence and its impact on the survival and growth of small and medium enterprises (SMEs): a case study of northern senatorial zone of Adamawa state, Nigeria.

## **LITERATURE REVIEW**

### **Insurgency**

The term Insurgency is a combination of two words “Boko” means western or otherwise non-Islamic education while “Haram” is a word with Arabic phonetic and origin, which means forbidden. Put together Insurgency has led to significant population displacement in the study area and kept many together away from their usual livelihood activities (mainly agricultural and business activities) which resulted in lowering house hold production (Abdulfatai & Adesole, 2019). The insurgency, which began before 2009, have continued to undermine food security conditions. Since the escalation of the violence in 2012, poor households in North-Eastern Nigeria have experienced acute food in-security as a result of the insurgency, and it is expected to continue among, households in the affected communities (Rashead, 2020). According to Joint Humanitarian Action Plan (2019), the most affected states include Borno, Yobe and Adamawa state with about 9.1 Million vulnerable populations and 5,972, 672 million directly affected by food insecurity due to in ability of the affected communities to continue with their productive activities. Food security is the driven force of any Nation in the world. Nations not only plan for production, but heavily invest in agricultural sector to boost food production and by extension, secure their citizen from hunger and subsequent malnutrition.

Is a violent, armed rebellion against authority that waged by small, highly armed bands who practice guerrilla warfare from primarily rural areas. The key description features of insurgency is its asymmetric nature: small irregular forces face the state large, well equipped, regular military or an organised movement aimed at the overthrow of a constituted government through the subvention and armed conflict which may be based on ethnic or religion identity, or its roots may be basically political or economic (Mariam Webster Dictionary, 2021).

### **Terrorism**

Terrorism is an intentional form of violence that Involve targeted attacks which are designed to intentionally, intimidate uses violence to cause fear for political ends (Encyclopaedia of applied ethics, 2012). Terrorism is a concept that dates from the French revolution. Terrorism is defined as the destructive method of political action which uses violence to cause fear for political ends, while some political goals maybe achieved only through the use of terrorism, terrorists often key or injure non-combatant or the innocent in order to maximise terror and seek wide spread publicity for their actions. However, contemporary terrorism is often conceived in terms of war while terrorism maybe perpetrated by individuals against a state, state can enact policies of terrorism against their own citizens or subject of another Nation or country (Crenshaw, 2021).

According to US Department of Defence (2013), terrorism could be defined as something that creates illegal violence, fear, chaos among the population. common basis of terror are politics, religion or ideology. They threat the society to achieve their goals. The main features are fear, threats and aggression that lead to terror in the victims. Another similar definition by the FBI

(2020), states that terrorism in the widest sense is achieving an ideological, political, financial and religious goal and aim by intentionally creating and cooking up any violence as propaganda to bring up terror among a group of people or masses. It is described in this manner majorly to point to violence against peaceful opponents or in conflict against non-harmful oppositions.

### **Survival and Growth of Small and Medium Enterprises (SMEs)**

The survival of Small and Medium Enterprises (SMEs) refers to their ability to continue operating sustainably over time despite internal and external challenges. This includes maintaining profitability, responding effectively to environmental uncertainties, and managing risks associated with limited resources or unstable markets. According to Zillmann and Atere (2020), survival in this context involves the resilience and adaptability of SMEs to navigate competitive pressures and economic disruptions. Growth, on the other hand, is characterized by an enterprise's expansion in size, market reach, asset base, and overall performance indicators. Abiodun and Oluwafemi (2019) explain that growth often manifests through increased revenues, improved productivity, and larger customer bases, signaling a healthy progression from mere survival to sustainable development. SME survival can also be understood as the capacity of a business to endure beyond the initial startup phase, especially within volatile socio-economic environments. Olawale and Garwe (2019) argue that for an SME to survive, it must successfully overcome barriers such as access to finance, poor infrastructure, and market entry challenges. Growth in SMEs, meanwhile, is perceived as the upward trajectory of business activities, including enhanced sales, innovation in product offerings, and penetration into new markets. As Onugu (2020) highlights, growth not only indicates business success but also contributes significantly to employment creation and national economic development.

Another dimension of SME survival focuses on the strategic responses businesses adopt to remain operational over time. Adamu and Haruna (2020) emphasize that survival is often measured by how long an SME continues to function after establishment, which is heavily influenced by leadership quality, resource management, and market conditions. Growth, in this sense, is the continuous improvement of operational performance, measured through revenue increases, customer satisfaction, and expanded business operations. Ogujiuba, Stiegler, and Makhetha-Kosi (2021) add that growth is also linked to how well SMEs leverage financial inclusion and supportive policy environments.

The survival of SMEs is also closely related to their ability to withstand a hostile business climate, such as political instability, insecurity, or regulatory bottlenecks. Kindzeka (2019) asserts that access to basic infrastructure, financial services, and entrepreneurial training significantly impacts whether SMEs can endure long-term challenges. In terms of growth, Adegbite et al. (2018) define it as both quantitative and qualitative improvements in business operations, including technological adoption, workforce expansion, and value creation for customers. These factors collectively shape an SME's transition from a vulnerable startup to a robust and scalable enterprise.

### **Empirical Review**

Danjuma and Tukur (2022) in their study titled “Security Challenges and Their Effects on SME Performance in North-East Nigeria: A Study of Selected Entrepreneurs in Bauchi and Gombe States” employed a correlational research design. The study targeted entrepreneurs in urban and semi-urban areas of Bauchi and Gombe states, with a sample size of 180 selected through cluster sampling. Data was collected using self-administered questionnaires, and analyzed using correlation and multiple regression analysis. The study found a strong positive correlation between improved security presence and SME performance. Entrepreneurs in areas with strong military presence reported lower levels of business disruption and higher levels of operational continuity. The authors concluded that proactive and sustained security presence enhances SME sustainability and supports gradual expansion. They recommended the establishment of secure economic zones and the introduction of tax reliefs for businesses in high-risk zones. The study, however, did not explore long-term growth outcomes, such as market expansion or reinvestment levels. It was suggested that future studies should focus on the long-term financial and strategic implications of insurgency on SME expansion in affected regions.

Gambo (2021) explored the “Growth Prospects of SMEs in Boko Haram Affected Areas of Adamawa State” using an exploratory research design. The study focused on Mubi North and South Local Government Areas, both heavily impacted by insurgent activities. A sample of 100 respondents was drawn from SMEs listed in local government records using convenience sampling. Semi-structured interviews and direct observations were the primary data collection tools, and content analysis along with ANOVA was used for data analysis. The findings showed that persistent insecurity limited access to finance, displaced skilled labor, and disrupted logistics—all of which hindered business expansion. Gambo concluded that the growth prospects for SMEs in these regions were severely constrained. Recommendations included relocation incentives and provision of business development grants for affected entrepreneurs. The study was limited by its qualitative nature and lack of measurable growth indicators, which restricted the depth of analysis. Gambo recommended that future studies adopt a mixed-method approach incorporating quantitative measures such as revenue growth and employment rates.

Ibrahim (2020) conducted a study titled “Boko Haram Insurgency and Its Implication on the Survival of Small and Medium Enterprises in North-East Nigeria”. The study employed a descriptive survey design and was carried out in Maiduguri, Borno State, focusing on SMEs registered within the metropolis. The population consisted of business owners whose enterprises had been affected by the prolonged Boko Haram insurgency, with a sample size of 150 respondents selected using stratified random sampling. Data was collected through structured questionnaires and analyzed using descriptive statistics and regression analysis. The study revealed that the insurgency significantly disrupted supply chains, destroyed infrastructure, and severely reduced customer access, which led to low sales and profit margins. Ibrahim concluded that the survival of SMEs in the area was under serious threat due to continued insecurity. He recommended the provision of security subsidies and access to trauma counseling for SME owners. However, a major gap in the study was its limited geographical scope—only Maiduguri was studied—thus

restricting the generalizability of the findings. Future studies were advised to cover other insurgency-prone regions for broader insight.

In a study titled “The Effect of Boko Haram Activities on Small and Medium Scale Enterprises in Yobe State, Nigeria”, Musa and Umar (2019) used a cross-sectional survey design to investigate how terrorist activities have influenced SME operations in Damaturu and Potiskum. The study population comprised SMEs registered with the Yobe State Ministry of Commerce and Industry, with 120 respondents selected through purposive sampling. Data collection instruments included structured questionnaires and interviews, while analysis was done using Chi-square tests and thematic analysis. Findings indicated that about 75% of the respondents experienced significant financial losses due to attacks, while 60% had considered relocating their businesses. The resurgence of Boko Haram had created an atmosphere of fear, limiting market access and halting expansion plans. The authors concluded that insecurity negatively affects business sustainability and proposed that government equip security personnel to protect commercial hubs and provide post-attack support funds. One limitation of the study was its failure to account for digital businesses which may not be as affected by physical insecurity. Future research was encouraged to explore the resilience of such businesses in high-risk environments.

## **METHODOLOGY**

This study adopted a descriptive survey design using both qualitative and quantitative approaches to gather comprehensive data. The study focused on registered SMEs in Madagali, Michika, Mubi North, Mubi South, and Maiha. Using purposive sampling, 150 SMEs were selected across the five LGAs. The respondents included business owners in retail trade, agriculture, food processing, and services. Structured questions were used to collect data on business performance before and during the resurgence. Field visits helped to observe business closures, damage, and market disruption. Also, quantitative data were analyzed using descriptive statistics (frequency and mean).



## RESULTS AND DISCUSSIONS

A total of 150 questionnaires were distributed; 133 were successfully returned and valid, representing 86.7%, while 17 were not returned, representing 13.3%.

**Table 1: Impact of Boko Haram Insurgency on the Survival of SMEs**

S/N	Item	SA	A	UD	D	SD	Total	Mean	Decision
1	Boko Haram insurgency has led to a decline in customer patronage.	45	50	15	13	10	133	3.87	Agree
2	Security issues have reduced the scale of business operations.	40	55	20	10	8	133	3.91	Agree
3	Frequent business closures occur due to insurgent attacks.	50	47	18	10	8	133	3.93	Agree
4	Financial losses were experienced due to insurgent activities.	48	52	12	13	8	133	3.92	Agree
5	Insecurity has affected access to inputs/raw materials.	38	49	22	15	9	133	3.78	Agree

**Source: Field survey, 2025**

The analysis of responses from 133 participants reveals that the Boko Haram insurgency has significantly impacted the survival of SMEs in the Northern Senatorial Zone of Adamawa State. Respondents agreed that insurgent activities have resulted in reduced customer patronage, frequent business closures, and serious financial losses. The disruption of supply chains and difficulty in accessing raw materials were also noted, indicating a hostile business environment caused by persistent insecurity. These findings suggest that SMEs in conflict-affected areas are operating under significant stress and uncertainty, which threatens their long-term viability.

**Table 2: Resurgence of Boko Haram and its Effect on SME Growth/Expansion**

S/N	Questionnaire Item	SA	A	UD	D	SD	Total	Mean	Decision
1	Expansion plans postponed due to Boko Haram resurgence.	42	51	16	14	10	133	3.85	Agree
2	Insecurity discourages long-term investments.	46	48	14	15	10	133	3.86	Agree
3	Difficulty accessing funds for expansion due to insecurity.	44	50	18	12	9	133	3.88	Agree
4	Business growth opportunities have declined.	41	49	20	13	10	133	3.80	Agree
5	Fear of attack limits market expansion beyond locality.	43	52	15	13	10	133	3.86	Agree

**Source: Field survey, 2025**

Also, the results in table 2 indicate that the resurgence of Boko Haram insurgency has negatively affected the growth and expansion of SMEs. Business owners acknowledged postponing planned expansions and refraining from long-term investments due to the resurgence of violence. Access to external funding has become limited as financial institutions and investors perceive the region as high-risk. Additionally, many respondents agreed that the fear of insurgent attacks discourages them from exploring new markets or expanding beyond their immediate locality. This reflects how the security crisis not only affects current operations but also stifles future business opportunities and entrepreneurship development in the region.

**Table 3: Coping Mechanisms Adopted by SMEs**

S/N	Item	SA	A	UD	D	SD	Total	Mean	Decision
1	Changed business location to safer areas.	38	47	20	18	10	133	3.69	Agree
2	Diversified products/services to reduce risks.	36	54	18	15	10	133	3.76	Agree
3	Hired private/local security for protection.	33	44	25	20	11	133	3.53	Agree
4	Rely on community/informal networks for security help.	39	49	17	18	10	133	3.72	Agree
5	Adjusted business hours due to security threats.	41	50	16	17	9	133	3.80	Agree

**Source: Field survey, 2025**

In response to these challenges, SMEs have adopted various coping mechanisms to withstand security shocks. The respondents reported taking measures such as relocating their businesses to



safer areas, diversifying their products or services, and employing private or community-based security measures. Others adjusted their business hours and relied on informal networks or community support for protection. These actions reflect the resilience and adaptability of SMEs despite the hostile environment. However, these coping strategies are often reactive and may not be sustainable in the long term without external support and government intervention

### **Major Findings**

The following finding were derived from the above analysis:

- i. The finding revealed that Boko Haram insurgency has severely disrupted SME operations in Adamawa State, leading to reduced customer patronage, business closures, financial losses, and supply chain difficulties, endangering their survival.
- ii. In addition, the study found that resurgence of insurgency has discouraged SMEs from expanding, making investments, or accessing funding due to heightened security risks, thus limiting their future business prospects.
- iii. Lastly, the finding revealed that SMEs are adopting coping strategies such as relocating, diversifying, hiring security, and adjusting operating hours to adapt to insecurity, though these responses are often short-term.

### **CONCLUSION AND RECOMMENDATIONS**

The resurgence of Boko Haram has significantly undermined the survival and growth of SMEs in the Northern Senatorial Zone of Adamawa State. The findings from the three dimensions: impact on survival, effect on growth, and coping mechanism, indicate that the Boko Haram insurgency presents a serious threat to the SME sector in the LGAs. While business owners are employing adaptive strategies, the general impact of insecurity remains overwhelmingly negative. These results point the need for targeted government policies, security reinforcement, and support programs that can help SMEs survive, recover, and thrive in conflict-affected areas.

- i. To address the immediate threats posed by Boko Haram insurgency, government and security agencies should prioritize securing business environments, especially marketplaces, roads, and other commercial zones. Establishing local security task forces in collaboration with community leaders can help restore confidence among SME operators and reduce the frequency of insurgent disruptions.
- ii. The government, in partnership with development banks and donor agencies, should provide targeted financial assistance such as low-interest loans, grants, and tax reliefs for SMEs in insurgency-affected regions. This would help business owners recover from financial losses, encourage expansion, and sustain operations amid security challenges.
- iii. For SMEs situated in high-risk areas, a government-supported relocation program should be established. This includes providing access to safer industrial zones with adequate infrastructure such as roads, electricity, and communication networks to facilitate business continuity and growth.

- iv. There is a need for ongoing training and capacity-building programs that equip SMEs with the skills to manage risks and operate in volatile environments. These programs should include business continuity planning, digital business tools, financial management, and diversification strategies to help SMEs adapt to insecurity.
- v. Encouraging the formation of community business associations and integrating them into early warning systems can enhance collective protection and information sharing. These groups can work with local authorities to anticipate and respond to security threats, thus reducing vulnerability and improving preparedness.

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