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Department Of Sociology

1510207002

ABIKA CHINEDU HUMBLE

BY

*Analysis of the Effects of Crime on Business
Activities in Gusau Local Government Area
Zamfara State*

TITLE PAGE

**ANALYSIS OF THE EFFECTS OF CRIME ON BUSINESS ACTIVITIES IN GUSAU
LOCAL GOVERNMENT AREA, ZAMFARA STATE**

BY

ABIKA CHINEDU HUMBLE

ADMISSION NUMBER: 1510207002

(B.Sc. SOCIOLOGY)

DEPARTMENT OF SOCIOLOGY

NOVERMBER, 2019

**ANALYSIS OF THE EFFECTS OF CRIME ON BUSINESS ACTIVITIES IN GUSAU
LOCAL GOVERNMENT AREA, ZAMFARA STATE**

**BEING A PROJECT SUBMITTED TO
THE DEPARTMENT OF SOCIOLOGY, FACULTY OF MANAGEMENT AND SOCIAL
SCIENCES,
FEDERAL UNIVERSITY GUSAU
IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE AWARD OF
BACHELOR OF SCIENCE DEGREE (B.S.C) SOCIOLOGY**

BY

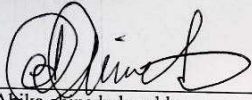
**ABIKA CHINEDU HUMBLE
ADMISSION NUMBER: 1510207002**

Department of Sociology

NOVEMBER, 2019

DECLARATION

I hereby declare that this project is an original work undertaken by ABIKA CHINEDU HUMBLE, under the supervision of Dr. TARGBA AONDOWASE of the Department of Sociology, Faculty of Management and Social Sciences, Federal University Gusau and is approved for Submission.



Abika chinedu humble
1510207002

14/11/2019


Date

CERTIFICATION

This is to certify that this project work by Abika Chinedu Humble (1510207002) has met the partial requirement for the award of Bachelor of Science Degree in Sociology, Faculty of Management and social science, Federal University Gusau

Dr. Targba Aondowase

Project Supervisor

 14/4/2019

Sign &Date

Mallam Usman Abubakar

Project Coordinator

Sign &Date

Prof A.S. Maliki

Head of Department

Sign &Date

External Examiner

Sign &Date

DEDICATION

I dedicate this project work to God Almighty who has brought me this far, and for the wisdom He granted onto me throughout my study period. I also dedicate this work to my parents Mr. Julius Ohazurike and Mrs. Felicia Ohazurike for their love, encouragement and believe in me.

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ABSTRACT

The primary aim of this study is to analyze the effect of crime on business activities in Gusau L.G.A; the main objectives of the study were, to identify the causes of criminal activities in Gusau LGA, to examine the effect of crime on business patronage, examine the effects of crime on business security spending, and also to assess the effect of crime on business sustainability in Gusau LGA. Differential Association theory and structural strain theory were used as the theoretical foundation for the study. The theories tried to explain why people committed crime by assuming that crime is learnt and a product of social dysfunction. Survey research design was used in the study, Purposive sampling technique was used to collect data from 384 respondents using questionnaire. Frequency distribution and percentages were used to analyze the data obtained from respondents. The findings revealed that crime construe impediments to business investments and sustainability also, the study found that crime leads to decreased productivity and profits for firms and has contributed directly and otherwise on the collapse and failure of many business establishments. The study concluded that crime has negative effects on business activities, and recommended public/private partnership in tackling the causative factors of crime and proactive security measures to protect business ventures.

CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

Crime is a universal phenomenon and differs only in degree among various societies and nations of the world. It is a social problem that is relative to time and place (Adebayo, 2013). The prevalence of crime in the world today is a serious concern for all and sundry. According to Onoge cited in Adebayo (2013), crime impacts on society in variety of ways according to the nature and extent of crime committed. It constitutes a problem when its incidence is rampant in the society and also poses a threat to the security of lives and property, as well as social order and solidarity. A report by the United Nations Office of Drugs and Crime (UNODC, 2017), indicates that crime is on the increase in many nations of the world. According to UNODC, developing nations of southern America, Central America and Africa were more affected while developed countries such as the United States of America, Italy and Spain equally have witnessed significantly criminal activities during the period under review. In the United States of America, The Federal Bureau of Investigation of the United States of America (FBI, 2016) crime report revealed a 3.9 percent increase in the estimated number of violent crimes when compared to the 2014 data. The estimated number of murders in the nation was 15,696 and 90,185 reported cases of rape. Also, there was an estimated 327,374 robberies nationwide which accounted for an estimated \$390 million in loss. Property crimes resulted in losses estimated at \$14.3 billion whereas the total value of stolen property was \$12,420,364 454. The Caribbean ranks high in terms of murder rates at 30 per 100,000 populations annually (UNODC, 2007). A regional victimization survey revealed that 48 percent of adolescent girls' sexual initiation was forced in nine Caribbean countries (Halcyon, 2015).

The phenomenon of crime is equally common in Africa. According to the United Nations office on drugs and crime (2016) report, Africa is deemed to have one of the most serious crime problems in the world. African societies face more crime than the better policed societies of Europe, Asia, and North America; same cannot be said of central and Latin America. In South Africa, a study carried out by the Small Business Project (2008) on the impact of crime on small businesses in South Africa, indicated an ever increasing crime wave. The South Africa police crime statistics (2016) shows that there was 18,673 cases of murder, a 4.9% increases from the

2014/2015 period, assault was put at 164,958; robbery cases was pegged at 54,110; Burglary cases was put at 250,606. These figures indicate a high occurrence of criminal activities in South Africa.

Provision of adequate security is a social pre-requisite for the survival of any society. Every society takes appropriate measures to protect the lives and property of people living within its boundaries. Business and social activities may not go on freely without adequate security. This fundamental essence of security may be the reason why societies from time immemorial made efforts to police their neighborhoods in order to secure them from criminal victimization. In Nigeria, according to Dambazau (2007), has been on the global crime map since 1980s. He asserted that Nigerian cities are favorable areas for criminal activities because they provide the anonymity needed for crime commission and as such, Nigerian cities are festered with criminals resulting in high incidences of crime. A research conducted in Nigeria by the University of Jos and Oxford University in 2006, established that crime limits residents participation in economic activities. The study concluded that high occurrence of crime in Nigeria construes an impediment to investment and business ventures and that the most common crime problems were armed robbery and phone theft, particularly, the North part of the country, the occurrence of banditry, kidnapping, herdsmen conflict, illegal mining amongst others, all contribute in building favorable crime environment. Being in North-west Nigeria is not exempted from the upsurge in violence and criminal activities. As a matter of fact, has been the epic center for these criminal activities in North West Nigeria. This has led to an increase in crime wave in the area under study. Zamfara is one of the states in North Western Nigeria that has come under spotlight as a result of various forms of security challenges. Report from the National Bureau of Statistic (NBS, 2017), states that Zamfara State accounts for 38.3 % of the crime and insecurity problems in Nigeria. Similarly, The Presidential Committee on Small Arms and Light Weapons (PRESCOM) in 2017 revealed that over 5000 illicit weapons were recovered in Zamfara State. It is against this background that this study seeks to investigate the possible effects of rising crime trend on business activities in Gusau LGA of Zamfara State.

1.2 Statement of the Research Problem

Crime is found in all societies; however, it is the magnitude that differs among societies. Studies over the past two decades have established that violence, crime has significant economic consequences in terms of reduced growth within a conflict ridden country (Collier and Hoeffler, 2004). According to Bloomberg & Orphanides (2004), terrorism and violent crimes discourage business activities, economic growth and development. The World Health Organization (2004) drew a distinction between direct costs of criminal activities (medical, legal, policing, prisons, foster care and private security) and indirect costs of criminal activities (lost earnings and time, lower human capital, lower productivity, lower investment, psychological costs). The direct costs include the value of all goods and services used to prevent violence or offer treatment to its victims or perpetrators. This has been the most commonly estimated category of costs as well as resources spent on private security measures.

In Nigeria, the nature of crimes include armed robbery, murder, rape, car theft, burglary, fraud, bribery and corruption, food and drug adulteration, gambling, smuggling, human trafficking, kidnaping, terrorism, drug trafficking, money laundering, internet scam advanced fee fraud and other illegal activities. These criminal activities it is assumed, construe impediments to business activities. According to the Federal Bureau of Investigation (2017), Nigerian criminal enterprises are the most notable of all African criminal enterprises. They are considered to be among the most aggressive and expansionist international criminal groups, operating in more than 80 countries of the world and are established on all populated continents of the world. Their most profitable activity is drug trafficking, though they are more famous for their financial fraud which costs the US alone approximately US\$1 to 2 billion annually.

Alemika (2007) asserted that crime and insecurity could undermine investment and entrepreneurial zeal. A study conducted in Lagos by the University of Jos and Oxford University (2006), established that high occurrence of crime in the city of Lagos discouraged some residents from starting their own businesses. In the Northwest of Nigeria, just recently, Crime Statistics on reported offences reflected that a total of 125,790 cases were reported in 2016, Offence against property has the highest number of cases reported with 65,397 of such cases reported. Offence against persons recorded 45,554 cases reported while offence against lawful authority and local acts recorded the least with 12,144 and 2,695 cases recorded respectively (NBS 2016).

The Nigeria Security Tracker, produced by the Washington-based Council on Foreign Relations (CFR), which monitors levels of violence by collating local media report. In a report by the British Broadcasting cooperation (BBC 2019), highlights a significant upsurge in killings over the past few months in Zamfara state. According to the report figures, from the beginning of 2019, there have been 262 civilian deaths. In the whole of 2018, there were 288 and for 2017, the figure is 52. The CFR data also indicates a sharp rise in killings of members of armed groups - which would include bandits, vigilantes and others involved in criminal activities. However, the number of deaths each day is not as high as the 30 to 50. With 262 civilian deaths in the first 100 or so days of this year, that's between two and three deaths each day - although the CFR data does indicate that this number is rising, Comparing Zamfara with other states in the north.

In the report, the BBC (2019) reported that Zamfara has become more violent than the states of the north-east where Boko Haram has been active. Taking total civilian deaths from the beginning of March to 6 April 2019, there have been 169 deaths in Zamfara according to the CFR - that's compared with 28 in Borno State and 14 in Adamawa. There were no such incidences recorded from Yobe.

Existing literature on the socio-economic costs of criminal activities have not captured adequately, the impact crime has on businesses in some areas of North West Nigeria. It is not known if the effects of criminal activities on economic activities like business in their respective areas of study would be same for Gusau Local Government Area of Zamfara State. There appears to be no recent knowledge on the implications of crime on business activities in the area under study. It is against the backdrop of little knowledge on the effect of crime that this study undertakes to investigate the relative effect of crime and criminal activities on businesses in Gusau LGA of Zamfara State, focusing on how it affects patronage, business security spending and sustainability. The research seeks to provide reliable data and also create a database for further enquiries on the subject matter.

1.3 Research Questions

The general question of this study is: what are the effects of crime on business activities in Gusau LGA of Zamfara State.:

The following are formulated to guide the study:

1. What are the causes of crime in Gusau LGA?
2. What are the implications of crime on business patronage?
3. What are the effects of crime on business security spending?
4. What are the effects of crime on business sustainability?

1.4 Research Objectives

The general objective of this study is to: identify the effects of crime on business activities in Gusau LGA of Zamfara State. Specifically, the study sought to:

- i. Identify the causes of criminal activities in Gusau LGA.
- ii. Examine the effect of crime on business patronage.
- iii. Examine the effects of crime on business security spending.
- iv. Assess the effect of crime on business sustainability in Gusau LGA.

1.5 Research Assumptions

The following assumptions are formulated to guide the study.

- i. Crime does not have any effect on business activities in Gusau LGA
- ii. Crime does not have any effect on business sustainability.

1.6 Significance of the Study

This study is important in many respects. The findings will help educate business owners and residents on the basic causes of crime. The impact of causative factors like, poverty, family structure, urbanization, youth unemployment, drug use and abuse, opportunity and so on.

The study will help parents, their wards and others in appreciating simple security measures that could deter crime. It will provide concise education for care givers at home on the impact of

family structures on criminal behavior of teenagers. Also, it will educate the business community and other stakeholders on the complementary role of community policing in crime control and the need to work proactively with security agencies to address crime and community safety issues. The work will buttress the importance of synergy with traditional institutions as critical stakeholders in crime fighting, the obligations of residents towards intelligence gathering and early warning system.

The recommendations that will be proffered can be a guide to the government and relevant security agencies in evolving a holistic and effective crime control measures and hence ensure a favorable business environment. The study will equally contribute to the wealth of existing literature and knowledge. The findings of the study can be used as a base line study for further research on the subject matter in Gusau LGA of Zamfara State. It will also contribute to the development of articulate crime management policies and prevention strategies.

1.7 Scope of the Study

The study seeks to unravel factors that contribute to the high prevalence of crime in Gusau LGA of Zamfara State, the causes of criminal activities and the effects of crime on business patronage, business security spending and business sustainability in Gusau. The academic scope of the study focuses on the effects of crime on business activities in Gusau LGA, Zamfara State. The geographical scope of the study is Gusau Local Government of Zamfara State. It will cover the period from 2015-2019. The choice of this period is as a result of an increase in banditry, armed robbery, and kidnapping in the state during this period.

1.8 Operational Definition of Concepts

The following terms are defined as used in this study:

Business Activities- the aggregate/all economic activities (buying, selling, renting, investing) of an organization or of the commercial and manufacturing sectors of an economy.

Crime- an act or omission against public interest and which is proscribed by law enacted the legislature in the overall interest of the society and to which proscribed punishment and attached in the event of conviction.

CHAPTER TWO

LITERATURE REVIEW AND THEORETICAL FRAMEWORK

Introduction

This chapter is concerned with literature review and theoretical frame work. The chapter is discussed under the following Themes: conceptual clarification, causes of crime, Crime and business patronage, Crime and business security, Crime and business sustainability, Theoretical framework.

2.1.1 Conceptual Clarifications

In other to avoid conceptual and terminological mistakes, it is important to define the concept crime and business activities, so as to enlighten the reader about the usage in this study

2.1.2 Crime

The word crime, which is interchangeably used as an offence under the Nigerian Code, is an act or omission which renders the person doing the act or making the emission liable to punishment under the Code, or under any Act, or Law. Additionally, "crime is defined as an act or omission which is unjust and is imputable to its author, and which disturbs the social order."²³ Crime "is an externally and morally imputable violation of a law."²⁴ Crime is an action or omission that constitutes an offense that may be prosecuted by the state and is punishable by law. In this research, the term 'crime' will be understood from these perspectives and will be adopted throughout the study.

2.1.3 Business Activities

In order to understand what business activities are, the study employed first what business entails.

According to Haney (2013) business is any Human activity directed towards producing or acquiring wealth through buying and selling of goods.

Business refers to a form of activity conducted with an objective of earning profits for the benefit of those on whose behalf the activity is conducted, Dicksee (2016),

Business activities include any activity a business engages in for the primary purpose of making a profit. This is a general term that encompasses all the economic activities carried out by a company during the course of business. Business activities, including operating, investing and financing activities, are ongoing and focused on creating value for shareholders.

Into two broad categories, various business activities can be classified as Industry and Commerce.

2.1.4 Industry

The sector where raw material gets converted into useful products is called industry. Activities related to production & processing as well as activities related to rearing & reproduction of animals or other living species are all included in the industry. The purpose of industry is to create form utility by converting raw materials into useful forms of finished products. An industry may produce consumer goods or capital goods. Goods such as bread, butter, cloth, radio, etc. are consumer goods. These goods are directly used by the consumer. Goods such as machinery, cement etc. is called capital goods as these are used further in the production process to make useful products.

2.1.5 Commerce

Commerce refers to as all those activities which help directly or indirectly in the distribution of goods to the ultimate consumer. There will be no use of producing goods unless & until these goods reach the ultimate consumer. Goods are produced at one place & consumers are scattered at different places

2.2 Causes of Crime

The causes of crime are complex. Poverty, parental neglect, low self-esteem, among others can be connected to why people break the law. Some are at greater risk of becoming offenders because of the circumstances into which they are born. Criminal activities have been associated with a number of factors/causes and it is perceived globally as a social problem. From scholastic views, opinions and assumptions, factors such as youth unemployment, poverty, peer pressure and family structure have been identified as possible causes of criminal behaviour.

2.2.1 Youth Unemployment

Unemployment describes the condition of people who are without jobs (Okafor, 2011). The International Labor Organization (ILO) defines the unemployed as the number of economically active population who are without work but available and seeking work, including people who have lost their jobs and those who have voluntarily left work.

According to the National Bureau of Statistics (2009), the labor force of a country is a set of people or citizens who are willing and are able to make available at any given point in time their efforts for gainful employment, while the unemployed are the individuals with no work but are looking for work at the time of any study. Various forms of unemployment have been identified by scholars. These include seasonal, frictional, cyclical and structural unemployment (Adebayo 1999 and Damachi, 2001).

Unemployment is a global trend but it occurs mostly in the developing countries of the world, with social, economic, political and psychological attendants. Thus, massive youth's unemployment in any country is an indication of far more complex problems (Okafor, 2009). The ILO (2017) report showed that the proportion of world unemployment is steadily increasing and that the number of those without jobs remained at an all-time high of more than 195 million or 6.3 percent in 2007. For instance, during the period 2007, the Middle East and North Africa were the regions with the highest unemployment rate in the world at 12.2 percent, followed by Sub-Saharan Africa at nearly 10 percent. East Asia's unemployment rate of 3.6 percent remained the lowest. The report affirmed that population growth especially in South Asia, the Middle East, North Africa and sub-Saharan Africa was putting pressure on job creation.

Unemployment especially among youths leads to antisocial behaviors as: emergence of street children, involvement of youths in crimes and in armed conflict (military e.g. the Ombatse militia), and increased prostitution among women. In the Niger Delta, lack of employment opportunities was highly correlated with the high incidences of youth restiveness and conflicts (UNDP, 2006).

Among young women, lack of employment opportunities has contributed to increasing feminization of poverty. It has also encouraged prostitution as a means of survival in several towns and cities. (Somayya, 2011). According to the National Bureau of Statistics (NBS),

another 1.5 million Nigerians became unemployed in the first quarter of 2016. The Central Bank of Nigeria (CBN, 2016), affirmed that 80% of Nigeria youths are without jobs. According to NBS (2017), Zamfara State ranks 32nd in the list of states with the highest numbers of unemployment in Nigeria, with an unemployment level of 7.6%

In South Africa, studies have shown how unemployment encourages crime. Tsahabalala (2014) affirmed that there is a significant relationship between unemployment and crime prevalence in Kwa-zulu province. High crime rate in the area was associated with high youth unemployment. South Africa, over the years have witnessed high crime rate compared with most countries in the same region, Africa or globally (Centre for the Study of Violence and Reconciliation CSVR, 2007). They attributed the high incidence of criminal activities in South Africa to factors such as, high levels of unemployment and social exclusion. In the opinion of Britt cited in Melick (2003), a positive relationship exists between crime rates and unemployment rates. Criminal activities soared in times of high unemployment rates and cities/countries with high unemployment rates record higher crime rates compared to those with full employment. According to Rapheal & Ebner (2013), people are motivated to resort to criminal activities as a source of income when economic conditions deteriorate.

Ajimoto (2015) examined the relationship between criminal and unemployment rate and concluded that higher unemployment rate leads to higher crime rate. People without a steady income have a greater incentive to commit crime than employed persons who may have more to lose if caught. In the United States with the highest crime rates all have high unemployment rate compared to the national average.

In United States of America, ex-convicts or people with criminal record stand little or no chance of ever been employed again, and about 76% of former inmates are lured back to crime due to unemployment (Baker, 2015). A study by Raphael and Ember (2001), indicated that there is a positive correlation between crime rate and unemployment. Their study established that unemployed persons are more incentivized to participate in illegal activities since the relative return for doing so is higher than the decrease in income due to unemployment.

In Spain, the Bureau of Crime Statistics and Research, BOSCAR (2012), posits that unemployment caused higher property and violent crime rates. The report indicated that the

effective path to crime prevention and reduction is provision of employment and overall improvement in social welfare. This implies that there is a positive correlation between unemployment and criminal activities particularly, property crime.

In France, Fougere, Kramer & Puget (2006), affirmed a positive relationship between crime and youth unemployment. In their cross-section analysis of the dimensions of crime and unemployment among youths, they established that increase in unemployment induced a corresponding increase in crime. The study noted that unemployment has casual effects on burglaries, thefts and drug offences. According to Baron (2008), increased unemployment in Canada has a positive correlation with increased criminal activity. The study posits that when the unemployment rate increased by 1%; the rate of participation in criminal activities also increase by 0.141%.

Gronqvist (2011) opined that there is a long-term relationship between crime and youth unemployment in Sweden. He stated that being unemployed between 1 and 90 days is associated with a 1.93% increased risk of committing crime while individuals unemployed for more than 180 days are 6.19% more likely to commit crime. Ajaegbu (2012) argued that there is a relationship between rising youth unemployment and criminal behavior in Nigeria. He attributed the criminal activities to the deprivation and frustration associated with unemployment.

Alabi (2014) stated that there is a positive relationship between youth unemployment and high crime rate in sub-Saharan Africa. When people cannot earn their income from legally legitimately and socially acceptable work, they turn to illegal activities. During a high unemployment period, some social problems become more severe, such as robbery, prostitution, social and civil unrest (Alabi, 2014).

The assertions of the scholars reviewed, buttresses the linkage between youth unemployment and criminal behavior. As such, in a society where legitimate jobs are scarce, there is a higher tendency for the unemployed (particularly the youth) to resort to illegal means in fulfilling their basic needs and societal expectations.

2.2.2 Poverty

World Bank Development report (2000), defines poverty as “an unacceptable deprivation in human wellbeing that can compromise both physiological and social deprivation”. Poverty is the deprivation of basic resources that are necessary in maintaining the quality of life in terms of food, clothing, shelter and other right that can infringe on living conditions and guarantee human dignity (Amaike, 2011). In its most extreme form, poverty is a lack of basic human needs such as adequate and nutritional food, clothing, housing, clean water and health services. Although, poverty is a global problem, the level of prevalence differs from place to place.

UNDP (2007), in survey on poverty and extreme deprivation of 108 countries ranked Nigeria at the 80th position, giving it a Human Poverty Index of 37.3 “among the lowest for the entire African continent (Osolor, 2010). The National Bureau of Statistics (NBS, 2010) stated that 112,519 million Nigerians live in relative poverty conditions. This figure as contained in the 2010 poverty profile report of the agency represents 69% of the country’s population. The report also indicated that relative poverty was most apparent in the northern part of the country.

According to Olumosu (1999), poverty in most developing nations of Africa is widespread and seems to increase by the day. In criminology literature, links between poverty and crime have remained contentious. While, some scholars have acknowledged a positive correlation between poverty and criminal activities (particularly, property offenses), others have argued to the contrary.

According to Webster & Kingston (2014), some persons who became poor or have quite long term experiences of poverty might not engage in criminal activity however, people who are known to them and surround them in their everyday lives nevertheless, engage in such illegal acts and as such, crime is connected to their lives. Radosh (2003), established in his study of imprisoned women that some of their crimes was occasioned by a necessity born of poverty and they have also led lives characterized by feelings of powerlessness and frustration.

Siegel (2005) posits that people who are thwarted in attaining desired social and economic goals legally may seek to obtain them illegally and when poverty is coupled with high levels of economic and social aspirations, the stage is set for criminal activities to thrive. Wright (1999), stated that young people in New Zealand who committed the most delinquent acts where those

who reported more financial strain, were more aggressive, more alienated, had lower educational and occupational aspirations, had less social closeness, and had less self-control. In the opinion of Jarjoura (2002), the longer a person lives in poverty, the more likely they are to engage in delinquent behavior. Persistent poverty as such is key in explaining delinquency.

In the United States of America, a study of 840 US cities found that poverty was the main factor explaining aggravated assault and burglary and also variations in crime rates between cities (Flago & Sherbenou cited in Webster & Kingston, 2014). Patterson in Webster & Kingston (2014) also disclosed that levels of absolute poverty in the United States, measured by the percentage of household with annual income below \$5000 are significantly associated with higher rates of violent crime. Pridemore (2011) opined that poverty is the most consistent predictor of area homicide rates in the US empirical literature.

Brill (1993) posits that poverty can lead to high levels of stress that in turn may lead individuals to commit property crime. It offers a way in which impoverished people can obtain material goods that they cannot attain through legitimate means. Poverty may lead to an actual or perceived inferior education which would cause youth to count on less access to quality schools, jobs and role models, decreasing the opportunity costs of crime and increasing the probability of youth spending time on the street associating with gangs (Ludwig, Jens, Greg, J., Duncan & Hirschfield, 1999).

2.2.3 Peer Pressure

Crime could be socially learnt and as such, teenagers are likely to imbibe criminal behavior under influence. Some of such factors include bad role models and extreme dependence on peers (Haralambos & Horlborn, 2007). According to Miller & Dollard cited in Haralambos (2007), people learn new behaviors through their observation of the behavior of others. Peer pressure can lead to crime especially for teenagers. Usually, teens follow the behaviors, look and acts of their role models. If the role happens to be a negative one, it is possible that the teen would indulge in deviant acts including crime.

Among juveniles, the influence of a single criminal neighbor can have a profound and lasting impact on the likelihood of surrounding youngsters to engage in illegal behavior and can determine the kind of crime they are likely to commit. This is referred to as the spatial contagion

(Mennis, J. & Harris, P., 2011). The study established that the rate of recidivism for various crime types among delinquents living nearby a juvenile's residence is high. The report affirms a positive correlation between crime and peer influence.

There is a strong association between the juvenile delinquents' behavior and their peers, that is, adolescents who report having delinquent friends are more at risk to develop problematic behavior, than the ones who say they have few or no delinquent friends (Haynie & Osgood, 2005).

Association with risk-taking friends is strongly related to aggression and delinquency (Barnow, Lucht & Frey Breger, 2005). According to Beyer's (2004), peer affiliations accounts for undesirable life outcomes in later adolescent and early adulthood, such as criminal behavior and sexual promiscuity.

Social learning theories, such as differential association theory (Sutherland, in Haralambos, 2007), posits that deviant peers are casual agents in the development of adolescent delinquency. In other words, adolescents who get caught up in the wrong crowd may begin to display antisocial behaviors that were not previously apparent. Paternoster (2012), affirmed that both peer exposure and vulnerability to deviant peer influences predict delinquent behavior to young people.

2.2.4 Family Structure

Research has shown there is a correlation between criminal behavior/delinquency and family type or structure. Harper & McLanahan (2018) found that children who grew up without their biological father in the home were three times more likely to commit a crime that led to incarceration than children from intact families. Larson, Sawyers & Larson (1995), posit that children of divorced parents are up to six times likely to be delinquent than those from intact families.

According to Georgia Supreme Court Commission on Children and Family Law (2004), boys raised without their fathers were more than twice as likely to end up in jail as those raised with their fathers, and 70% of incarcerated adults come from single-parents' homes. The Institute of Marriage and Public Policy (IMAPP, 2005), established that both the individual risk and overall

rates of crime were reduced when parents were married. According to the study, areas with high rates of family fragmentation tended to have higher rates of crime also, teens raised in single-parent homes were more likely to commit crimes.

Anderson (2002) affirmed that adolescents living in a single-parent family were at a significantly higher risk for delinquency than those living with both parents. Students attending schools with a higher proportion of single-parent families also had significantly higher rates of violent offenses than students attending school where more students came from two-parent families (Anderson, 2002). Families characterized by warm interpersonal relationships and effective parenting are associated with a lower likelihood of affiliation with juvenile offenders and of juvenile crime whereas, in families of high level of marital discord, considerable conflict, inadequate supervision and violence, children are more likely to become delinquent (Henry, Tolan & Gorman-smith, 2001). In the opinion of Egle & O'Donneell (2009), family structure is integral in understanding gang behavior. Gang membership could be attributed to identity problems for young men when a man role was not in the home. Also Reed & Decker (2002), posits that gang can serve as a surrogate extended family for adolescents who do not see their own families as meeting their needs.

Miller (1998) cited family problems as one of the major distinguishing factors, for females who are members of gangs in contrast to those who are not. A report from the mental Health of Children and Young people in Great Britain (2004), indicated that children from single parents' homes expresses disruptive behaviors such as alcohol and drug abuse, suicide, theft and criminal behavior.

Garfinkel & Maclahanan (2016) posits that single parent families often are financially vulnerable as compared to married house households. As such, the economic circumstances frequently draw these families into more affordable but bad neighborhood. According to Kumpler (2009), the greatest opportunity to prevent crime can be found within families. Strong and positive families have an early and sustained impact on reducing substance abuse, increasing school bonding and academic performance, dealing with conduct disorders, avoiding delinquent peers and reducing juvenile crime.

Children growing up with two attentive, involved biological parents in a healthy, low conflict marriage are more likely to experience an overall sense of well-being and less likely to become delinquent as opposed to children growing up in other circumstances (Kumpfer, 2009). These findings suggest a positive relationship between nature of family and criminal propensity in individuals. Demuth & Brown (2003), notes that adolescents in single parent families are significantly more delinquent than their counterparts residing with two biological, married parents. They asserted that chances of delinquency are higher in adolescents from single-father family compared to those from single-mother families. According to Bumpass & Lu (2017), parental re-marriage experience is detrimental to children's well-being. The loss of social bond between teenagers and their parents as a result of marriage breakdown is associated with bad habits like gang life, drug use and crime.

Amato & Booth (in Demuth & Brown, 2013), opined that children whose parents have high-conflict marriages are less well-adjusted than those living with happily married parents. Nye cited in (Demuth & Brown, 2013), posits that parents influence their wards character through direct control of behavior through restriction, supervision and punishment. He argued that through indirect and internalized control, bond of attachment, they maintain psychological presence in the mind of the child. Hirschi in (Demuth & Brown, 2015), stated that there is high correlation between teens attachment to their parents and conformity to societal expectations. He affirmed that family structure has significant effect on the criminal propensity of teenagers.

2.3 Crime and Business Patronage

The negative effect of crime also affects business patronage and growth. The World Bank (2003) identified crime as a major impediment to starting a new business and discouragement to consumer's patronage of existing ones. The report opined that crime has a negative impact on patronage and can deter or delay both domestic and foreign investment that would improve productivity and growth.

Green Baum & Titan (2014), argued that fear of crime will cause customers and entrepreneurs to alter their routine activities in areas that experience a surge in criminal activity. They asserted that increased violence has the largest impact on solving the creation of new retail businesses.

Small Business Project South Africa (SBP, 2015), reported a correlation between reluctance and unwillingness to expand or patronize a business can be attributed to fear of crime in such area.

Limited business operation time due to unsafe environment, and losses attributable to burglary, armed robbery and pilfering were accountable for lower patronage of the business.

In the Caribbean, fear of crime causes individuals in Jamaica, the Dominican Republic, and Haiti to avoid activities and locations that are perceived as exposing them to risk of being victimized by criminals (World Bank, 2013). Increasing attacks on tourists especially in lonely spots, hotel accounted for reduced growth in the tourism industry. According to World Bank (2003), the fear of crime reduces the inflow of tourists and drives down both local and foreign investment in the hospitality business.

Asiedu (2015) posits that countries with high crime rate are more risk prone and as such unattractive to foreign investors compared to relatively safe areas, cities or states. She opined that, efficient legal system and a good investment framework promote FDI while, corruption and political instability and crime hamper it.

Alemika (2017) asserted that crime and insecurity could undermine patronage which in turn affects entrepreneurship zeal. A study conducted in Lagos by the University of Jos and Oxford University (2006), established that high occurrence of crime in the city of Lagos discouraged some residents from starting their own businesses. The high prevalence of criminal activities appears to be a mitigating factor for intending buyers and also a discouragement for expansion to existing businesses. Individuals were wary of crime related losses. Frequent cases of armed robbery attacks, burglary, kidnapping and the seeming inability of the security agencies to agencies to guarantee safety of investments contributed immensely to a drop in the influx of potential buyers.

World Bank (2006) confirmed that criminal activities could have many adverse effects. It has a negative impact on the investment climate and can deter or delay both domestic and foreign investment, and hence growth. Crime in their submission, leads to higher cost of doing business, because of the need to employ different forms of security and divert investment away from business expansion and productivity improvement.

In a globalized world, investors are not only looking for high returns on their investments but also safe haven for their investment. Thus, no investor whether local or foreign will be motivated to invest in an unsafe and insecure environment (Witan, 2014).

2.4 Crime and Business Security Spending

The effects of crime on businesses can also affect the cost of securing a business. Fisher (1991), established that crime, fear and disorder can negatively affect a neighborhood business area, and that this has negative financial and operational consequences. Business owners were concerned about social and physical disorder, customer safety, vandalism, theft, burglary and attacks/robberies on staff and customers (Fisher, 1991).

The effects of crime on businesses can be particularly damaging because they can involve both short-run costs and long-run consequences for development by diverting resources to crime prevention measures (Francis, 2003). Crime increased security costs and also affects business decisions in ways that are likely to affect output in the long run. This implies that profits will be adversely affected in the long run because of poor output and increased cost.

According to the 2007 crime report in the United States, stolen office equipment alone totaled a staggering \$656,982,032. Burglaries on average cost businesses \$1,989 and shoplifting cost businesses an average \$205 per incident. By 1991, cost estimates of crimes committed against businesses reached \$128 billion in direct costs (Thompson, 1992). With increased cost and loss related to crime, business profits might be affected.

Peri (2004) stated that criminal activities have a statistically significant impact on the reduction of per capita income growth. This he attributed to reduced output and loss of patronage due to crime infested environment. However, Burnham (2004) reported that there is no clear crime-growth relationship. World Bank (2006), affirmed that high crime rate has a negative impact on human capital accumulation and growth. Cardenas (2017) noted a significant negative association between crime and business patronage. Mauro & Carmeci (2017) posits that crime impacts negatively on income levels. With decreased patronage and crime related losses, businesses in crime probe areas have high chances of running deficits.

Peri (2016) argued that criminal activities have a statistically significant in reducing per capita income growth investment in private security and technology, to reduce losses occasioned by robbery, burglary and pilfering, increases the cost of doing business. However, Burnham (2004) reported a no clear crime-growth relationship. In his opinion, it is not clear whether crime impedes growth or otherwise. When crime rate is high, government injects more funds into the security business; buying equipment's and so increases capital flow.

World Bank (2006) affirmed a negative effect of crime on human capital accumulation and growth. Crime in their opinion leads to loss of output because of reduced hours of operation (including the avoidance of night shifts) or loss of workdays arising from outbreaks of violence, and avoidance of some type of economic activity.

Cardenas (2007) affirmed that there is a significant negative association between crime and per-capita output growth. The prevalence of criminal activities affects economic growth negatively. Mauro & Carmeci (2017) posits that crime impacts negatively on income levels. According to Mohammad (2012), insecurity could cause reduced working and business hours leading to lower patronage and less profit. In Maiduguri, business hours have been reduced from eight hours to three hours due to heightened insecurity.

Cost of doing business especially by the private sector is increased as a result of insecurity. Funds that otherwise would have gone into productive activities are channeled into crime prevention measures like private guards, security cameras (Okereocha, 2012). Kimou & Brempong (2012), observed that increased rate of crime in Coted'Ivoire affects business profits negatively because of increase in the cost of production. The increasing criminal activities in a context of decreased police protection may drive firms to purchase protective services in order to decrease losses from crime.

The small Arms survey (2011), established that between 2005 and 2008 in Coted'Ivoire, the number of private security enterprises increased by 300% with an estimated annual turnover of 500 million dollars. Private firms spend heavily to protect their businesses from crime and the process incurs huge expenses. As such there is a negative correlation between high crime rate and business profitability. The increased cost of doing business could reduce the profits.

Banks can be especially vulnerable to criminal activity. Criminal activities ranging from robbery and money laundering to ATM fraud will send banks scrambling to increase security measures. One estimate indicates the costs of crime that businesses incur amounts to "69% after-tax corporate profits" (Thompson, 1992). While vandalism incidents cost small business, Put another way, a small business with revenues of \$500,000 per year and a net margin of 5% would lose approximately 13.5% of their annual net profit.

Embezzlement may perhaps be the most serious crime affecting business profits, in that may times the crime goes undetected for years. Embezzlement affects not only large business but small business, government agencies and non-profit organizations. As so many instances of embezzlement go unreported to police, experts can only estimate the extent of embezzlement activity Thompson, 1992).

Costello (2013) reported that according to an estimate by the National White-Collar Crime Centre, embezzlement may cost companies as much as \$90 billion each year. An employee working at the cafeteria of a state prison in Georgia reportedly skimmed \$1.5 million from the cafeteria cash registers over the course of several years (Costello, 2003). In another Georgia case, an employee stole \$300,000 worth of postage stamps from the University of Georgia (Costello, 2013). The losses attributable to embezzlement are assumed to have negative implications for business profits.

2.5 Crime and Business Sustainability

The survival of any business is contingent to certain environmental factors. The World Bank (2006) stated that crime could cause a permanent shut-down of firms or relocation to less crime prone areas or countries. Businesses affected by criminal activities such as arson, burglary, robbery and so on are likely to suffer losses that could construe threat to their survival. This is confirmed by Bressler (2010), he asserted that as the costs of crime escalates it cuts into profit. Businesses have higher chances of collapse in crime infested cities due to increased risks to both life and property. Bates & Robb (2013) examined the effects of crime rates on firm performance at different locations in the United States. The study established that the effect of crime on firm performance might be indeterminate. The researchers found that firms that are concerned about

crime are no less viable than other identical firms reporting that criminal activities had no impact on other business.

According to the United States chamber of commerce (2016), crime may be a factor in as many as thirty percent of all business failures. Thompson (2012), stated that cost estimate of crimes against business reached \$128 billion in direct cost. According to the 2007 crime report in the United States, stolen office equipment alone totaled a staggering \$656,982,032. Burglaries on average cost businesses \$1,989 and shoplifting cost businesses an average \$205 per incident. However, estimates are difficult to determine as many business crimes go unreported for fear of bad publicity and loss of investor confidence.

The Federal Bureau of Investigation (FBI, 2006), gave an estimate \$652 billion as crime costs to become unprofitable and susceptible to failure.

Awojobi (2014), the increased terrorist activities in northeast Nigeria informed the emigration of foreigners, locals and strangers from the conflict areas. The migration occasioned by the insurgency and violence led to loss of patronage, collapse and relocation of businesses. Folarin (2014) posits that violence and crime impacts negatively on business survival. The incessant raid on businesses, banks and markets by the insurgents in northeast Nigeria grounded economic activities to a halt. Shiklau (2012) opined that insecurity and crime have negative implications on business survival and growth. According to him, the closure of businesses could be attributed to insecurity. The prevalence of arson, murder, abduction and kidnapping as such has negative implications for business growth, viability and survival. In the opinion of Obaremi (2004), businesses and other economic activities in northern Nigeria are already depleting due to a massive departure of people and financial institutions from the region. Prevailing security challenges has led to closure of about 80% of industries located in Kano, while some businessmen and traders have relocated their businesses to other parts of the country. The Ivorian Chamber of Commerce in (Kimou, 2012), reported that in 2014 alone, more than 10000 jobs were lost and about one hundred enterprises closed following harassment, violence and aggregated assault.

The Association for Certified Fraud Examiners indicates 39% of reported instances of fraud occur in companies of 99 or fewer employees in the US also, 13% of small businesses became

crime victims, yet less than half (48%) instituted any preventive measures. This could be a major reason why crime is a major factor in up to 30% of small business failures (U.S. Chamber of Commerce, 2006).

A study by the University of Florida (1994) examined causes of inventory shrinkage and found employee theft accounted for 42.1 percent and 32.4 percent to shoplifting and improper paperwork. Shoplifting affected 695,387 retailers with an average loss of \$194 per incident. Also, the U.S. Small Business Administration reports stock loss ranging from 1.3% to 7% of sales. That means for a small business with sales of \$1 million per year, stock losses may account for as much as \$70,000. The findings of the literature reviewed so far, suggests that criminal activities could impact negatively on business growth.

2.6 Theoretical Framework

A theory is the bedrock of every sociology analysis, without which no sociological research findings can be given a valid consideration. It is a set of assumptions or interrelated ideas which enables one to explain and predict a phenomenon. According to Osuala (2015), a theory is an attempt at synthesizing and integrating empirical data for maximum clarification and unification. However, in these study two theories namely, Differential association theory and Structural strain theory of crime would be triangulated for better explanation and comprehension of the phenomenon under study. The theoretical nexus explains why people engage in criminal activities in violation of societal norms.

2.6.1 Differential Association Theory

Differential association theory is credited to Edwin Sutherland. He proposed the theory in 1939. The major tenets of the theory:

That criminal behavior is learned, it is not unique or inherited. Most learning of criminal behavior takes place in face to face interaction with others. The principal part of learning criminal behavior occurs within intimate personal groups. When criminal behavior is learned, the learning will include the techniques of committing the crime, the specific direction of motives, rationalization and attitudes. The specific direction of motives and drives is learned from the definition of law as favorable or unfavorable. Differential association may vary in frequency,

duration, priority and intensity. That the process of learning criminal behavior by association with criminal and anti-criminal pattern involves all the mechanism that is involved in any other learning. That while criminal behavior is an expression of general needs and values, it is not explained by those general needs and values since, non-criminal behavior is an expression of the same needs and values.

Fundamentally, the theory maintains that, deviant manners can be learned through interactions with deviants. It is helpful in elucidating the role of peer influence among delinquent youths. For instance, if a person associates with deviants, it is highly likely that he/she will develop a deviant behavior. Through these associations, one is likely to learn attitudes which will dispose them to criminal behavior.

The theory posits that crime is not only a process of imitation rather criminal behavior is learned through an interaction in a process of communication with intimate personal group. Socialization plays an instrumental role in the development of deviant behavior.

In contemporary Nigeria, this theory explains the cases of innocent convicts who after their prison experience become criminals as a result of their association with hardened criminals in the prison cells. It is relevant in explaining the influence of peer group as a factor responsible for the prevalence of criminal activities in the society. It is believed that the influence of peer groups is as important as that of parents. Gouws, Kruger & Burger (2008), assert that, adolescents spend more time with friends and peer groups than with parents which affects their choices, decisions and participation in anti-social behavior. According to Gowus et al. (2008), relationships with peers are highly significant for self-concept formation and self-actualization during adolescence. Thus, the process of socialization (e.g. Peer pressure) offers a basic explanation regarding the formation and exhibition of criminal behavior in the society.

The theory has been criticized for its several shortcomings. Igbo (2007) criticized the theory for its inadequacy in explaining violent crimes such as murder, assault cases and rape which can be repulsive and do not require special skills and techniques to execute. The theory examines the learning process by which people become criminals but does not explain why people have associations they keep. It also postulates that crime is learned but, does not state from whom the first criminal learnt from. Theory is also criticized for being general and imprecise, it failed to

take into account the opportunities that are open to criminals at the point of committing the crime.

The theory however was also criticized on the basis that, people can be independent rational actors and individually motivated. This notion of one being a deviant based on his environment is debated. The theory does not take cognizance of personality traits that might affect a person's susceptibility to these environmental influences. According to Tittle, Burke, and Jackson (2006), the theory places emphasis on how a person develops a deviant behavior but does not address the reason why such a person opts to become a deviant.

Nonetheless, irrespective of criticisms, the theory remains relevant in explaining the influence of peer group and other agents of socialization as factors responsible for the increase in the level of criminal activities in our contemporary society.

2.6.2 Structural Strain Theory

The structural strain theory was proposed by Robert, K. Merton in 1968. He borrowed the concept of anomic from an earlier work by Emile Durkheim.

The basic tenets of structural strain theory:

Merton (1968), posits that there is a relationship between the particular type of behavior and the social position of people engaging in such behavior. Crime is entrenched in the social system and not inherent in the makeup of humans. According to Merton, social equilibrium exists when satisfaction amounts to people who use institutionalized means to reach culturally approved goals. When rules cease to be enforced in the society, it will breed a situation of normlessness or anomic. However, individuals will respond to a situation of anomie in different ways and their reaction will be shaped by their position in the social structure. He posited that two structures are involved. The first is culturally assigned goals and aspirations which are things that all individual should want and expect of life including material and non-material.

The second structure defines the acceptable means for achieving the goals and aspirations by the society, for example, obedience to laws and societal norms, hard work, honesty. Merton maintained that all members of the society share the same value (cultural goals and institutionalized means to achieving these goals). For society to maintain a normal function there

must be balance between the aspiration and the means by which to fulfill such aspirations. It is important that the culturally desired goals be achievable by legitimate means for all social classes.

Structural stain theory states that the social structure within society may encourage citizens to commit crime. The theory focuses on both the individual and structural strain. According to the theory, crime is not inherent to the makeup of human rather; it is the discrepancy between institutionalized means and culturally approved goals that breeds crime.

However, since all members of the society are placed in different positions in the social structure, they do not have equal opportunities of realizing the shared values. Crossman (2014) stated that the origin of deviance and criminality could be traced to tensions caused by the gap between cultural goals and the means people have available to them to achieve these goals. When goals and means are not balanced, deviance sets in. people look for innovative ways to achieve goals which are culturally approved using strange and unapproved ways in the process (Charles, 2005).

In contemporary Nigerian society, there is much emphasis on material wealth as a sign of individual worth. As such, there is a readiness to resort to illegal means for self-enrichment when acceptable means are not available. The society is not overly concerned about the source of one's wealth rather, questionable material is celebrated. According to Merton (in Charles, 2005), members of the lower class are most likely to resort to this means of achieving success because of their limited access to conventional means of becoming successful. It can be argued therefore, that the high prevalence of poverty in Nigeria, coupled with the discrepancy in legitimate opportunities for the poor contributes immensely to the increasing crime trend in the society.

The theory has been criticized for the assumption that everyone accepts the same cultural goals and that everyone is encouraged to achieve those goals does not describe many societies very well. In Nigeria for instance, the theory seems to apply primarily to the goal of financial success and to crimes against property. It does not explain the crime of violence well. Since men in Nigeria are socialized to pursue material success more than women, it fails to account for the involvement of women in criminal activities in Nigeria. The Marxists, have also countered the theory, in their opinion, it is the exploitation of the poor by the elites through their white-collar

crime that is hardly punished and the expropriation of the commonwealth by the poor drives them to aggressive and criminal behavior.

This research adopts structural strain theory and differential association theory as a basis for analysis. The choice of these theories is that they offer explanatory and analytical perspectives on the causes of crime and criminality. The theories offer a swift and dynamic linkage between crime and criminality in contemporary Nigerian society.

For the purpose of this research, it is imperative to argue that Merton's position of emphasis on goals and material success without legitimate means of achieving them reflects to the means of acquiring such wealth. This explains why individuals who aspire to acquire material wealth indulge in activities including those defined as criminals by law.

The strength of Differential association theory lies in its suitability for explaining crime as caused by certain environmental factors. Crime in Gusau LGA can be attributed to peer influence and companies' people keep. Banditry, kidnapping burglary and all other forms of crime are perpetrated as a result of influences people get from others.

The relevance of structural strain theory to this study is that it draws attention to the possible cause of crime in Gusau local Government Area of Zamfara State. Crime in Gusau LGA is caused as a result of strain in the social structure of the State. In trying to achieve societal set goals, people are likely going to find any means possible to do so. The society is not overly concerned about the source of one's wealth rather, questionable material is celebrated. According to Merton (in Charles, 2005), members of the lower class are most likely to resort to this means of achieving success because of their limited access to conventional means of becoming successful.

CHAPTER THREE

RESEARCH METHODOLOGY

This chapter is concerned with Research design, study setting, population of study, sample size determination, sampling techniques method of data collection, and method of data analysis

3.1 Research Design

The study will employ a survey research design with quantitative tools. A survey design is a quantitative research approach with emphasis on objectivity and use of systematic procedures to measure human behavior by using formal structured instrument to collect data from respondents (Brink, 2016). The study adopted survey method in order to provide adequate framework for the data that examines the effects of criminal activities on businesses. It's considerably cheaper and takes less time compared to other research methods/designs. Hence, the research tool will be deemed to provide hard and objective facts about the phenomenon investigated which could be statistically analyzed and interpreted.

3.2 Study Setting

Gusau Local Government Area is located in the northwestern Nigeria. It is the capital of Zamfara state. The local government has an area of 3364km² and the population according to population projection (2016) is 383,162. Gusau is one of the towns established during the jihad of sheikhUsman Dan Fodio. It was a small emirate comprising of various towns that had once been part of the western section of the kingdom of Katsina, namely "Katsina ta Yamma" or "Katsinalaka" before colonial rule. It borders Chafe and Katsina in the east, Bungudu in the West, Kaura-Namoda in the north and Dansdau in the South. Gusau sits just north of a line drawn from Kebbi and Kano, and the town is located on the main railway between Kaura-Namoda and Zaria, and it is on a secondary highway between Talata Marfara and Funtua. Sharia practice was first declared in the city in 1999 by the then governor Ahmed Sani (Yariman Bakura). Gusau, city now has an Emir, Alh. Kabir Mohammed Danbabawhich upgraded from district head Sarkin Katsina Gusau to Emir by former Governor Ahmed Sani (Yariman Bakura). Gusau lies to the west on the Sokoto river basin which passes through Dandume, kwaren Ganuwa, Gidan Fakkan, Gidan Malamai, then to Gusau, and Bungudu up to Kaura-Namoda. The

area drives most of its drinking water from these rivers. Apart from that, the rivers have small fadamas and marshlands where swamp rice, sugar Cane, and market gardening are cultivated. Gusau serves as a major industrial center of northern Nigeria. Industries in the city include groundnut and tobacco processing, textile manufacturing, and cotton ginning. The city is active in mining the deposits of gold and diamonds in the surrounding countryside. Gusau is linked by roads and a railroad to other cities in the region; the city also has a regional airport. The city is part of the Hausa- Fulani cultural region of northern Nigeria. It has a substantial Muslim population and contains numerous mosques and Muslim organizations. Archeological evidence suggests that Gusau was occupied by Old Stone Age (37,000-15,000 years ago) people and many quartz tools from this period have been found in the area. Gusau once served as a leper colony. It was not until the late 1960s that a modern textile plant opened in the town. A seed - oil mill and soya bean- meal processing plant were also built. Besides cotton, cloth, and peanuts, Gusau exports tobacco grown in the Sokoto River's floodplains around Talata-Mafara, (48 miles 77 northwest), chicken, and goats to Zaria. The town's Hausa and Fulani people also raise cattle, sheep, donkeys, horses and camels and trade in Millet, Rice, sorghum, cowpeas, beans, and floodplain- grown vegetables. Today, Gusau can be counted as one of the second largest town in old Sokoto state. Within Gusau are number of entrepreneurs many of whom established modern industries and factories. These however go side by side by the traditional occupations. Gusau local government area is made up of eleven council wards namely Galadima, Mada, Madawaki, Magami, Mayana, Rijiya ,Ruwan bore , Sabon Gari ,Tudun Wada, Wanke , Wonaka.

3.3 Population of Study

The target population of this study consisted of all entrepreneurs, business owners and business managers in Gusau Local Government Area who satisfied the criteria of owning or managing a business venture. This was necessary in ensuring rich and quality information. It also created an avenue for business owners or managers who had been either victims or witnesses to criminal activities to give reliable information based on experience as on how crime affects buying and selling, trading hours, profit accumulation and losses. Eliciting information from people not involved in business was not adopted because such information would be based on assumptions and as such unreliable.

3.4 Sample Size Determination

Cochran's sample size determination formula was employed to determine the sample size for the study. This was because the actual number of businesses population of Gusau was unknown.

Using Cochran's formula to determine sample size;

$$n_0 = \frac{z^2 pq}{e^2}$$

Where, n = the sample size

z = the selected critical value of desired confidence level

p = the estimated proportion of an attribute that is presented in the population

$$q = 1 - p$$

e = is the desired level of precision

Using an approximate level of confidence of 95% and a degree of freedom of 0.5

$$\frac{n_0 (1.96)^2 \times 0.5 \times 0.5}{(0.05)}$$

$$\frac{n_0 = 3.8416 \times 0.25}{0.0025}$$

$$n_0 = 0.9604 = 384.16$$

$$\frac{0.0025}{0.0025}$$

$$n_0 = 384.16 \text{ approximately } \underline{384}$$

3.5 Sampling Techniques

The study was selected using multi-stage sampling techniques to select respondents. Purposive sampling technique was used in selecting the council ward. Gusau has eleven council wards. These wards constitute the cluster of study. Through purposive sampling technique, six out of the thirteen wards were selected for study. These selected council wards are Galadima, Sabon Gari, Tudun Wada, Mada, Magami, and Rijjiya. This is because these council wards are the major business centers in Gusau Local Government Area and they are notorious for criminal activities. Out of the six wards, sixty-four (64) questionnaires were distributed to respondents in each council ward, making it a total of 384 respondents.

3.6 Method of Data Collection

Data was collected using questionnaire. A structured open and closed ended questionnaire was used in gathering data. It consisted of standard questions eliciting demographic information from participants; it captured the objectives of the study and enabled the exploration of the research questions. The questionnaire for the study was written in English Language and was translated to those who did not understand English language. Questionnaire was preferred for the study because it had the capacity of covering wide range geographical area. It assured anonymity, confidentiality and reduced cost.

3.7 Method of Data Analysis

Data was analyzed using simple percentage. Data was presented in the form of tables and percentages with plausible explanations at the end of each table for easy comprehension and to answer research questions and assumptions of the study. Also, data gathered from questionnaire and semi-structured interview was incorporated and synthesized to show areas of convergence and divergence in the response to be obtained from the field work.

3.8 Limitation of the study

The researcher in the course of this research encountered numerous problems which indirectly limited the project scope. Correspondent's cooperation was one of the major limitations to this project. At the onset of the field work, the researcher also had issues communicating effectively with respondents of Hausa ethnic extraction due to their limited understanding of English

language. Finally, the period within which the data was collected was limited. However, the researcher was able to overcome the problem of communication with the help of a field assistance who was fluent in both English and Hausa language.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND DISCUSSION OF FINDINGS

This chapter consists of presentation, interpretation and analysis of data gathered from the field during the course of this research. It comprises three sections which are; socio-demographic data of respondents, analysis of data, and discussion of findings. A total of 384 questionnaires were distributed to respondents, however, only 274 were collected. Therefore, the analysis of data was done based on the 374 respondents.

4.1 Socio-Demographic Data of Respondents

This section presented the socio-demographic characteristics of the respondents such as sex, marital status, age, employment status, religion.

Variables	Frequency (f)	Percent (%)
Age		
18-25	40	10.6
26-35	90	24.5
36-45	142	37.9
46>	102	27
Total	374	100.0
Sex		
Male	247	66.0
Female	127	34
Total	374	100.0

On sex, Table 4.1 above provided a summary of the distribution of respondents by sex. It showed that 66.0% (247) of respondents were male while 33.9. %(127) of the respondents were female. This means that males probably own more businesses in Gusau as a result of the fact that Zamfara State is a Shari 'a State, where women are not free to engage in outdoor activities.

On marital status, the above table showed that out of 374 respondents 53.4% (200) percent representing majority were married. Respondents who were single were 25.9 %(97). Respondents who were divorced 5.0% (19) and widowers 4.5 %(17) were the least. Respondents who contributed the most to this research came from the married group. This infers that most business owners in Gusau Local Government area were family Men and Women, hence in other to provide for their family members they had to work.

On religion, of the total 374 respondents in the above table, Islam had the highest frequency of 58.8 %(220), followed by Christian religion 37.4 %(140) and Traditional African Religion 4.3 %(9). This suggests that majority of the business owners in Gusau LGA were Muslims, because Zamfara State is in the core Northern part of Nigeria where majority of the population practices Islam

On employment status, the above table result showed that, 54.5% (204) of the respondents were self-employed, 26.7 %(100) were unemployed, and 14.7% (55) were employed while others constituted 4.0%. This confirmed that majority of the respondents were either business owners or workers in a business firm which was so as a result of the fact that the study targeted business owners.

On Level of education, Table 4.1 above provides a summary of the distributed of respondents by education. It showed that 8.2 %(31) of the respondents had tertiary education, followed by 26.7% (100) who had no formal education.34.2 %(128) had secondary school education, while 30.7% (115) with primary school qualification while, This shows that a significant number of respondents were not fully educated.

4.2 Causes of Crime in Gusau Local Government Area

This objective examined the causes of crime in Gusau local government.

Table 4.2: Causes of Crime in Gusau Local Government Area

S/N	Causes of criminal Activities in Gusau	Response		
		Frequency (F)	Percentage (%)	
		Agree	Disagree	
	High youths Unemployment	277	97	374
	Poverty	275	99	374
	Influence of friends	267	107	374
	Family Background	246	128	374
	Other factors	200	174	374

Sources: Field survey 2019

Table 4.2 above indicated that 74.1% (277) of respondents agreed that high youth unemployment leads to criminal activities by youths in Gusau. While 25.9 % (97) did not subscribe to this view.

Similarly, 73.5 % (275) of the sample study agreed that poverty pushes youths to engage in crime activities in Gusau, while 26.5 % (99) of the respondents disagreed with this opinion. In order to answer research question one, respondents were asked to acknowledge the effects of high youth unemployment, poverty, friends and type of home influence on criminal behavior. The summary of their acknowledgment is shown in table 4.2.above. 200 respondents agreed that there are others causes of crime, while 174 disagreed.

It showed that majority of the respondents suggested friends influence with a high percentage score of 71.4%, this was followed by high youth unemployment. This finding suggested that peer influence, high youth unemployment, poverty and type of homes were the reasons behind

criminal activities in Gusau LGA. This finding conformed to Crossman (2014), he stated that poverty and high youth unemployment are of origin of deviance and criminality.

4.3: Effects of Crime on Business Patronage

This objective examined the effects of crime on business patronage in Gusau Local Government Area.

Table 4.3 Effects of Crime on Business Patronage in Gusau Local Government

S/N	Effects of crime on Business Patronage	Response		
		Frequency (F)		Percentage (%)
		Yes	No	Total
	Reduction in sales	268	106	374
	Early closure of business	220	154	374
	Have your business grown despite high crime rate?.	211	163	374
	Do you think crime have have affected your business patronage?	250	124	374
	Others	204	170	374

Source: Field Survey 2019

In order to answer research question two, respondents were asked to rate the effect of crime on business Patronage. Table 4.3 shows that, 71.7% (268) respondents agreed that crime caused reduction in sales; about 28.3% (106) disagreed. This suggests a strong belief that crime will reduce patronage for business outlets. Also, 58.8 % (220) respondents admitted that their business had to close early as a result of high crime rate as opposed to 41.2% (154) who had to close at their normal time regardless of high crime. This suggested that most business establishment in the area would likely have low patronage as a result of early closure, also

66.8%(250) believes crime have affected their business patronage as opposed to 33.2% (124) who thinks differently. This confirms the position of Green Baum & Titan (2004), who argued that fear of crime, will cause consumers and entrepreneurs to alter their routine activities in areas that experience a surge in criminal activity.

4.4: Effects of Crime on Business Security Spending

This objective examined the Effects of Crime on Business Security Spending in Gusau local Government.

Table 4.4: Effect of Crime on Business Security Spending

S/N	Crime and business security spending	Frequency (F)		Percentage (%)
		Yes	No	Total
	Do you think your business environment is secured?	106	268	374
	Do you secure your business?	276	98	374
	Do you think hiring vigilantes and the use of CCTV cameras, help to secure business?	265	109	374
	Is hiring extra security for your business cheap?	136	238	374
	Others	209	165	374

Source: field Survey, 2019

Table 4.4 shows respondents' perception on the impact of crime on business security spending. Out of a total of 268 respondents, 71.7% (268) of them agreed that their business environment is not secured as opposed to 28.3% (106) who opposed. Also, a significant number of respondents

73.8% (276) do use security to guard their business, while 26.2 % (98) of the respondents say they don't secure their businesses. A majority of respondents 70.9% (265) of respondent's confirmed business would be more secured if vigilantes and CCTV cameras were used in business environment. 36.4% (136) of the respondents believes that extra security is cheap, while 63.6%(238) disagrees. The implication of this is that crime affect business profitability adversely through excess security spending. Cardenas (2007) also affirmed that there is a significant negative association between crime and the cost of securing ones business. The prevalence of criminal activities affects economic growth negatively. The findings of this table, equally established that prevalent criminal activities could result to unviable business environment and loss of profit.

4.5: Effects of Crime on Business Sustainability

This objective examined the Effects of Crime on Business Sustainability in Gusau local Government.

Table 4.5: Respondents perception of the Effects of Crime on the Sustainability of Businesses

S/N Crime and business sustainability	Frequency (F)		Percentage (%)
	Yes	No	Total
Criminal activities results to business Failure	241	133	374
Criminal activities affect business success	265	109	374
Business continue despite been burgled	137	237	374
Insecurity leads to business closure	236	138	374

Source: field Survey, 2019

Table 4.5 above, respondent's evaluation of the impact had on business sustainability was summarized. 241(64.4%) of respondents opined that crime and insecurity could occasion

business failure compared to 133 (33.6%) of respondents who thought otherwise. 132 (66%) of respondents agreed that business could collapse due to burglaries. Also, 236 (63.1%) of respondents agreed that insecurity would lead to business closure while, 265 (70.9%) which was majority confirmed that criminal activities would affect business success. This suggests that criminal activities do have significant negative impact on business sustainability. These findings concurred with Shiklau (2012); he established that insecurity and crime have negative implications for business survival and growth. According to him, the closure of businesses could be attributed to insecurity. The prevalence of arson, murder, abduction and kidnapping as such has negative implications for business growth, viability and survival

1.6.1 Ways of Reducing Crime on Business in Gusau Local Government

This section of the research interrogated ways to reduce crime on business activities in Gusau Local Government. Respondents were asked of what could be done to reduce crime on businesses in Gusau.

Ways of Reducing Crime on Business in Gusau Local Government

Ways of Reduce Crime on Business Activities in Gusau	Frequency (F)	percentage (%)
Improved security	106	28.3
Job creation	98	26.2
Skills and empowerment programs	82	21.9
Good family upbringing	46	12.2
Others	42	11.2
Total	374	100.0

Source: field Survey, 2019

Table 4.6 above, respondent's evaluation of Ways of Reducing Crime on Businesses in Gusau Local Government was summarized. 28.3%(106) of respondents opined that crime on businesses can be reduced if security is beefed up. 26.3% (98) of respondents believed that job creation in the area of study will help reduce the incidence of crime on businesses. 21.9%(82) of respondents opted that the creation of skill and employment programs for youths and unemployed people in the area of study will significantly help to reduce crime on business, while 12.3%(46) believed that good family upbringing will help reduce crime on business activities in Gusau Local Government Area, while 11.2(42) other gave several reasons.

4.7 Assumptions

Assumption 1

4.7.1 Crime does not have any Effect on Business Activities in Gusau LGA.

Crime	Business activities	
	Frequency (F)	Percentage (%)
Affect	290	77.5
Not affect	84	22.5
Total	374	100.0

Source: field Survey, 2019

From the findings of the study, it is of no doubt that crime was a major impediment or hindrance to business activities, and it had significant effects on businesses in Gusau Local Government Area. Majority of the respondents agreed that crime affected the growth, sustainability and security spending of business outlets, and if not addressed properly, it could lead to the permanent closure of businesses in Gusau. From the table above majority of the respondents (77.5%) agreed that crime had a significant effect on business activities as opposed to 22.5%.

The findings of this study far disagreed with the assumption that "Crime does not have any effect on business activities in Gusau Local Government Area. As such, it should be noted that crime does have a significant effect on business activities. Therefore the study assumption one should be debunked.

Assumption 2

4.7.2 Crime does not have any Effect on Business Sustainability.

Crime	Business Sustainability	
	Frequency (F)	Percentage (%)
Affect	299	80
Not affect	75	20.0
Total	374	100.0

Source: field Survey, 2019

Sustainability of business has to do with the continuity or survival of a business. From the findings of the study, through the views of respondents, it was observed that crime had a significant effect on business sustainability in Gusau Local Government Area. Majority of the respondents agreed that crime had significant effect on business closure, survival and continuity. This may lead to the relocation of business outlets from Gusau, to safer areas. The findings of this study therefore disagreed with the assumption that "Crime does not have any effect on business sustainability in Gusau Local Government Area. As such, it should be noted that crime does have a significant effect on business sustainability. Therefore the study assumption two should be debunked.

4.8 Discussion of findings

This section is concerned with discussion of major findings based on the research objectives about the effects of crime on business activities in Gusau Local Government Area of Zamfara State.

4.8.1 Factors Responsible for Criminal Activities in Gusau LGA

The findings of this study revealed that crime is caused by the high rate of youth unemployment and poverty. Unemployment especially among youths leads to antisocial behaviors such as; emergence of street children, involvement of youths in armed conflicts and so on. This finding agrees with UNDP (2016), which posits that lack of employment opportunities in the Niger Delta was highly correlated with the high incidences of youth restiveness and conflicts. 74.1% (277) of respondents agreed that high youth unemployment leads to criminal activities by youths in Gusau. While 25.9% (97) did not subscribe to this view.

Similarly, 73.5% (275) of the sample study agreed that poverty pushes youths to engage in crime activities in Gusau, while 26.5% (99) of the respondents disagreed with this opinion. In order to answer research question one, respondents were asked to acknowledge the effects of high youth unemployment, poverty, friends and type of home influence on criminal behavior. This finding was also substantiated by Somaya (2011), who affirmed that among young women, lack of employment opportunities has contributed to increasing feminization of poverty. It has also encouraged prostitution as a means of survival in several towns and cities. Tshabalala (2014), equally affirmed that there is a significant relationship between unemployment and crime prevalence in Kwa-zulu province of South Africa. Similar findings in Spain by the Bureau of Crime Statistics and Research, BOSCAR (2015), posits that unemployment caused higher property and violent crime rates. The report indicated that the effective path to crime prevention and reduction is provision of employment and overall improvement in social welfare. This implies that there is a positive correlation between unemployment and criminal activities particularly, property crime.

Poverty plays a significant role among the reasons behind criminal activities. The quest by people to satisfy their material wants and fulfill societal expectations amidst unequal opportunities results to deviance. Charles (2014) concurred that people look for innovative ways

to achieve goals which are culturally approved using strange and unapproved ways in the process (Charles, 2014).

Finally, the study confirmed that family structure plays a significant role in the development of criminal behavior. This position was supported by the findings of Harper & McLanahan (1998), who established that children who grew up without their biological father in the home were three times more likely to commit a crime that led to incarceration than children from intact families. Similar finding by Larson, Sawyers & Larson (1995), posit that children of divorced parents are up to six times more likely to be delinquent than those from intact families. Most of the respondents agreed that the nature of family structure is significant in determining criminal behavior.

4.8.2 The Effects Crime on Business Patronage

From the study, it was observed that a combined experience of armed robbery attacks and vandalism could discourage further business patronage. 71.7% (268) respondents agreed that crime caused reduction in sales; about 28.3% (106) disagreed. This suggests a strong belief that crime will reduce patronage for business outlets. Also, 58.8 % (220) respondents admitted that their business had to close early as a result of high crime rate as opposed to 41.2% (154) who had to close at their normal time regardless of high crime. This finding is in agreement with Alemika (2007), who asserted that crime and insecurity could be undermining patronage and entrepreneurial zeal. Respondents were averse to continued patronage after experiencing armed robbery attacks and vandalism. Further findings equally revealed that crime presence did alter normal business routine. This confirms the position of Green Baum & Titan (2004), who argued that fear of crime, will cause consumers and entrepreneurs to alter their routine activities in areas that experience a surge in criminal activity. Curfews and other security measures to check crime often leads to less operational hours for business firms. Fear of attacks is equally attributable for lower patronage at night and early closures for business firms. In the study, most respondents affirmed that their operating hours have reduced due to prevalence of criminal activities in their areas. Most respondents affirmed that their operating hours have reduced due to criminal activities.

4.3 Effect of Crime on Business Security Spending

The study established that, upsurge in crime affects business security spending. Respondents affirmed that extra and alternative security measures are put in place to reduce high crime prevalence. This finding agrees with Mauro & Carmeci (2007), who argued that crime impacts negatively on income levels. This position was supported by Mohammad (2012, who asserted that insecurity could cause business owners a lot in trying to hire vigilantes in their business area. Cost of doing business especially by the private sector is increased as a result of insecurity. Okereocha (2012) depicted that, funds that otherwise would have gone into productive activities are channeled into crime prevention measures like private guards, security cameras thereby increasing cost. Kimou & Brempong (2012), also were of the opinion that increased rate of crime in Cote d'Ivoire affected business profits negatively because of increase in the cost of production. Firms were saddled with the extra burden of private security, surveillance cameras and so on, in order to protect their businesses. The increased cost of production in adventure reduces the productive capacity of firms and affects profits adversely. This is in conformity with the findings of World Bank (2016), their study affirmed a negative effect of crime on human capital accumulation and growth. Crime in their opinion leads to business losses, arising from looting, arson, theft, extortion and fraud. It equally leads to loss of output because of reduced hours of operation (including the avoidance of night shifts) or loss of work days arising from outbreaks of violence and avoidance of some types of economic activity. Business output is reduced also because of the temporary (from injury) or permanent (from murder) exit of individuals from the labor force.

4.3.4 Effect of Crime on Business Sustainability

The study established that business failures could be attributed to criminal activities. Businesses located in crime prone areas as such have little chance of survival overtime. This was collaborated by World Bank (2006), that crime could cause a permanent shutdown of firms or relocation to less crime prone areas or countries. Businesses affected by criminal activities such as arson, burglary, robbery and so on are likely to suffer losses that could construe threat to their survival. This is confirmed by Bressler (2007), he asserted that as the costs of crime escalates it cuts into profit. Businesses have higher chances of collapse in crime infested cities due to increased risks to both life and property. However, Bates & Robb (2008), differed in their

submission. They opined that the effect of crime on firm performance might be indeterminate. The researchers found that firms that are concerned about crime are no less viable than other identical firms reporting that criminal activities had no impact on business.

The United States chamber of commerce (2016) acknowledged that crime may be a factor in as many as thirty percent of all business failures. Also, Thompson (1992) stated that cost estimate of crimes against businesses reached \$128 billion in direct costs. According to the 2017 crime report in the United States, stolen office equipment alone totaled a staggering \$656,982,032. Burglaries on average cost businesses \$1,989 and shoplifting cost businesses an average \$205 per incident.

Awojobi (2014) affirmed that the increased terrorist activities in northeast Nigeria informed the emigration of foreigners, locals and strangers from the conflict areas. The migration occasioned by the insurgency and violence led to loss of patronage, collapse and relocation of businesses. The incessant raid on businesses, banks and markets by the insurgents in northeast Nigeria grounded economic activities to a halt. The view was seconded by Obaremi (2004), accordingly, businesses and other economic activities in northern Nigeria are already depleting due to a massive departure of people and financial institutions from the region. Prevailing security challenges has led to closure of about 80% of industries located in Kano, while some businessmen and traders have relocated their businesses to other parts of the country. The Ivorian Chamber of Commerce in (Kimou, 2012), reported that in 2004 alone, more than 10000 jobs were lost and about one hundred enterprise closed following harassment, violence and aggravated assault.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

This study sought to find out the effects of crime on business activities in Gusau Local Government Area of Zamfara State. This chapter therefore, summarizes the findings of this work, gives conclusion and the implications of the result as well as recommendations.

5.1 Summary

The primary aim of this study was to examine the effect of crime on business activities in Gusau Local Government Area. The study was built around four objectives; the objectives were, to identify the causes of criminal activities in Gusau LGA, to examine the effect of crime on business patronage, to examine the effects of crime on business security spending and to assess the effect of crime on business sustainability in Gusau LGA. The study was anchored on two assumptions.

In chapter two, literature review about the causes of crime, Crime and business patronage, Crime and business security, Crime and business sustainability, revolved around the objectives of the study. Differential association theory and structural strain theory were used as the major theoretical perspective to facilitate our understanding of the research topic.

In chapter three, the methodology of the study was outlined under this section. Survey research design was used adopted and a sample size of 384 respondents was used, using chochran's sample size determination formula was used because the actual population of businesses in Gusau was unknown. Questionnaire was used as the primary instrument for data collection, and simple percentage techniques was used to analyze the data collected.

In chapter four, data collected was presented in tables, and was analyzed to enable the researcher understand more about the effect of crime on business activities in Gusau Local Government Area.

5.1 Summary of the finding

The findings of this study include the following:

Causes of crime in Gusau LGA, the study found out that Crime is caused by youth unemployment, poverty, peer influence, family structure among others. The study also found out that Criminal activities discourage investors; crime prone areas are more likely to witness little investments in business venture compared to safer environments. The study also found out that business profits are negatively affected as a result of expensive security spending cause by criminal attacks such as armed robbery, burglaries and so on. Lastly, the study found out that the survival of a business becomes more difficult in a pervasive crime environment.

5.2 Conclusion

Drawing from the findings of the study, through the use of secondary source of data collection this conclusion was made.

The main objective of this study was to determine the effects of crime on business activities in Gusau LGA. Four research questions guided the study. We used survey methods to gather data and found that, the upsurge in crime is indeed a social problem. This is due to the immense negative consequences on the business environment. It has discouraged investments and as such, employment opportunities, lead to decreased productivity and profits for firms and has contributed directly and otherwise on the collapse and failure of many business establishments. This unpalatable situation has jeopardized the economic growth of Gusau LGA and the state at large.

5.3 Recommendations

The following recommendations are made on the basis of the findings that emerged from the study.

1. There should be concerted effort by government to address the problem of youth unemployment in the country. To achieve this, its pertinent to note that government alone cannot create jobs however, they can encourage job creation through public/private partnership initiatives, creating enabling environment for investments,

- for example, provision of efficient security system, critical infrastructure like access roads, enacting the right laws to protect and boost businesses.
2. Poverty alleviation should be pursued in a realistic manner and not politicized. Skill acquisition should be inculcated in school curriculum at all levels. This will equip beneficiaries with requisite knowledge to create wealth and be self-reliant. Also, social intervention measures must be in place to assist the socially disadvantaged.
 3. Parents must check the company kept by their ward. The influence of bad friends from the study has great impact on the acquisition of deviant character and as such it's imperative that parent's guide their children properly in making the right choices.
 4. For any community, state or country to it must be able to generate internal revenue and jobs for its citizens, in this light, the government and all relevant stakeholders must lock horns with the identified causes of crime in Gusau Local Government Area, if the state must grow. This is because Criminal activities discourage investors. Crime prone areas are more likely to witness little investments in business venture compared to safer environments.
 5. Finally, it is recommended that government should invest in the overhaul of the nation's security systems to boost their capacity and efficiency. A proactive and well-motivated security workforce will go a long way in reducing crime rate.

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APPENDIX I

A Questionnaire on the sociological effect of crime on business activities in Gusau.

Department of sociology

Faculty of social science

P. M. B. 1001 Gusau

Dear respondents,

I am a final year student of the above department currently undertaking a research on the topic: "*Analysis of the Effects of Crime on Business Activities in GusauLGA*". I wish to request that you supply answers to the questions as truly as possible to enable me complete the research. Be informed that this research is purely an academic activity and in partial fulfillment of the requirements for the award of BSc. Degree in sociology. All information given shall be treated within strict confidence. Your honest responses will be highly appreciated. Thanks for your anticipated corporation.

Yours faithfully

ABIKA CHINEDU H.

APPENDIX II: Socio-Demographic Characteristics of Respondents

Instruction: please tick [✓] where appropriate

1. Age _____
2. Sex: Male () Female ()
3. Marital status: Single () Married () Divorced () Widow () Widower () Separated ()
4. Religious Affiliation: Christianity () Islam () Traditional Religion ()
5. Employment status: Employed () Unemployed () Self-employed () Others specify _____
6. Occupation: Business () Civil servant () Trading () others specify _____
7. Educational qualification: No formal education () Primary () Secondary () Tertiary ()

NDIX III: Factors responsible for crime in Gusau LGA.

High youth unemployment contributes to crime rate in Gusau LGA.
A. Agree () B. Disagree ()

Overcrowding influences people to committing crime

A. Agree () B. Disagree ()

Family Background can be a factor that influences criminal behavior

A. Agree () B. Disagree ()

Influence of friends is responsible for crime rate in Gusau LGA.

A. Agree () B. Disagree ()

PENDIX IV: Effect of Crime on Business Patronage in Gusau L.G.A

Have your business sales reduced as a result of crime in your present location?

Yes () No ()

Do you close your business outlet earlier as a result of crime

Yes () No ()

4. Have your business sales grown despite the high rate of crime

Yes () No ()

5. Do you think crime have affected your business patronage

Yes () No ()

APPENDIX V: Impact of Crime on Business Security Spending

16. Do you think your business environment is secured?

Yes () No ()

17. Do you secure your business?

Yes () No ()

18. Do you think hiring vigilantes and the use of CCTV cameras help to secure business?

Yes () No ()

19. Is hiring extra security for your business cheap

Yes () No ()

APPENDIX VI: Effect of Crime on Business Sustainability

20. Can criminal activity result to business failure?

Yes () No ()

21. Can crime affect the success of your business?

Yes () No ()

22. Would you continue your business despite been burgled

Yes () No ()

23. Can insecurity lead to business closure?

Yes () No ()

24. What can be done to reduce crime on business in Gusau Local

Government.....

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25 Other comments.....