



UNEMPLOYMENT, POVERTY AND CRIME: IMPLICATION FOR BUSINESS ACTIVITIES IN NASARAWA STATE

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ABSTRACT

This research work examines unemployment, poverty and other social vices effect on business activities in Nasarawa state, Nigeria. Stratified and purposive sampling methods were used in determining the local government areas and towns selected for the study. The study population consists of business operators/owners in the selected towns and the numbers of questionnaires purposely administered and collected were four hundred and twenty. The analysis of data reveals that 38.57% of respondents' perception is that the twin problems (unemployment and poverty) are fairly high in Nasarawa state. Majority of respondents agreed that economic condition of the State practically affect their businesses as a result of low patronage or sales in their business. The respondents were of the perception that these twin problems have brought about among others low output and increase in poverty. This has culminated to security threat as crime rate is now high in the state. On the basis of the results, it was recommended among other things that government should establish more industries so as to broaden employment opportunities for the teeming unemployed youths in the State. On the part of the business operators, they should be more innovative in job creation to absorb the teeming number of

unemployed youths in the communities they operate in order to develop a sense of belonging and conducive business environment.

Key words: unemployment, poverty, crime, business activities, Nasarawa state, Nigeria

1. INTRODUCTION

There is a potential vicious cycle between crime, unemployment and poverty. Prevalent criminal activities erode employment opportunities and are exacerbated by high unemployment rates. This further leads to increase in poverty rates through lack of accumulation of assets. On another dimension, crime can increase the cost of doing business thereby affecting entrepreneurial activities and overall business climate of a country. In worst circumstances, it might even 'drive out foreign as well as domestic investments and decrease availability of productive labour and skilled manpower' (Dutta and Husain, 2009). Due to an absence of safety nets and lack of resources for poor in developing countries, crime also has additional costs for these people. Consequently, the poor are unable to mitigate the resulting loss of productivity which further affects their livelihood options (UN, 2005).

Nigeria has all it takes to be great in terms of human and natural resources and wants to be one of the developed economies of the world and a leading nation in Africa by the year 2020. In order to actualize its dream, it sets the process, for exploitation of resources and the attraction of indigenous and foreign investors. In spite of this laudable goal and arrangement put in place, Nigeria has nothing substantially to show to that effect. At present, most of its citizenry wallow in poverty and do not have access to modern health care delivery system, pipe-borne water, quality education and job opportunity and cannot afford three square meals daily(Ogege, 2013). These unpleasant development indicators have led to it being rated as one of the poorest nations in the world. The poor development status of Nigeria no doubt breeds atmosphere of frustrated expectations and foster widespread indignation on the part of those that are trapped in the vortex circle of abject poverty. The condition of hopelessness is further aggravated by impotent poverty eradication programmes and conspiratorial neglect by the Nigerian state. In the face of this predicament, individuals and groups respond differently depending on situational factor and capacity. These responses are crystallized and find expression in various shades of antisocial behaviours including armed robbery, kidnapping, insurgency among others (Ogege, 2013).

The focus of this paper is on Nasarawa state where the unemployment and poverty rates are high as well as other social vices. The State's poverty incidence is high at 39% which means that more than one out of every three persons is poor compared to one in seven for Lagos, and more than half -58% in Yobe state, the poorest state in Nigeria (Nasir, 2012). 43.8% of the adult population is illiterate (NasarawaLegislators, n.d.). Nasarawa state is one of the least literate states in the north central zone of Nigeria. The State has an unemployment level of 21.6% similar to the national average of 21.1% (Nasir, 2012).

This study attempts to examine how the economic condition of the State practically affects business activities. The paper is arranged as follows. Section 2 reviews related literature. This is followed by an overview of Nasarawa state in Section 3. In section 4, the methodology is discussed including study area, population for the study, sampling techniques and data analysis. Section 5 discusses the findings and Section 6 presents the summary, conclusion and recommendation.

2. REVIEW OF RELATED LITERATURE

The linkages between poverty and crime seem to be based on the argument that people who have less (not by choice but due to lack of advantages, or simply capabilities, as Amartya Sen calls it) will want to take from those who have more. Of course it will be unreasonable and unfair to accuse or even associate poor people with crime than other people. This will, at best, be a pseudo syllogism. There is absolutely no gene that has been or perhaps will be identified linking these two phenomena. According to Gebremikael (2003), "crime rate is high in some low-income and minority populated rural areas. Poverty is widespread in communities that due to low income are living in public housing and where overpopulation is an issue".

Availability of legitimate employment opportunities acts as an effective deterrent for potential offenders from committing crimes. Unemployment, by generating poverty is hypothesized by most authors to stimulate property crime activity (Sjoquist, 1973; Howsen and Jarrell, 1987; Phillips,1991). An instinctive appeal of this perception is undermined by the lack of empirical research that documents a strong effect of unemployment on crime. Raphael and Winter-Ember(2001) have found that unemployment consistently increases property crimes but they also state that "studies of aggregate crime rates generally find small and statistically weak unemployment effects, with stronger effects for property crime than for violent crime. In fact,

several studies find significant negative effects of unemployment”. Chiricos (1987) reviewed 68 studies and showed that fewer than half find positive and significant effects of aggregate unemployment rates on crime rates.

However, Cohen and Felson (1979), Cohen, Felson and Land (1980), Cohen (1981), and Cohen, Kluegel and Land (1981), argue that during high unemployment periods there are more individuals at home to serve as guardians and unemployment reduces the wealth of crime targets. These studies confirm the hypothesis that unemployment decreases criminal activity. Gumus (2004) states that, ‘As people become unemployed they would, in the short run, search for new jobs. In the long run, if they do not find jobs, they would tend to be criminal’. He adds that there is no common agreed result of unemployment and crime relationship yet. Masih and Masih (1996) have conducted a thorough examination of the existing literature on this relationship and found that more than one third of studies find negative or no relationship between crime and unemployment. Correlations between crime and unemployment offer less conclusive results and the exact relationship between the variables remains to be clarified in further research.

Inquiry on the economic consequence of crime and violence at the firm level is becoming of great interest. Using survey data on business owners in the United States, multivariate analysis, and taking into account neighborhood of market operation and separating small business from other businesses, Bates and Robb found that firms that are concerned about crime are no less viable than other identical firms reporting that crime has no impact on their business. That finding suggests that firms do not take into account high crime in decision to operate in an area. Using a quasi-experimental methodology on geographically disaggregated crime data across five American cities, Greenbaum and Tita (2004) found that increased violence has the largest impact on slowing the creation of new retail businesses.

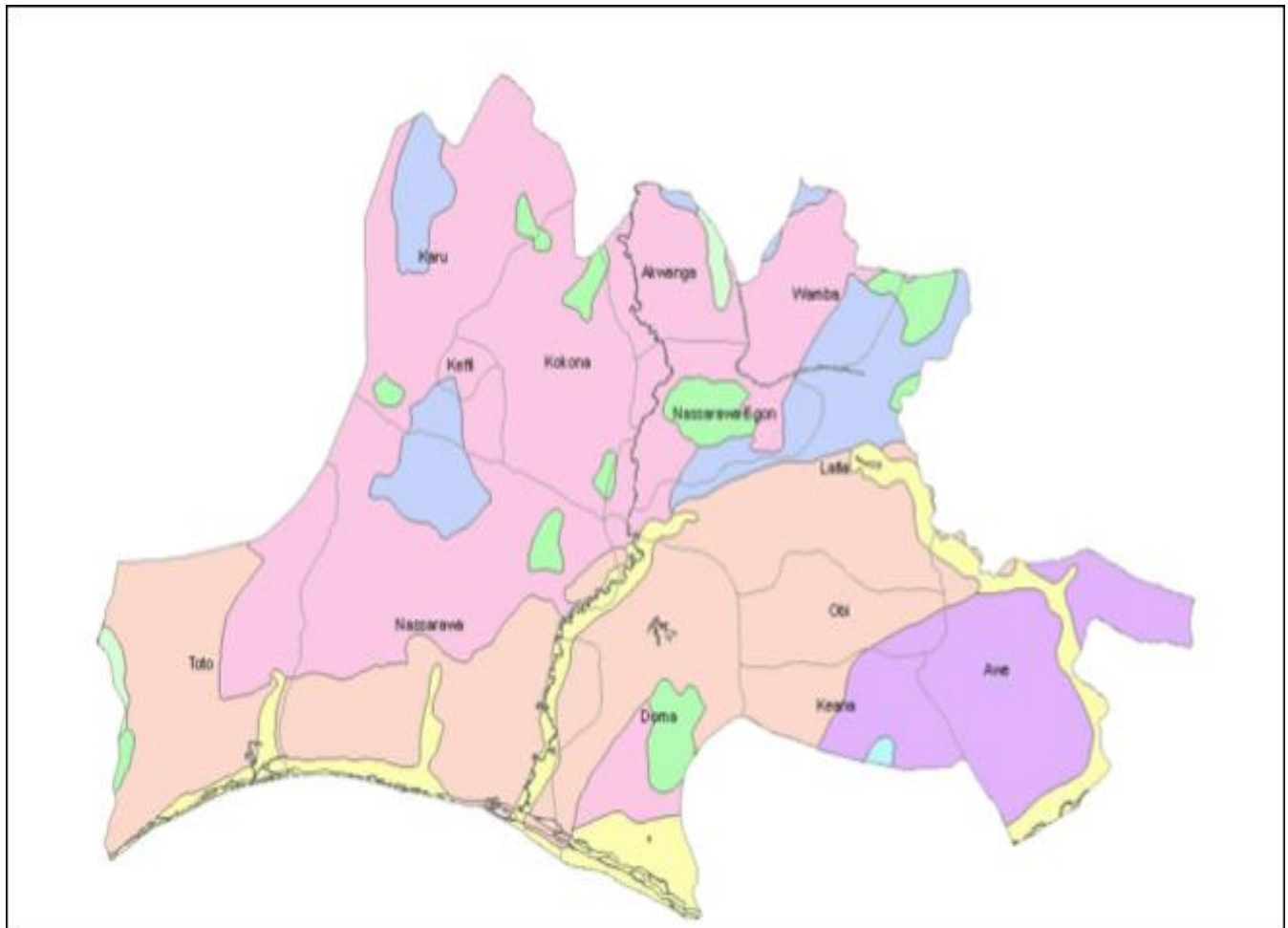
3. NASARAWA STATE: OVERVIEW

Nasarawa State is situated in the Middle Belt region of Nigeria. Otherwise referred to as north-central Nigeria, the Middle Belt consists of Plateau, Nasarawa, Benue, Niger, Kogi, Taraba, Adamawa, Kwara, Abuja (Federal Capital Territory- FCT), and to some extent Southern Kaduna (Ayih, 2003). This geographical sphere coincides virtually, but not identically, with what is known as the North-Central zone in the contemporary Nigerian Federation. Nasarawa State

was created on October 1st, 1996. It was severed from the old Plateau State. Nasarawa State is made up of thirteen local administration units (LGAs) namely Akwanga, Lafia, Nasarawa, Toto, Keffi, Keana, Karu, Nasarawa-Eggon, Obi, Wamba, Doma, Awe and Kokona. Its capital is Lafia, a fast-urbanizing town along the Northern Benue valley.

Nasarawa State is a home to an amalgam of ethnic nationalities. Prominent among these are the Eggon, Hausa-Fulani, Tiv, Jukun, Gbagyi, Egbura, Doma, Alago, Milgili, Kambari/Kanuri, and so on. There is also a pronounced presence of settlers (non-natives) from the different parts of the country in the state.

Nasarawa State lies within the Savanna grassland region of central Nigeria. The predominant vegetation of the state is undulating grassland with sparse forests along the Tiv river valleys. The topography of the state is largely low lying but for the high lands around Mada hills and Nasarawa Eggon mountains, which hosts Nasarawa Eggon, Akwanga and Wamba Local Government Areas (Ayih, 2003).



Map of Nasarawa state

Agriculture is traditionally the main occupation of the people of Nasarawa State. Important food crops grown in the state include yam, maize, guinea corn, rice, sugarcane, beans, soya beans, groundnuts, and assorted fruits and vegetables. The state is also a harbour of important solid minerals, namely granite, limestone, salt and sundry precious stones. Fishing and herding are also flourishing agricultural activities in the state.

Demographically, Nasarawa State is characterized by a mean but ‘prodigiously’ increasing population. According to the 2006 census, the state has a total population of 1,863,275 people, making it the smallest in the North-central geopolitical zone (Adogi, 2013). It is, however, estimated that the population of the state has since geometrically increased to the figure of 2.6million people at present (Adogi, 2013). Even though the state is largely rural in nature and agrarian in orientation, it has six major towns with well-established historical roots that predate colonial rule in the then Northern Nigeria (Ibrahim and Sam, 2013).

4. METHODOLOGY

Study Area: The study was conducted in four selected towns in four selected local government areas in Nasarawa state. The local government areas and towns were Lafia, Keffi, Maraba and Eggon/Akwanga.

Population for the study: The study population consists of business operators/owners in the selected towns of each selected local government area. This includes indigenes and non-indigenes that are doing business in the towns.

Sampling Technique: Stratified and purposive sampling methods were used in determining the local government area and town selection. First the thirteen (13) [Local Government Areas](#) of the Nasarawa state were stratified into three Senatorial Districts (South, North and West). Thereafter, purposive sampling was used to select the towns: [Lafia](#), Maraba/Masaka, Eggon/Akwanga and [Keffi](#). The numbers of questionnaires purposely administered and collected from each selected town were as follows: Lafia (120), Keffi (82), Maraba/Masaka (102) and Eggon/Akwanga (116).

Data Analysis: Tables, graphs, percentage and other simple statistical tools were used in the analysis of the data collated.

5. DISCUSSION OF FINDINGS

In terms of the socio-economic characteristics of respondents, the pie chart below depicts the distribution of respondents based on gender. It shows that out of the 420 sampled respondents, 63% were male. The other 37% of the pie represents female. This is clearly shown in the bar of the pie. A further break down of gender is shown in Table 1. It shows that in Lafia, male respondents were 70 while female respondents were 50.

Figure 1: Distribution of respondents based on gender

Source: Field Survey, 2015.

A total of 82 respondents were obtained in Keffi; 50 were male and 32 female. The table also revealed that in Maraba/Masaka, female respondents were 21 in number while the male respondents were overwhelming by a total number of 81. In Eggon/Akwanga, 64 respondents were male while 52 were female.

Table 1.1: Distribution of respondents by Sex

Sex	Frequency				Total	As % of Total (N=420)
	Lafia	Keffi	Maraba/Masaka	Eggon/Akwanga		
Male	70	50	81	64	265	63.10
Female	50	32	21	52	155	36.90
Total	120	82	102	116	420	100

Source: Field Survey, 2015.

Figure 2: Percentage distribution of respondents by age

The pie chart above reveals that 48% (201 respondents) of the respondents fall between 18 – 30 years. The respondents within the age range of 31-40 years make up 27% (115 respondents) of the total respondents. 20% (82 respondents) of the respondents were under 41-60 years. 5% (22 respondents) of respondent were above 60years.

Table 1.2: Distribution of respondents by age

Age	Frequency				Total	Group Data (Arithmetic Mean)			
	Lafia	Keffi	Maraba/Masaka	Eggon/Akwanga		Age	Frequency (F)	Mid Point (X)	FX
18-30yrs	82	29	34	56	201	18-30yrs	201	24	4,824
31-40yrs	23	21	42	29	115	31-40yrs	115	35.5	4,059.5
41-60yrs	15	21	26	20	82	41-60yrs	82	50.5	4,141
Above 60yrs	0	11	0	11	22	61-100yrs	22	80.5	1,771
Total	120	82	102	116	420		420		14,795.5

Source: Field Survey, 2015.

Arithmetic mean: $= 14,795.5/420 = 35.2$

Table 1.2 above reveals that respondents whose ages fall between 18 – 30 years were 82, 29, 34 and 56 in number from Lafia, Keffi, Maraba/Masaka and Eggon/Akwanga respectively. 31-40yrs age bracket had 23 respondents from Lafia, 21 respondents from Keffi, 42 respondents from Maraba/Masaka and 29 respondents from Eggon/Akwanga. Those under 41-60 years totaled 15 from Lafia, 21 from Keffi, 26 from Maraba/Masaka and 20 from Eggon/Akwanga. According to Table 1.2, there was no respondent above 60 years from Lafia and Maraba/Masaka.

Nonetheless, Keffi and Eggon/Akwanga each had 11 respondents well above 60 years. However, the arithmetic mean of all the respondents shows 35.2years.

Table 1.3: Distribution of respondents by marital status

Marital Status	Frequency				Total	As % of Total (N=420)
	Lafia	Keffi	Maraba/Masaka	Eggon/Akwanga		
Single	67	44	50	43	204	48.57
Married	40	38	52	63	193	45.95
Divorced	13	0	0	10	23	5.48
Total	120	82	102	116	420	100

Source: Field Survey, 2015.

According to Table 1.3, out of 120 respondents in Lafia, 67 were single, 40 were married and 13 were divorced. In K effi, no respondent was divorced, however, 44 were single while 38 were married. The number of respondents married in Maraba/Masaka were 52 while 50 were single. It appeared that no respondent was divorced in Maraba/Masaka. A closer look at Table 1.3 shows that 10 respondents were divorced, 43 were single and 63 were married out of a total of 116 respondents.

Table 1.4: Distribution of respondents by qualification

Type of Qualification	Frequency				Total	As % of Total (N=420)
	Lafia	Keffi	Maraba/Masaka	Eggon/Akwanga		
Primary/College	22	22	34	19	97	23.10
ND/NCE	67	34	40	53	194	46.19
B.Sc/HND	31	15	17	25	88	20.95
Masters/Above	0	11	11	19	41	9.76
No formal education	0	0	0	0	0	0
Total	120	82	102	116	420	100

Source: Field Survey, 2015.

From Table 1.4, qualification of respondents from Lafia showed that 22 respondents possessed Primary/College certificates, 67 had ND/NCE, 31 B.Sc/HND, none had Masters degree and above. Also, there was no respondent who had no formal education. The table revealed clearly that respondents with Primary/College certificates were 22, ND/NCE were 34, B.Sc/HND were 15, Masters/Above 11, and no respondent without formal education. Primary/College respondents for Maraba/Masaka and Eggon/Akwanga were 34 and 19 respectively. ND/NCE holders among the respondents in Maraba/Masaka were 40 while that of Eggon/Akwanga were 53. According to the table, B.Sc/HND respondents were 25 from Eggon/Akwanga and 17 from Maraba/Masaka. Those respondents having Master degree and above in Maraba/Masaka and Eggon/Akwanga were 11 and 19 respectively. The qualification having the highest number of respondents is ND/NCE (67) and it was experienced in Lafia.

Table 1.5: Distribution of respondents by nature of business

Nature of Business	Frequency				Total	As % of Total (N=420)
	Lafia	Keffi	Maraba/Masaka	Eggon/Akwanga		
Trading	54	38	35	47	174	41.43
Manufacturing	17	20	12	15	64	15.23
Services	24	24	30	17	95	22.62
Agriculture	6	0	8	9	23	5.48
Mining	6	0	5	12	23	5.48
Others	13	0	12	16	41	9.76
Total	120	82	102	116	420	100

Source: Field Survey, 2015.

Table 1.5 attempts to describe or show the nature of business or commerce which the respondents were into. In Lafia, a huge number (54) of the respondents were into trading. This is followed by services (24) and manufacturing (17). Similar, trend of business activities are exhibited in Keffi, Maraba/Masaka, and Eggon/Akwanga.

Types of Business	Frequency				Total	As % of Total (N=420)
	Lafia	Keffi	Maraba/Masaka	Eggon/Akwanga		
Sole Proprietorship	79	56	72	51	258	61.43
Partnership	21	26	16	24	87	20.71
Limited Liability Company	11	0	14	18	43	10.24
Cooperative Society	9	0	0	23	32	7.62
Total	120	82	102	116	420	100

Source: Field Survey, 2015.

Table 1.6 attempts to categorize the business entities operated by the respondents. Clearly, sole proprietorship is the leading form of business operated by the respondents in Lafia (79 respondents), Keffi (56 respondents), Maraba/Masaka (72 respondents), and Eggon/Akwanga (51 respondents). The table reveals also that partnership form of business thrives in these areas.

Table 1.7: How would you rate the level of unemployment and poverty in Nasarawa State?

Responses	Frequency	Percentage	Cumulative Percent
Very high	80	19.05	19.05
High	88	20.95	40.00
Fairly high	162	38.57	78.57
Not high	90	21.43	100.00
Total	420	100	

Source: Field Survey, 2015.

The problems of unemployment and poverty have always been major obstacle to economic development. Respondents were asked to rate the level of unemployment and poverty in Nasarawa state and their responses were depicted in Table 1.7. It revealed that 38.57% of respondents' perception is that these twin problems (unemployment and poverty) are fairly high in the State. 21.43% of respondents are of the view that these problems are not high in the Nasarawa state. Conversely, 19.05% of respondents rate the level of these twin problems as very high in the State.

Table 1.8: How does the economic condition of the State practically affect your business?

Response	Frequency (F)	Likert Scale (X)	Weighted Score	Weighted mean score	Group Arithmetic mean	Difference	Ranking	Cumulative Frequency	Inverse Cumulative Frequency	Percentage	Proportion	Deviation X-X	Deviation X-X	Deviation square (X-X) ²
Low patronage/sale	152	4	608	1.5	2.80	-1.3	1 ^s	152	420	36.19	0.36	-47	47	2,209
Low profit figure	118	3	354	0.8	2.80	-2.0	2 nd	270	268	28.10	0.28	-13	13	169
Stunt/stagnated growth	68	2	136	0.3	2.80	-2.5	3 rd	338	150	16.19	0.16	37	-37	-1,369
All of	82	1	82	0.	2.80	-2.6	4 th	420	82	19.5	0.20	23	-23	-

the above				2						2				529
Total	420		1,180							100	1.00		120	4,276

Source: Field Survey, 2015.

t test is given as: $t = \frac{\bar{X} - \mu}{\frac{s}{\sqrt{n}}}$ where \bar{X} = mean value; μ = expected value; $\frac{s}{\sqrt{n}}$ = standard error of the mean. The mean is computed using the formula while the standard deviation is computed using the formula : =

Note: $\bar{X} = 105$; negative sign was ignore on $(X - \bar{X})^2$ column; $s = 3.19$; $\mu = 20.49$;

$t = \frac{120 - 20.49}{3.19 / \sqrt{16}} = 750$; The *p*-value for the test statistic is taken from the *t* distribution with *n* - 1 degrees of freedom at 0.05 level of significance and it is given as: 1.645.

In Table 1.8 respondents agreed to the suggestion that economic condition of the State practically affect their businesses. Over 36.19 percent are of the perception the condition has brought low patronage or sales in their business. 28.10% expressed low profit figure in their businesses. 16.19% of respondents experienced stunt/stagnated growth in businesses. 19.52% of them indicated that the economic condition of the State has made them experience all the above effects in their businesses. This conclusion is further examined using the *t* test to test the hypothesis of economic condition and business effect. The null (H_0) hypothesis is that the economic condition of the State does not practically affect business. The *t* calculated is 750 while the *t* tabulated is 1.645 at 0.05 level of significance. The alternative hypothesis (H_1) is therefore accepted, with a conclusion that the economic condition of Nasarawa state practically affects business activities in the State. The order of ranking shows what most respondents experience in their businesses: Low patronage/sale; Low profit; stagnated growth and all the above for some.

Table 1.9: What in your opinion is the consequences of high unemployed youths on the economy and security of Nasarawa state?

Responses
Low output and Poverty increase
High crime rate

Source: Field Survey, 2015.

High unemployment of youth creates huge cost for the economy and security of the State. The responses were diverse when asked of their opinion on the consequences of high unemployed youth but points to the fact that the respondents are of the perception that these twin problems have brought about among others low output and increase in poverty. This has culminated to security threat as crime rate is now high in the state (see Table 1.9).

Table 1.10: What will you recommend for addressing these twin problems of poverty and unemployment and it associated dangers?

Responses	Frequency	Percentage	Pie Section
Provide technical and financial credit to the private sector business	126	30.00	108.0°
Support/provide start-up capital	86	20.48	73.7°
Encourage/support entrepreneurship/skill acquisition	74	17.62	63.4°
All of the above	134	31.90	114.9°
Total	420	100	360°

Source: Field Survey, 2015.

Specifically as revealed in Table 1.10, 30.00 percent of respondents agreed with the recommendation that “provide technical and financial credit to the private sector business” will address these twin problems of poverty and unemployment and it associated dangers. 20.48% subscribe to the suggestion “support/provide start-up capital” will address these twin problems. Other recommendations such as “encourage/support entrepreneurship/skill acquisition” were welcomed by 17.62% of the respondents. 31.90% were of the opinion that all the above recommendations were necessary in tackling the twin problems of poverty and unemployment and it associated dangers in the State.

Table 1.11: Would you support a legislation to encourage and / or mandate the government and its agencies to support the poor/unemployed as well as provide financial credit to business operators in order to create more jobs and improve living standards?

Responses	Frequency	Proportion	Percentage
Yes	210	0.5	50.00
No	62	0.15	14.76
May be	60	0.14	14.29
Don't know	88	0.21	20.95
Total	420	1.00	100

Source: Field Survey, 2015.

In Table 1.11, respondents were requested to express their perception on the suggestion of legislation to encourage and / or mandate the government and its agencies to support the poor/unemployed as well as provide financial credit to business operators in order to create more jobs and improve living standards. A large proportion of respondents (50.00%) said yes while a few proportion said no (14.76%). About 14.29% of respondents said may be while over 20 percent don't know what to say.

6. SUMMARY, CONCLUSION AND RECOMMENDATION

Information about the socio-economic characteristics of respondents shows among others that the entire respondent had formal education and that some of them were into trading, service and manufacturing, agriculture, mining and other form of businesses. 38.57% of respondents' perception is that the twin problems (unemployment and poverty) are fairly high in Nasarawa state. Majority of respondents agreed to the suggestion that economic condition of the State practically affect their businesses as a result of low patronage or sales in their business. The respondents were of the perception that these twin problems have brought about among others low output and increase in poverty. This has culminated to security threat as crime rate is now high in the state. To curb these issues, a reasonable percentage of the respondents agreed with the recommendation of providing technical and financial credit to the private sector business. Also, a large proportion of respondents (50.00%) said they will support a legislation to encourage and /

or mandate the government and its agencies to support the poor/unemployed as well as provide financial credit to business operators in order to create more jobs and improve living standards.

Conclusively, socio economic factor (specifically poverty, inequality and unemployment) is the mother of crime and from a macro perspective, crime has negative effects on the aggregate socio-economic fabric of a country and especially affects developing nations and states (such as Nasarawa) whose macroeconomic sectors and dependent business activities are highly sensitive to high crime rates. This study recommends that:

Government should establish more industries so as to broaden employment opportunities for the teeming unemployed youths in the State. Improving infrastructural development such as constant supply of electricity, good water supply, good roads and basic facilities will encourage industrial development and reduce the cost of doing business. On the part of the business operators, they should be more innovative in job creation to absorb the teeming number of unemployed youths in the communities they operate in order to develop a sense of belonging and conducive business environment

Limitations of the Study

As with any research study, there are limitations. The survey instrument itself limits this study. The instrument did not use proven and consistent scales as such the information should be used with caution.

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