

Interrogating the Effects of EndSARS Protest on Small and Medium Enterprises in Lagos State, Nigeria

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Abstract

Protest is a means of communication to the authority or government of a nation signaling the adverse effects of a situation experienced by the people of that particular state or nation. The endSARS protest of year 2020 was a significant socio-political event in Nigeria. It was initially a call to end police brutality and the scrape of Special Anti-Robbery Squad (SARS). Three research questions were raised to guide the conduct of the study. Mixed method of qualitative and quantitative was used to generate data from 250 purposively selected participants and six (6) in depth interview used in the study. The study reveals that 233 (93.2%) of the respondents strongly agree and agree that the protests disrupted the supply chain of most affected SMEs. The study equally revealed that 234 (93.6%) of the respondents strongly agree and agree that the protests affected the SMEs by drastically reducing the market sales of most SMEs owners. In the same vein the study revealed that 223 (88.8%) of the respondents strongly agree and agree that most SMEs victims of the protests resulted to personal emergency fund help as one of the strategies to recapitalize their businesses. The study concludes that the protests had serious and damaging consequences on SMEs by incurring financial losses, economic stagnation, and unpardonable destructions. The study recommends among others the need to encourage digital transformation for SMEs to build a strong business economy, peaceful economic atmosphere, and sustainable economic development of Lagos State in particular and Nigeria as a nation.

Key words: economy, endsars, development, peace, protest.

Introduction

Protest is an expression of dissatisfaction to something that affects the people or segment of people negatively in a state or country. It means to express strong objection or disapproval to something, often in a public and vocal way. As a noun, means a collective gesture of disapproval; a public demonstration involving chanting, marching or holding signs to show disapproval or dissent often with the aim of bringing attention to an issue, influencing change or asserting a right on an issue (Agbeze and Nwaogu, 2021).

The *EndSARS* protest, which erupted in October 2020, was a significant socio-political event in Nigeria. Initially a call to end police brutality and the Special Anti-Robbery Squad (*SARS*), the movement quickly evolved into a broader demand for government accountability and reform in governance in Nigeria. The *EndSARS* movement gained momentum through social media, with thousands of young Nigerians organising and mobilising online before taking to the streets. The protests were largely peaceful initially but eventually saw escalations that led to violent clashes, looting, and destruction of property (Ishola, 2021). Lagos State, being the economic hub and home to a vast number of *SMEs* in Nigeria, was particularly impacted by these protests and one of the most affected regions in Nigeria.

During the peak of the protests, many *SMEs* in Lagos had to shut down their operations temporarily. This was due to safety concerns, curfews imposed by the government, and disruptions in the supply chain. According to a report by the Nigerian Economic Summit Group (*NESG*), about 75% of *SMEs* in Lagos experienced significant operational disruptions during the protest period (*NESG*, 2020). One of the most severe impacts on *SMEs* was the looting and destruction of property. The Lagos Chamber of Commerce and Industry (*LCCI*) estimated that the economic losses due to the destruction of properties and looting during the protests amounted to approximately ₦700 billion (*LCCI*, 2020). Many *SMEs*, which typically have limited financial buffers, struggled to recover from such losses (Aliyu, 2021).

The psychological impact on business owners cannot be overstated. The uncertainty and fear during the protests, coupled with the losses incurred, led to significant stress and anxiety among entrepreneurs. This has implications for the overall business climate and the willingness of individuals to invest in or sustain *SMEs* in such a volatile environment. The long-term economic implications for *SMEs* in Lagos include challenges in accessing finance for rebuilding and expansion. The Nigerian government and various non-governmental organizations (*NGOs*) initiated support programs to aid affected businesses. However, the reach and effectiveness of these programs have been limited. According to a study by the Centre for the Study of the Economies of Africa (*CSEA*), many *SMEs* reported difficulties in accessing these relief funds due to bureaucratic bottlenecks and lack of information (Babajide & Adesina, 2022). The *EndSARS* protest had a profound effect on *SMEs* in Lagos State, ranging from immediate operational disruptions to long-term economic challenges. Understanding these effects is crucial

for policymakers, stakeholders, and business owners to develop strategies that can mitigate such risks in the future and support the resilience and growth of *SMEs* in Nigeria.

Objectives of the Study

The specific objectives of this research are to:

1. examine the immediate economic impact of the *EndSARS* protest on *SMEs* in Lagos State.
2. investigate the long-term effects of the *EndSARS* protest on the operational capabilities of *SMEs*.
3. analyse the coping mechanisms adopted by *SMEs* in response to the *EndSARS* protest.

Research Question

1. What are the immediate economic impacts of the *EndSARS* protest on *SMEs* in Lagos State?
2. What are the long-term effects of *EndSARS* protest on the operational capabilities of *SMEs* in Lagos State?
3. What coping mechanisms did *SMEs* employed to recover from the losses incurred during the *EndSARS* protests?

Scope of the study

The study examined the effects of the *EndSARS* protests on Small and Medium Enterprises (*SMEs*) in Lagos State. The research was conducted within a specific timeframe, determined by data and resource availability. The focus area includes Lekki, Surulere, and Ikeja, the studied areas were chosen for their strategic geographic position, economic, and administrative significance. Lekki, for instance, is a key contributor to Lagos' *GDP* through the Lekki Free Trade Zone, while Ikeja serves as the state's capital and a vital commercial hub. Surulere, being a densely populated business hub near key protest areas, also warrants attention providing a more comprehensive view of how *SMEs* across different areas of Lagos State were affected.

Conceptual Clarification

EndSARS Protest: refers to the series of mass protests in October 2020 that demanded the disbandment of the Special Anti-Robbery Squad (*SARS*), a unit of the Nigerian Police Force. It is basically a youth-led social movement against allegations of police brutality, extortion, unlawful arrests and extrajudicial killings in Nigeria.

SARS: The Special Anti-Robbery Squad (*SARS*), a unit of the Nigerian Police Force (*NPF*) established in 1992 to deal with crimes like robbery, motor vehicle theft, kidnapping, cattle rustling, and firearms. It was part of the Force Criminal Investigation and Intelligence Department (*FCIID*).

SMEs: Small and Medium Enterprises are business whose revenues, assets or number of employees are below a certain limit meaning they are businesses with limited capital investment, workforce and scale of operations.

Effect: A change which is as a result or consequence of an action or set of circumstances. In this case, it refers to the measurable or observable consequences that the protests had on *SMEs* like loss of revenue, disruption in supply chains, and extinction of some business ventures etc.

Theoretical framework

This research is anchored on the Frustration-Aggression theory, initially developed by John Dollard and his colleagues in 1939, and later refined by Berkowitz (1962) and Aubrey (1962), the theory is often regarded as a primary explanation for violent criminal behaviour, as well as related acts like social unrest and disturbances, which can arise from unmet demands (Odoma and Akor, 2019). Frustration is described as a condition that occurs when external factors hinder a person from achieving their goal, often resulting in aggression. The theory posits that when efforts to meet a goal are blocked or thwarted, aggression may ensue. Furthermore, if the source of the frustration is not directly confrontable, the resulting aggression may be misdirected towards innocent targets.

Governments are expected to create favorable social, economic, and political environments for citizens to thrive. However, such conditions are often lacking. For instance, Nigerian universities and other tertiary institutions produce a large number of graduates annually, but many of them struggle to find paid employment in the already overcrowded labour market (Odoma & Akor, 2019). Similarly, the poor and vulnerable often face daunting existential challenges. Poor management of communal conflict is also a regular feature in frustration and aggression (Raji and Abdulkadir-Imam, 2018). Confronted with these bleak prospects, people tend to become frustrated. This might explain why, since Nigeria's return to civilian rule in 1999, the country has seen a rise in civil unrest, religious, ethnic, and communal conflicts, all of which have had devastating effects on lives and property. Additionally, insecurity has resulted in over 70,000 deaths in Nigeria between 2012 and 2020. The activities of groups such as Boko Haram, the Indigenous People of Biafra (IPOB), Niger Delta militants, and the recent #EndSARS protests have had significant implications for Nigeria's socio-economic development. These disturbances are likely linked to pent-up frustration and anger.

The relevance of the frustration-aggression theory lies in the idea that the causes of social unrest in Nigeria - such as poverty, police brutality, insecurity, and marginalization - are the consequences of frustrations experienced by many Nigerians, especially the youth and the poor, within their socio-cultural, economic, and political environments.

Literature Review

Adebayo (2021) carried out his study on the digital transformation in Nigeria *SMEs* post *endSARS* protest, the adverse effects of the protests on small and medium enterprises is the main thrust of the study, and how some business owners were able to improve their small enterprises through digital technology. The study however did not dwell primarily on effects of the *endSARS* protests in Lagos State.

The publication of *World Protests: A Study of Key Protest Issues in the 21st Century* by Ortiz, Burke, Berrada, and Saenz Cortés (2022) offers an in-depth analysis of 2,809 protests between 2006 and 2020, covering 101 countries. These protests span issues from democracy and civil rights to economic justice, environmental concerns, and global governance. The study provides crucial insights into the nature of protests, their causes, methods, and outcomes, and offers a comprehensive look at the intersection between political instability and rising inequality. The book presents found over half of the protests (1,503) were driven by concerns about the failure of political systems, including issues of corruption, lack of accountability, and the absence of real democratic representation, economic grievances, civil rights and social justice.

The findings of the study reflect a growing global dissatisfaction with political and economic systems, especially in high-and middle-income countries. The rise in protests after 2008 aligns with the global financial crisis, which exacerbated inequality and eroded public trust in governments. Economic justice, civil rights, and political representation were recurring themes, indicating that the root causes of unrest were often deeply intertwined. While protests against authoritarianism and economic injustice are not new, the scale and intensity of global protests during this period underscore a significant shift. The *endSARS* protest was also a demand for civil rights and economic justice, aligning with findings in *World Protests*, where 1,360 protests were documented to demand civil rights, and 1,484 related to economic justice issues. This broader context shows how civil unrest around social inequalities often spills over into economic sectors, disproportionately affecting *SMEs*. The study by Ortiz et al. provides a robust and comprehensive analysis of global protests; however, it has limitations. While the quantitative data offers valuable insights into trends and outcomes of protest, the publication does not sufficiently account for low-income countries or region like Lagos. Though, the economy reality of Lagos is not bad, rather it focused on middle-and high-income countries, with fewer protests recorded in low-income nations, potentially skewing the analysis toward wealthier regions and overlooking significant unrest in poorer areas.

The Effect of the EndSARS Protest on Nigeria's Economy by Brigid and Chinonso (2021) examined the causes and effects of the protest while also proposing solutions to the underlying issues. Peaceful protests have often led to tangible political outcomes, but violent protests, have caused instability in Nigeria. The paper also connects the *endSARS* protest to global anti-authoritarian movements and social justice campaigns, where citizens resist police brutality and demand better governance. The failure of previous police reforms, broad discretionary powers

granted by outdated laws such as the 1943 Police Act, and continued police misconduct were driving factors behind the mass protests. The study looked at the effects of the protests on Nigeria economy generally while this study is on *SMEs* in Lagos State where the government and the people fill the heat of the protests.

Aluko (2021) study on *Leadership and Governance Crisis in Nigeria: The Case of the #EndSARS Protest* explores the intricate relationship between leadership, governance, and national development, emphasizing how governance failures in Nigeria, particularly the lack of quality leadership, have fueled public discontent, ultimately culminating in the *#EndSARS* protest. The work delves into historical and contemporary discussions on leadership and governance, with a strong focus on how ineffective governance in Nigeria has led to economic crises, social unrest, and poor public service delivery. Aluko's analysis begins by situating leadership as a vital force behind national development, citing various scholars who argue that leadership is a central determinant of the effectiveness of governance structures. The review draws attention to the paradox of development in Nigeria, where despite abundant natural resources, the country continues to suffer from underdevelopment. This underdevelopment is linked to leadership deficiencies, particularly in mobilizing and utilizing resources for transformative growth.

Aluko explores governance in Nigeria from the perspective of global standards, drawing from definitions of governance that emphasize transparency, accountability, and the rule of law. The study points to the lack of these elements in Nigeria's governance system, leading to widespread mistrust and the eventual explosion of the *#EndSARS* movement. The inability of the government to address these concerns promptly and effectively is seen as a sign of the larger governance crisis afflicting the country. While Aluko's study provides a comprehensive examination of leadership and governance failures as drivers of the *#EndSARS* protest, it focuses largely on the political and macroeconomic implications of these failures. There is a significant gap in the literature concerning the specific impact of these governance issues, which this study tried to bridge (*Small and Medium Enterprises (SMEs)*).

The study, *COVID-19 Protest Movement and Its Aftermath: Effect on the Nigerian State* by Abang, Akpan, UwakUko, Ajayi, and Odunekan (2021) discussed the dynamics of the *#EndSARS* protest against police brutality in Nigeria, which coincided with the global *COVID-19* pandemic. The study traces the protest's origins to broader grievances, including government failures, economic inequality, and longstanding police misconduct. It highlights that, while the protest initially targeted the Special Anti-Robbery Squad (*SARS*), it became a symbol of broader frustrations with the immediate past administration, poor governance, and economic instability.

The study employed both qualitative methods (interviews with youth protesters) and secondary data sources such as Nigerian newspapers and international reports on global protests to analyze the *EndSARS* movement. The study reveals that bad governance, repeated failures in ending police brutality, and socioeconomic deprivation were central to fueling the protest. The global

impact of the *COVID-19* pandemic also played a significant role in amplifying grievances, as it exacerbated economic hardship and further exposed systemic governance issues. Further, the paper positions the *EndSARS* movement as Nigeria's version of the *Arab Spring*, drawing comparisons to other anti-government protests worldwide, including movements in Egypt, Libya, and Tunisia. It argues that the youth-led protest was not just a reaction to police misconduct but also a critique of a broader social contract between the Nigerian state and its citizens.

In discussing the aftermath, the paper examines how the protest was initially peaceful but was later hijacked by hoodlums, resulting in widespread violence, looting, and destruction of public and private property. This led to billions of naira in damages and destabilized business environments, especially for small and medium enterprises (*SMEs*), which are crucial to Nigeria's economy. The authors emphasize that while the Nigerian government initially appeared willing to engage with the protesters' demands, the lack of trust and delayed action, especially in disbanding *SARS*, led to continued demonstrations and eventual violence. The study draws attention to the need for the Nigerian government to address the underlying socioeconomic and governance issues to prevent future protests from escalating into violent conflicts. It also emphasizes the importance of maintaining the right to protest while ensuring that such movements do not spiral out of control due to inadequate government responses.

While the study provides valuable insights into the socio-political dynamics of the *EndSARS* protest, a significant gap exists in its discussion of the specific economic impacts on small and medium enterprises (*SMEs*) in Nigeria, particularly in Lagos State. Although the study briefly mentions the widespread destruction of property and its financial toll, it does not deeply explore how the protests directly affected the operational capacity, survival, and growth potential of *SMEs*, which are vital to Nigeria's economic structure. Moreover, there is a limited analysis of the long-term economic recovery strategies needed to restore affected businesses after the protest. A more comprehensive assessment of the policies required to protect *SMEs* from similar disruptions in the future is missing.

The study on *Unintended Consequences of Civil Disobedience and the Socio-Economic Implications on Nigeria: A Case Study of EndSARS Youth Protest* by Gambo (2021) explores the socio-economic impact of the *EndSARS* protest, particularly highlighting the destruction and disruption caused by the protest movement. The study examines both historical and contemporary protest cultures in Nigeria, noting how civil disobedience has evolved over time, particularly in relation to Nigerian youth. One of the key concepts explored in the study is civil disobedience, which is defined by various scholars, such as Rawls and Bedau, as a public, nonviolent, and conscientious act of breaking laws deemed unjust. However, the article notes that the *EndSARS* protests, though initially peaceful, were characterized by violence, property destruction, and criminal activities. As a result, the article questions whether the *EndSARS* movement can be classified as civil disobedience or if it should be viewed as violent protest.

The article also delves into the socio-economic consequences of the *EndSARS* protests, particularly the effects on national security, human livelihoods, business activities, and the insurance industry. The protests are reported to have increased unemployment, exacerbated poverty, and disrupted supply chains, especially in Lagos, which was one of the worst-hit regions. Many businesses were looted or destroyed, causing financial losses and a decline in investor confidence. The destruction of infrastructure further compounded the economic hardship. Additionally, the protests are said to have led to a rise in crime and insecurity, particularly in Lagos and other southern states. These effects, according to the article, not only undermine socio-economic stability but also threaten the unity and security of the country. Although the study is quite comprehensive, it focuses broadly on the destruction of businesses and national economic disruptions but does not detail how *SMEs*, in particular, were affected by the protest, especially in terms of operational challenges, recovery, and long-term sustainability.

In this regard, the systematic review highlights the need for more research and tailored interventions to address the effect of social unrest on low-and middle-income countries. While limited in number, the included studies indicate the causes and effect of protest. Moving forward, further research and stakeholder engagement are crucial to developing and implementing how businesses in protest-prone regions can build resilience against civil disruptions and sustain their operations during periods of instability.

Method and Material

A mix method approach of quantitative and qualitative was employed. A structure questionnaire was designed to collect data from 250 respondents include *SMEs* owners and managers. The questionnaire covers various aspects such as business disruption, financial losses, coping strategies, and other impacts on business operations. The qualitative aspect deals with in-depth interview conducted on six (6) selected *SMEs* owners, employees and other stakeholders.

Table 1: Demographic Information of the Respondents

Variables	Subcategory	Frequency	Percentage
Gender	Male	104	41.6%
	Female	146	58.4%
Age Group	18-25	0	0%
	26-35	51	20.4%
	36-45	124	49.6%
	46 and above	71	28.4%

Business Sector	Retailer	45	18%
	Manufacturing	44	17.6%
	Servicing	69	27.5%
	Technological	64	25.4%
	Others	28	11.1%
Business Location	Lekki	61	24.5%
	Ikeja	56	22.4%
	Surulere	114	45.7%
	Other	18	7.3%
Years in Operation	1-3 years	0	0%
	4-7 years	164	65.6%
	8-15 years	88	35%
	16 years and above	5	2%
Employees	Less than 15	143	57.2%
	16-25 Years	82	32.8%
	26-50 Years	25	10%
Total		250	100%

Researcher's Survey 2024

Table 1 reveals several insights about the respondents' demographics and business characteristics showing the female-dominated with 58.4% of the respondents being female, while males make up 41.6%. The majority of respondents fall within the 36-45 age group (49.6%). The second-largest group is 46 and above (28.4%), followed by the 26-35 group (20.4%). No respondents fall in the 18-25 age group. Most respondents operate in the service sector (27.5%), followed by technology (25.4%) and retail (18%). A smaller portion is involved in manufacturing (17.6%) and other sectors (11.1%). The majority of businesses are located in Surulere (45.7%), followed by Lekki (24.5%) and Ikeja (22.4%). A smaller percentage (7.3%) operates in other locations.

The majority of businesses have been in operation for 4 to 7 years (65.6%). Some have been operating for 8-15 years (35%), while only a few have been operating for 16 years and above

(2%). No businesses in the sample have been operating for less than 3 years. More than half of the businesses have less than 15 employees (57.2%). Around a third has 16-25 employees (32.8%), and only a small portion have 26-50 employees (10%).

Table 2: Respondents' Responses on the Impact of EndSARS Protest in Lagos State

Impact	SA	A	SD	D	Total
Financial Challenge for my Employees	95 (38%)	145 (58%)	Nil	10 (4%)	250
Temporary shutdown	86 (34.2%)	158 (63%)	Nil	6 (2.5%)	250
Drop in Revenue	77 (30.8%)	157 (62.8%)	Nil	16 (6.4%)	250
Customer Turnout Reduction	105 (42%)	139 (55.6%)	Nil	6 (2.4%)	250
Disrupted my Supply Chain	110 (44%)	123 (49.2%)	Nil	17 (6.8%)	250

Researcher's Survey 2024

Table 2 indicates the respondents' responses on the impacts of *endSARS* protest in Lagos State. It shows the frequency of respondents who "Strongly Agree" (SA), "Agree" (A), "Disagree" (D), with no respondent strongly disagree with any of the impact items. Most of the respondents agree that the protest disrupted the supply chain of their business with 233 (93.2%) strongly agree and agree to the item. 244 (97.2%) of the total respondents strongly agree and agree that there was temporary shutdown on their businesses as a result of the protest. The table also reveals most respondents agree and strongly agree that the *EndSARS* protest caused financial challenges for their employees with 240 (96%) of the respondents attests to the statement.

Table 3: Respondents' Responses on Recovery Strategies of SMEs in Lagos State

Recovery Strategies	SA	A	SD	Total
Business association support efforts	30 (12%)	90 (36%)	67 (26.8)	250
Government assisted efforts	157 (62.9%)	87 (34.7%)	11 (4.4%)	250
Personal emergency fund help	95 (38%)	127(50.8%)	28 (11.2%)	250
New strategies for resilience	111 (44.4%)	127 (50.8%)	12 (4.8%)	250
Business recovery time	105 (42%)	133 (53.2%)	12 (4.8%)	250
Need for stronger security measures	114 (45.6%)	127 (50.8%)	10 (3.9%)	250
Access to business crisis management training	72 (47.6%)	98 (52.4%)	80 (32%)	250
Insurance coverage	72 (27.2%)	98 (39.2%)	80 (30%)	250
Rely on Personal Savings or Loans recovery scheme	110 (44%)	122 (48.8%)	18 (7.2%)	250

Researcher's Survey 2024

Table 3 reveals insights into the respondents' responses on supports and strategies during the recovery phase after the *endSARS* protests. It shows that 157 (62.9%) and 87 (34.7%) of the respondents strongly agree and agree respectively on government efforts in resuscitating the *SMEs* after the bitter experience from the *endSARS* protest. The respondents also express the need for stronger security measures in any subsequent eventuality of such protest in nearest future, 114 (45.6%) and 127 (50.8%) of the respondents strongly agree and agree to this statement. However, 110 (44%) and 122 (48.8%) strongly agree and agree respectively on personal savings or loans recovery scheme for reviving their businesses. Additionally, the table reveals and points to a general sentiment of preparedness by the *SMEs* owners for future challenges in identifying areas where support systems, such as insurance coverage while 72 (27.2%) and 98 (39.2%) strongly agree and agree respectively on how it could be enhanced.

Discussion of findings

The *endSARS* protest had a profound impact on *SMEs* in Lagos State, leading to revenue losses, operational disruptions, and, in some cases, permanent closures of the *SMEs*. The study is in line with the work of Brigid and Chinonso (2021) on effects of the *endSARS* protest on Nigeria economy where the study looked at the effects of the protest on the general economy of Nigeria and proposed solutions to the underlying issues that led to the protest, which adversely affects the economy of most medium enterprises. One of the respondents expressed his displeasure on the protest as a result of disruption on his business.

The endSARS protests forced most of us to close our shops for two weeks... The difficult challenge was the looting, I lost over #5 million to this dastardly act (IDI, 38 years old man, 2024).

However, many businesses also demonstrated resilience by adopting digital platforms and diversifying their supply chains. The application of digital technology according to Adebayo (2021) is to diversify their business in order to improve their sales as well as advertising their product for market target and supply. While the protest had significant short-term effects, short and long-term implications depend on the ability of the *SMEs* owners to adapt to the changing environment through digital economy as emphasized by Adebayo (2021), and the broader economic and political economic context in Lagos State. The findings from the *NVivo* analysis of the *FGD* shows that the *endSARS* protest had a profound and multi-faceted impact on Small and Medium Enterprises in Lagos State. The disruption of business operations, loss of revenue, physical damage, and the emotional toll on business owners and employees highlighted the vulnerabilities of *SMEs* in times of social unrest (Abang, et al, 2021). While some business owners adapted by adopting digital tools and building resilience strategies, the lack of substantial government support and poor crisis management exposed significant gaps in *SMEs* preparedness. The discussion revealed a need for improved government intervention, financial aid, and long-term policy changes to protect *SMEs* from future social unrest (Brigid and Chinonso, 2021).

The effect of the protest has great consequences on the financial income of the most *SMEs*, the respondents' responses shows that 240 (96%) expressed financial challenges due to the protest that have untoward expectations on their businesses. This expression was in line with the study of Brigid and Chinonso (2021) that look at the effect of *endSARS* protest on the economy of Nigeria reported the adverse effect of the protest, how it affected the Gross Domestic Product of the people that fell to 6.9%, deepening the projected economic contraction, disruption in supply chain, and faster rise in inflation (p. 9).

One of the wholesalers interviewed expressed sadly that...

The protest wreak havoc on my business, for more than a week, we cannot come out for business, employees cannot come out to work, and we lost many customers due to curfew, two of our vans were vandalized and goods were also looted (IDI, 40 years old woman, 2024).

The recovery process of the SMEs varied in duration as well in strategies, it took weeks to months, depending on the extent of damage and financial loss and capacity. The respondents' responses on strategies adopted reveals that 30 (12.9%) strongly agree and 90 (36%) agree that business association support efforts made some of them return to their businesses. One of the interviewees retorted that

it took some of us three weeks to get back to normal business, I don't get any assistance, it is our business association that supported me financially, which I will pay back in installment (IDI, 42 years old woman, 2024).

However, some respondents expressed that the government assisted and support some of the victims of the protest, the survey reveals that 157 (62.9%) strongly agree and 87 (34.7%) agree that government assisted support efforts made their business back on market. But there were contradictions from the individual interview. Some of the interviews reveal that many expressed disappointments from the government for lack of formal assistance to the victims of the protest. One of the interviewees expressed that

I didn't receive any formal assistance from the government but my family help me out financially (IDI, 45 years old woman, 2024).

In the similar vein, another victim of the protest equally expressed his effort from another dimension. He explained that

no direct assistance from the government, but he thanked God that he got some flexibility from suppliers in terms of payment deadlines (IDI, 41 years old man, 2024).

Reflecting on the adverse effects of *endSARS* protests on *SMEs* in Lagos State, Many *SMEs* owners feel that there should be a better prepared for future such social unrest as an individual and collective from the government angle. The study reveals that there should be access to business crisis management training for the *SMEs* owners, 72 (47.6%) strongly agree and 98 (52.4%) agree respectively on this assertion. The study also reveals that there should be adoption of digital strategy for *SMEs* owners as diversifying strategy for future occurrence.

Conclusion

The EndSARS protest, which started as a peaceful movement against police brutality, evolved into a national uprising that significantly disrupted socio-economic activities across Nigeria. This research examines how the protests affected business operations, assess the extent of financial losses incurred by SMEs, and explore the coping strategies adopted by business owners. The most significant disruptions were observed in business operations, especially in regions like Lekki and Surulere, where the protests and subsequent violence were concentrated implying that financial losses reported by *SMEs*, particularly in Lekki and Ikeja, mirror the global trend where protests and social unrest often result in economic stagnation, as seen in similar cases in the Arab Spring and Latin American protests.

In conclusion, the EndSARS protests revealed vulnerabilities in the operational structures of *SMEs* in Lagos, revealing that the *EndSARS* protest had significant and far-reaching effects on *SMEs* in Lagos State. The economic disruptions, financial losses, and employment impacts observed emphasised the fragility of *SMEs* in the face of social unrest. As *SMEs* are integral to the economy of Lagos State, safeguarding their operations during periods of political instability is critical. Ensuring business continuity and enhancing resilience through policy support, improved security measures, and digital transformation amongst many other recommendations are key to maintaining the vibrancy of the *SMEs* sector in Lagos State.

Recommendations

Based on the findings of this research, the followings were recommended

Encouraging Digital Transformation for SMEs: There is a need to promote the adoption of e-commerce, digital marketing, and online payment systems for *SMEs*, enabling them to operate despite physical restrictions. Leveraging social media platforms like Instagram and WhatsApp for Business can provide alternative sales channels for businesses affected by looting or property damage.

Strengthening Security Measures: Enterprises need to prioritize investment in better security infrastructure, such as *CCTV* cameras, alarm systems, and partnerships with local security agencies i.e. vigilante to prevent looting and vandalism during unrest. *SMEs* should be proactive in enhancing their security to protect against future disruptions.

Access to Government Support and Funding: The Nigerian government, through agencies such as the Central Bank of Nigeria (CBN) and the Bank of Industry (BOI), can develop *SMEs*-specific financial interventions to assist businesses affected by the protests. Grant schemes, low-interest loans, and business recovery funds could help these businesses stabilise and regain their growth trajectory

Development of Crisis Management Plans/Training: SMEs need to adopt comprehensive crisis management and disaster recovery plans to better respond to social unrest like establish relationships with financial institutions for financial advice, crowd funding, saving emergency funds in the bank. Having contingency plans for potential crises can help businesses prepare for future events like protests, ensuring that they have the financial and operational resilience to survive.

Building Strong Stakeholder Relationships: SMEs can benefit from strengthening their ties with stakeholders i.e. Suppliers. This ensures they have the support and loyalty of their suppliers during crises, which could play a crucial role in maintaining sales and rebuilding post-crisis business management.

Insurance for Business Protection: Many SMEs in Lagos State do not have comprehensive insurance coverage and are not even properly informed on what business insurance is. Post-*endSARS*, it has become evident that adequate business insurance is a necessity as it helps mitigate losses incurred from social unrest.

Policy Advocacy and Engagement: The Nigerian federal government should prioritize police reforms to avoid repeat of history, accountability mechanisms should be strengthened to rebuild public trust in law enforcement. Joining local business associations and chambers of commerce allows SMEs to contribute to discussions on policies and get help.

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