

## ***Boko Haram Insurgency: Aftermath Consequences on Small Scale Business in Adamawa State, Nigeria***

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### ***Abstract***

*The study examined the aftermath consequences of Boko Haram insurgency on small scale business in Adamawa north senatorial district. Insurgency is a threat to socioeconomic development and national security of a nation. Insurgency discourages both local and foreign investors. People are not safe to invest or engage in other activities to sustain their lives due to pandemonium cause by the insecurity. Business activities can only thrive in a peaceful environment; the activities of Boko Haram in the north eastern Nigeria become a serious challenge to security and business activities. Boko Haram insurgency has repercussions on the lives of Nigerians especially people from Adamawa, Borno and Yobe State respectively. It affects them socially, politically, educationally and economically. Millions of people were displaced in Nigeria, Chad, Niger and Cameroon by the insurgents. The population of the study comprised small scale traders in Adamawa north senatorial district. Accidental sampling technique was employed in drawing the respondents from Mubi north, Mubi south and Maiha local governments in Adamawa north senatorial district. The study adopted qualitative technique of data collection where in-depth interview (IDI) was used as instrument of data collection. The data collected through in-depth interview was analyzed and transcribed. The study found that the affected communities found it difficult in their coping strategies especially those who engage in small scale business that were displaced by the insurgents and returned to their communities. The study recommends that government should improve the security situation in the affected communities with aim of providing peaceful environment for business activities to thrive. Federal, state governments, philanthropists and commercial banks should support small scale traders with soft loan with aim of improving business in the affected communities.*

***Keywords:*** Boko Haram, Security, Small scale business, Insecurity, Insurgency

### ***Introduction***

*Boko Haram* insurgency is one of the serious challenges affecting Nigeria's national security. The group attack security agents and civilian population. Thousands of people were killed, injured and many displaced in Nigeria, Niger, Cameroon and Chad. The group use sophisticated weapons to launch attacks and defend themselves using guerilla warfare approach. Peace and security are necessary and indispensable requirements for development and the attainment of good quality of life for the citizens and national development. They provide the requisite enabling environment for citizens to live and work towards social, economic and political development. Safety and security of lives are therefore cherished values of all human societies as they form the basis for peaceful coexistence and socioeconomic development. Idris (2015) and Udeh (2014) opined that *Boko Haram* is virtually affecting all sectors in Nigerian,

including, education, economy, business, social and political spheres. Many lives have been lost, private and public buildings have been destroyed while ideal socio-economic and political relationships have been altered. Eke (2013) posits that *Boko Haram* ravaged socio-economic activities and displaced millions of people in the affected states. Insurgency is a challenge to many societies as it causes instability by disrupting peace and orderliness. Insurgent groups engage in armed uprising or revolt against an established civil and political authority to alter the political structure of a state. The goal of insurgency is to confront the existing government for control of all or portion of its territory, showing political power by competing with the government for popular support. It is an organized form of extreme violence causing the death of innocent civilians, but has distinct political, economic, and religious agenda

Mellgard (2013) opined that *Boko Haram* is the most dreaded insurgent group affecting Nigeria's economy and development. The tactics used by *Boko Haram* include prison break, assassinations, suicide bombings, kidnapping and massive deployment of Improvised Explosive Devices (IEDs). Many towns and villages were captured in the North East; this led to displacement of people and destabilizes socioeconomic activities in the region. This has implications on the populace; it affects the lives of people socially, politically and economically.

Religious institutions, markets, banks, schools, hospitals, houses were burnt. Farming, pastoralism, communication, transportation, business activities, politics and leadership were affected by the insurgents in North Eastern Nigeria. Men, women and children were seriously affected were they became refugees, displaced, orphans and widows. This has paralyzed socio-economic activities in North East Geo-Political Zone, particularly Borno, Yobe and Adamawa States.

Adamawa north senatorial district was captured and invaded in 2014 by *Boko Haram* insurgents. This affected socio-economic activities in the region as the commercial centre of Adamawa State. Improvised Explosive Devices (IEDs) was used by the insurgents and destroyed banks, markets, schools and many institutions were set ablaze. These affected commercial activities in Adamawa state. Against this background, this paper examined the aftermath consequences of *Boko Haram* on small scale business in Adamawa north senatorial district.

### Statement of the Problem

The implications of terrorist attacks in Nigeria have left behind inestimable damage to every facet of life in Nigeria. Terrorist attacks in Nigeria have further compounded the problems associated with the relocation of Multinational Companies to safer territories in Africa like Ghana due to insecurity. It has also led to collapse of tourism industry as the nation loses huge foreign currency that could have accrued from this sector. The incessant act of *Boko Haram* in Nigeria has endangered Nigerians into poverty (Alao, 2013).

Bamidele (2014) posits that poverty has risen slightly to about 71.5%, 61.9% and 62.8% respectively in 2011 and North Eastern Nigeria

had the highest prevalence rate of poverty. If the scourge is not addressed, many people will be rendered jobless on account of migration and this will definitely become a challenges to insecurity. Incessant act of terrorism is inimical to sustainable development of the nation. This is because, apart from the fact that many virile men of the nation are seriously affected in the attacks which consequently led to death, the country's source of revenue is equally affected. Looking at it internationally, incessant act of insurgency in Nigeria has added to the fear of foreign investors in Nigeria (Robert, 2015).

According to (Odu, 2012) in 2010 Nigeria lost about \$4.4 billion due to *Boko Haram* insurgency. The kidnapping and killing of foreign nationals by the insurgents is discouraging Foreign Direct Investment (FDI). Udama (2013) posits that jobs, revenue, foreign trade, tourism, investment and savings were affected. The affected states have been placed under curfew due to *Boko Haram* operations, with only movement for few hours allowed. This has paralyzed economic activities of the affected states. According to Eze (2012), the economy and social life of the affected states have collapsed necessitating the states government to appeal to the federal government for assistance. Economic activities have been stalled in the affected States. Banks, petrol stations, schools, markets, houses, hospital, industries, transport network and communication networks have been affected. Business activities have been forced to close and are gradually declining. This forced the inhabitants to fled away and become refugees. A World Investment Report of the United Nations Conference on Trade and Development (UNCTAD) (2012) estimated that the domestic economy lost \$1.33 trillion Foreign Direct Investment (FDI) due *Boko Haram* insurgency. About 97% of businesses were affected by *Boko Haram*. Small scale business had to close down, whole sellers had to retrench their workers, and others had to cut down in the number of hours of operations. Ifenyi, (2012) opined that agriculture and food supply is affected in many ways by the activities of *Boko Haram*. The land which is very essential for agricultural production has become battle field. All most all the states affected in the northern Nigeria formed the major food supply to the country were left by the people which resulted to hunger and diseases. Crop and animals

production that provide food, hides and skin are no longer productive as a result of the insurgents' activities that undermine the well being of the people. The activities of *Boko Haram* become a threat to economic growth and development (Philip and Okoli, 2014).

According to the United Nations Refugee Agency (2014) 13,000 refugees from Mubi crossed neighboring Cameroon after the insurgents attacked the town in late October 2014, while thousands fled to refugee camp in Yola and other states in Nigeria. About 2.8 million people became displaced in Nigeria, Chad, Cameroon and Niger Republic due to *Boko Haram* insurgency. According to UNICEF (2015), 800,000 children have fled their homes due to insurgency. The plight of the displaced people is threatening; they have been dislocated from their families. United Nations Humanitarian Agency (2015) and Human Rights Watch (2015).

The activities of the insurgents have led to loss of thousands of lives and many became incapacitated, in addition to various degrees and dimension of human injury. Women were raped, some lost part of their body, while others suffer from hypertension, heart problem, fear, psychological incapacitation and trauma. The activities of the insurgents in the North East have rendered thousands of dwellers dead and homeless. Many people died as a result of *Boko Haram* insurgency in Nigeria, these resulted women to become widows and children became orphans. Adamawa north senatorial district is the commercial centre of the state. Maiha, Mubi South, Mubi North, Michika and Madali were captured and destabilized by *Boko Haram*. This affected socio-economic activities after security forces liberated the towns. This study examines the aftermath consequences of *Boko Haram* on small scale business in Adamawa state, Nigeria.

### Objective of the Study

This study examined the aftermath consequences of *Boko Haram* on small scale traders in Adamawa North Senatorial District. To achieve this, the following objectives were formulated

1. To find out the aftermath consequences of *Boko Haram* on small scale trades
2. To investigate the coping strategies by small scale traders after returning to their communities

3. To proffer possible solutions to the aftermath consequences of *Boko Haram*

### The Failed State Theory

According to Duyvesteyn (2012) the failed state theory tries to explain the relationship between state failure in terms of meeting its primary responsibilities and the emergence of criminal activities, such as insurgency, terrorism, armed robbery, kidnapping, rebellion, arms trafficking and cattle rustling, among others, due to the failure of the state.

Duyvesteyn (2012) opined that state failure can be understood within the context of certain functions and requisites that a modern state is supposed to perform, such as maintenance of law and order, maintaining the internal security and sovereignty of the state against internal subversion and external invasion and the provision of social amenities and basic welfare services. It is the inability of the state to accomplish these tasks that manifest failure. State failure manifests and becomes evident when the state can no longer protect and preserve its own institution and maintain national security. He added that state failure is the gradual weakening of a state's capacity to provide good legitimate governance.

In line with the above, the Nigerian state has failed in terms of addressing the challenges of the proliferation of arms, terrorism, insurgency and other criminal offences that have been in existence for a long time in many parts of the country. For instances, the state has failed in terms of providing adequate security measures to tackle heinous criminal offences and other conflict-related challenges in the country. Security can hardly be achieved without adequately equipping relevant security agencies to combat crimes like arms trafficking, drugs trafficking, insurgency, resource conflict, rebellion among others. However, inadequate funding and logistics and a poor salary package and training were identified as some of the major problems hindering the security agencies in Nigeria. Failure of the Nigerian state is factor that led to the emergence of *Boko Haram* in the country. State failure to preserve border security in the country is a factor to arms proliferation, terrorism, organized crime, rebellion, civil wars, insurgency and *Boko Haram* in the country.

### Research Methodology

This study was conducted in Adamawa North Senatorial District. Adamawa North comprises of Mubi North, Mubi South, Maiha, Michika and Madagali local governments. These local governments were captured and invaded by the *Boko Haram* insurgents in 2014. Serious damages were done to socioeconomic activities which led to displacement of the entire population in the area. Accidental sampling was used in drawing the respondents in three local governments. The selected local governments are Mubi North, Mubi South and Maiha.

Respondents were sampled from three markets in the study areas. The respondents were mostly traders who sold varieties of goods that were affected by *Boko Haram*. Three traders (3) were selected from Mubi North, three (3) from Mubi South and two (2) from Maiha and two (2) civilian JTF from Mubi North. A total of ten (10) participants were sampled for the study. The study adopted qualitative technique for data collection. In-depth interviews (IDI) were conducted in line with the objectives of the study. The data collected through in-depth interviews were analyzed and transcribed.

### Results and Discussions

This section discusses and interprets the data collected. The discussion employed qualitative methodology. Responses were analysed and transcribed from the data collected.

#### Aftermath Consequences of *Boko Haram* and Coping Strategies among Small Scale Business Men

*Boko Haram* insurgency is a disaster to small scale traders in Borno, Yobe and Adamawa States. This affected residents of the states negatively because of their inability to operate; as such it crippled business activities and affected families. In an in-depth interview with a business man in Mubi North market revealed that:

*Boko Haram* has done a lot of damages to socioeconomic activities of many people in Adamawa state; this affected our business which affected our family. During *Boko Haram* attack we could not attend market for the purpose of transaction and this created hardship to most people in the town. In fact *Boko Haram* became a disaster not only to business but to everything you can think after we returned to our communities. As

you can see people don't carry out their activities in fear due to security threat (IDI with Business Man, 2018).

*Boko Haram* becomes a serious disaster to the people of Adamawa north. In an in-depth interview with a business man in Maiha on the effect of *Boko Haram* on small scale business revealed that:

Most of the people reside here engage in farming or small scale business. When *Boko Haram* invaded our communities most of us lost our property. In fact the emphasis as of then was for rescue not even to save money because many were attacked and killed. Presently we face hardship and uncertainty due to lack of funds to support our business and family, many were killed which affect their families. The damages done by *Boko Haram* were enormous to the extent that it does not only affect business but all institutions became affected. This becomes a serious problem in our coping strategies (IDI with Business Man, 2018).

People in Adamawa north suffer aftermath consequences of *Boko Haram*. They lack social amenities such as adequate food, electricity, water, housing etc. This affects their coping strategies. In an in-depth interview with a business man in Mubi South on the aftermath consequences of *Boko Haram* on the communities revealed that:

Presently we face number of challenges after we returned to our communities. Our homes were set ablaze by the insurgents and looted our property. When we came back, we had to start life afresh. If you are a business man you have to look for fund to start the business and no one support us. We had to look for one way or the other to establish the business and people don't patronize because of shortage of money in circulation. This affect most families and created difficulties like shortage of food, water, lack of housing and people are always in panic because *Boko Haram* can launch attack at any time (IDI with Business Man, 2018).

Banking sector that support small scale business were also affected by the insurgents to the extent that they could not support them. In an in-depth interview with a business man in Mubi North on the aftermath consequences of *Boko Haram* on banking sector revealed that:

*Boko Haram* insurgency affected banking industry as a whole in many places here in Adamawa north. It affected banking industry in two ways, first most of the banks operating were destroyed and relocated, and the banks lost money and property which affected trading and business activities in Mubi. Secondly the banks that resumed cannot serve the customers due to pressure from the customers and level of damages done to the banks by *Boko Haram* insurgents. As such funds or loans are not accessible to small scale traders because the banks are not stable. This affects business and other commercial activities (IDI with Business Man, 2018).

Business cannot thrive without funds to support it. In an in-depth interview with a business man in Mubi North on how they sourced fund and established the business after *Boko Haram* insurgency revealed that:

When we returned to our communities we have nothing here rather than damages done to the entire town. Even food to eat become a problem to us, therefore the emphasis then was to look for sources of food to feed our families. After that, those who were in business had to source for money from their relatives who reside in Yola and other places that were not affected by *Boko Haram*. Most of us that engaged in small scale trading had to collect loan from whole sellers to start the business and after we sold we pay them back and collect goods again this is how the business is surviving despite number of challenges we face (IDI with Business Man, 2018).

### **How to Improve Small Scale Business after *Boko Haram* Insurgency**

Business can only thrive if it is supported with funds. In an in-depth interview with a trader in Maiha on how to improve business after *Boko Haram* insurgency revealed that:

We need government support and intervention to make soft loan accessible to people who engage in business. Philanthropists and nongovernmental organizations also have roles to play in given assistance to traders. Both federal and state government need to render their assistance to the affected people. Shops and other facilities that were damaged by the insurgents need to be rehabilitated. Central Bank of Nigeria in its capacity also needs to assist the traders. Commercial banks that operate here should also come to our aid. This can help in improving our business after the insurgency (IDI with Business Man, 2018).

Business can only thrive in a peaceful environment, the security situation in the north eastern Nigeria need to be improved. In an in-depth interview with civilian JTF in Mubi South on how to improve security after *Boko Haram* insurgency revealed that:

Government should create and reinforce special task force to combat *Boko Haram* insurgency in the affected states. Government need to be proactive in dealing with any kind of security threat in Nigeria. Nigerian government need to partner with the international community in addressing the menace of *Boko Haram*. Religious and traditional leaders should be incorporated and community participation should be encouraged in the fight against *Boko Haram*. If insecurity can be addressed the environment will favour the residents in improving socio-economic activities, in fact in the absence of peace nothing could be achieved (IDI with Civilian JTF, 2018).

Security and peace are highly imperative for humanity to survive, the security situation in the north eastern Nigeria need to be improved. This can improve government revenue and foreign direct investment. In an in-depth interview with a business man in Mubi South on how to improve business after *Boko Haram* insurgency revealed that:

People face serious problems after we returned. The major problem is insecurity and uncertainty that *Boko*

*Haram* can launch attack at any time. There is problem of portable water, shortage of food, houses were destroyed, fuel stations, banks, markets and schools were all affected. In fact government needs to address these challenges for business activities to take place. Business cannot run in a situation where people have no place to live and their children cannot attend schools. *Boko Haram* affected people socially, educationally, psychologically and economically. Therefore, the environment for business can only be improved if such challenges are address. The problem cannot be solve by given assistance to the traders and neglect other problems suffered by the members of the community. A lot has to be done for the affected communalities to return to state of normalcy. This can improve government revenue and foreign direct investment. (IDI with Business Man, 2018).

Security is everyone's business. Members of the society need to report any strange movement to the appropriate authority to ensure safety of everyone. In an in-depth interview with a civilian JTF on how community can contribute their quota in ensuring security of lives and property revealed that:

Community members have greater role to play in ensuring security in their communities. People need to be proactive and reactive in dealing with any kind of security threat in their communities. People have to be vigilant and report any suspicious movement to the security. In fact, peace and security cannot prevail in human society without the support of all. Both security agents and civilians play complementary role in maintaining law and order. The youths, aged, religious and traditional leaders need to partner with security agents saddled with the responsibility of combating *Boko Haram*. This can help in improving the security situation in Adamaw State (IDI with Civilian JTF, 2018).

### Conclusion and Recommendations

This study examined the aftermath consequences of *Boko Haram* on small scale business in Adamawa north senatorial district. The security challenge posed by *Boko Haram* has heightened serious fear among Nigerian populace. The attack has negatively affected all spheres of human endeavours. Business ventures and investments remained closed and affect government revenue. The rise in the activities of *Boko Haram* has brought adverse effect on the population. The activity of *Boko Haram* has negatively affected education, politics, economy, and Foreign Direct Investment. Millions of people were displaced and abandoned their activities in the North Eastern Nigeria. Communities face serious aftermath consequences due to havoc and damages inflicted by *Boko Haram*. This study proffers the following recommendations:

- The findings of the study revealed that traders lost their capital after *Boko Haram*. Central Bank of Nigeria and commercial banks should support small scale traders with soft loan with aim of improving their business.
- The findings of the study also discovered that damages were done to the infrastructure by the insurgents. Federal government should rehabilitate the damages done by the insurgents with aim of assisting the affected communities to improve their coping strategies.
- Social amenities are lacked by the affected communities after *Boko Haram*. Federal government and philanthropists should provide social amenities such as portable water, electricity, transportation, adequate food, drugs, schools and housing with aim of improving the welfare of the affected people
- The study found that small scale traders face hardship to access goods and service after returned to their communities. Philanthropists and merchants should assist the affected traders with subsidize goods and services with aim of improving their business and welfare.
- The study found that members of the community are facing security threat. Federal government should improve the security situation in the affected communities with aim of providing

peaceful environment for business activities to thrive.

- The study revealed that in most of the attacks victims become helpless. Government and humanitarian partners should strategized and strengthen their joint effort in responding to emergencies in the affected communities.

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