

An Assessment of the Effects of Boko-Haram Insurgency on Business Development in North-Eastern States of Nigeria

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Abstract

The paper is aimed to study the Boko-Haram insurgency since it creates economic challenges and drastically reduces the business activities from the affected north-eastern states of Nigeria due to restiveness in those places especially by reducing investment and growth of business in the affected places. So, the research study was conducted using structured interview to collect the views and opinions of business men and women in the six states of Adamawa, Bauchi, Borno, Gombe, Taraba and Yobe in Nigeria. The sampling method adopted for the study was stratified random sampling technique. The instrument used for data analysis was simple percentage targeted to relate socio-economic attributes of business men and women to include their categories of business, age, sex, educational qualification, length of years in business operation, and the reasons for engaging in such businesses. Descriptive statistics (means, frequency and percentages) was used in analyzing the effects of Boko-Haram insurgency on business development in north-eastern region and X^2 statistics was employed to test the hypothesis which states that there is no significant relationship between Boko-Haram insurgency and business development in the north-eastern states of Nigeria. The results revealed that there was significant relationship between the variables and hence a direct consequences involved between Boko-Haram insurgency and the declining business activities in the north-eastern states of Nigeria. The paper therefore recommends that for any government to successfully win the war on terrorists insecurity and insurgency, it must first of all win the battle of development and this is to say invariably governments in the Lake Chad region are to invest greatly in the human development of its citizenry. The paper also recommends that for Nigeria to defeat Boko-Haram and tackle its consequences on people and their businesses the government in the north-eastern states need to look at people's rights and welfare and this has to remain a people oriented response.

Keywords: business activities, Boko-Haram, insurgency, north-eastern states, Nigeria.

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Introduction

Nigeria has the option to shun violence and embrace peace if the country is desirous of living together as one indivisible, indissoluble and united country under one Creator as reflected in the second stanza of Nigeria's National Anthem, "O God of creation, Help our Noble cause, etc". It becomes therefore imperative to pursue peace, justice and progress collectively in order to harness the beneficial social and economic goals of businesses in the 21st century. But defiantly, the end of 2011 general election in Nigeria had results to mass recognition of another set of militant or insurgent group popularly called Boko Haram. This set of militant during the cause of prosecuting their objective have destroyed properties worth Billions of Naira, hindered ease of doing businesses, killed thousands of innocent people and add to religious misconception in Nigeria.

The incidence of cantankerous group in Nigeria particularly the insurgence of Boko-Haram had prevented the development of economic activities in the country. Olaide (2013) posits that the adopted mode of prosecuting their objective have posed serious danger to the Nation called Nigeria and its citizens without excluding foreigners. The insurgencies of Boko-Haram have reduced drastically the government derivation from the affected region due to restiveness in those places as well as reduced investment and growth of business in the affected places without excluding government executed project. No wonder 2011 World Investment Report of

the United Nations Conference on Trade and Development reported that lull in business activities caused by insecurity in Kano State alone has cost the Nigerian economy N1.3trillion (\$6 billion) as a result of attacks by the Boko-Haram group. It was further reported that the report monitored on the Voice of America (VoA) has also shown that Centre for Research and Documentation in Kano attributed the development to a drop in earnings for nearly all businesses in the state.

It remains a paradox that Nigeria which has one of the biggest economies in Africa, a country which is blessed with human, natural and mineral resources has a large number of people who are considered poor by every definition. This coupled with the injustice, corruption, poverty, underdevelopment and lack of education are what breed insurgency and Nigeria must rise up to tackle injustice, corruption, poverty, underdevelopment and lack of education to defeat Boko-Haram insurgency just as this research paper christens the urgent need for the Nigerian government to tackle the challenges of the Boko-Haram especially in the north-eastern states of Nigeria. It should be noted that the scope of this paper was restricted to Boko-Haram matters as it affects business activities in the north-eastern states of Nigeria. Obviously, despite the Boko-Haram carnage, businesses have remained the major drivers of economic change in the north-eastern states of Nigeria, though the scene poses both threats and opportunities to the average business owners. To overcome these challenges, this research work underscores that the Boko-Haram insurgency must have to be brought to standstill and uncompromised commitment to business development must remain inevitable. The study is therefore guided by the following research questions:

- 1) What are the effects of Boko-Haram insurgency on business activities?
- 2) What are the causes and manifestations of Boko-Haram insurgency?
- 3) What are the dimensions of the areas most affected by the Boko-Haram insurgency?
- 4) What are the suggestions to the effects Boko-Haram insurgency has on business development in the affected areas?

Review of related literature and relevant concept

This research is aimed to gather ideas from other intellects through secondary or qualitative data so as to compare, contrast and authenticate the result of the research under analysis. It is a well-known fact that no man is an island or can be the house of all knowledge since knowledge is akin to a bush, which comprises uncountable trees, no man can possess all. All these axioms point us to the fact that reviewing the literature is indispensable in any given research study. With the afore stated in mind, this research work would delve into people works on this related topic focus 'the effects of Boko-Haram insurgency on business development in north-eastern states of Nigeria', climb some salient points that will help in reaching an extensive analysis and conclusion which will pave leeway to resourceful and acceptable recommendations.

Boko-Haram and the threats of doing businesses in the north-eastern states of Nigeria

While delving into challenges of the Boko Haram insurgency, there is no gain in denying the fact that Mallam Mohammed Yusuf is the one that officially founded Boko Haram in 2002 in the city of Maiduguri. The official name of Boko Haram that is object of discussion here is *Jama'atu Ahlis Sunna Lidda'awati wal -Jihad* which in Arabic Language means "People of the way of Prophet Muhammed (peace be unto him) and Community (of Muslims) in line with the earlier generation of Muslims" which are firmly rooted in the as-Salaf teachings propagated by the like of Nasraddeen Albani and Ibn Taimiyya, not Media and Public/Community coinage name "Boko Haram" which simply means "Western secular education is Islamically prohibited" (Olaide, 2013). In reference to DCCN (2009) cited in Olaide (2013) defined Boko-Haram to mean that evangelism deceptively camouflages as Western education is islamically unacceptable.

It's our humble view that Boko-Haram during the cause of prosecuting their objective has done great harm to this Nation called Nigeria. Since the end of the civil war no calamity of enormous proportion has befallen the fledging nation – state more than the harrow unleashed by the dreadful sect – Boko-Haram. Many lives have been lost property worth billions of naira have been destroyed. Nobody is insulated from the attack. Government officials and buildings, traditional rulers, police and military formations and church worshippers are targets. On daily basis, there is panic. So corroborating this, Yusuf (2013) cited in Sawab (2013) posits that, Boko-Haram had moved on from targeting security forces and politicians to attack on soft targets such as school students, villagers and travelers because of the formation of vigilante groups who now reveal their identities and even arrest them.

The unending attacks on the military and the looting of arms by Boko-Haram obviously threaten the fragile peace being enjoyed by residents of Maiduguri in the past three months. There are also concerns that Boko-

Haram's continued assault on towns and villages located around a 100 kilometre radius of Maiduguri, could possibly weaken the defense around the capital city (Premium Times, n.d. cited in Desert Herald, 2013). It is on record that thousands of people, civilians, soldiers and policemen and above all members of the Boko-Haram have been killed and many more have sustained various forms of injury and business grounded to a halt as a result of insecurity in states which some has twice been under emergency rule imposed by the Federal Government (Mari, 2013).

The economic effects of militancy insurgency in Nigeria simply connote consequential effect on people and government's life which can be viewed from 2 different perspectives. They are the effect on the State that is, Nigeria and individual member of the State that is, Nigerian; particularly residents of Bauchi, Borno, Yobe and neighboring State. The militants; not limited to Boko-Haram alone by their nature are used to crippling the economic activities of any place they spread their tentacles as well as led to migration of people from the affected place due to restiveness. No wonder the Nation Newspaper (2013: 3) cited in Olaide (2013) reported about the activities of Boko-Haram thus: Borno and neighbouring Yobe State – the epicenter of the activities of the sect – have been crippled economically. Thousands of people have died in the sect's bloody campaign.

It must be noted that Boko-Haram have not only led to closure and or abandonment of people's business activities within affected region but also led to migration of people from the affected Region as well as once led to reduction of people's patronage of product from Northern Region because of rumour that member of Boko-Haram are planning to send poisonous product from their region to other parts of Nigeria. No wonder Mr Umar Ibrahim Yakubu (Leadership Newspaper: 2012) cited in Olaide (2013) opined thus in respect of Boko-Haram: we discovered that 97 per cent of businesses were negatively affected by the security problem. Some of them had to close down, some of them had to retrench their workers, and others had to cut down in the number of hours of operation.

The economy of several states in the north eastern part of the country has already been crippled by the Boko-Haram war and it would take several years with the support of the Federal Government and International community for it to recover. Consequent upon this, for example, in Maiduguri, the Borno state capital, residents have only 10 hours of every day to attend their daily businesses; the remaining 14 hours are observed under restricted curfew. It has been like that for about three years now. Most businesses that used to thrive in the evening hours are now crippled. Prices of commodities, including water, cooking gas and commodities for daily sustenance have had their prices jacked up (Haruna, 2015).

The spate of attacks on farmers within the states, and the Boko-Haram insurgency had caused them the loss of well over ₦3 billion worth of food crops, especially rice, in the last three years. "We have suffered a great deal as farmers in the last three years. We have lost well over three billion naira worth of food and grains production due to insecurity in the state". May young and old farmers have been forced to leave their farms and many forfeited their already planted crops. "In the past, we in Maiduguri, Jere and Marte areas were leaders in the production of wheat, grains, rice and maize. But today, the reverse seems the case; we no longer bring out the usual daily supply of at least 20,000 bags of rice of the market" (Namadi, 2015 cited in Haruna, 2015).

Hence, in 2013 when the Boko-Haram violence escalate, more than 19,000 wheat farmers in Marte local government area could not harvest their crops due to the attacks by Boko-Haram terrorists, and they have not been able to return to farm again since then. Indeed, the Managing Director of Chad Basin Development Authority (CBDA), Dr. Garba Abubakar Iliya, once informed journalists that about 5,000 hectares of wheat under South Chad Irrigation Scheme (SCIP) of the Authority, were cropped in 2013, but the farmers could not finish the harvests due to the activities of the insurgents which forced the farmers to abandon 3,500 hectares of wheat, which were destroyed and pilfered by stray animals and thieves (Haruna, 2015).

The destruction of farmlands and food items, Borno, Adamawa and Yobe states have also witnessed a massive exodus of residents, mostly businessmen who are non-natives of the region. Going through the major towns of Damaturu and Maiduguri where the insurgency was at its worst one would see major streets with shops locked up and their Igbo, Yoruba and other South-South owners having fled the towns (Haruna, 2015). Added to this, Garba (2015) cited in Haruna (2015) conceive that, in the past, Maiduguri was like the headquarters of all kinds of automobile spare parts, with customers coming from Adamawa, Gombe, Damaturu and even from Chad, Cameroun and Niger countries to get their cars fixed here because we had all kinds of spare parts market here. But with the increased attacks by Boko-Haram, most of our Igbo spare parts dealers have fled, and the few ones that are on ground would only order spare parts on request. This has made business very difficult for us.

Added to the above, Marama (2015) put forward that, Baga market which was initially an international fish market had witnessed series of bombings and killings in recent past. However, customers still troop to the market for smoked bush meat and fish bought all the way from the Lake Chad Basin. To some certain extent, Haruna (2015) further round up that, life continues to bite harder for residents of volatile north-east Nigeria states. While residents in over 15 local government areas of the states have been displaced and pushed into the state capital, Maiduguri. Major economic activities like farming, fishing and international trading that have been the pre-occupations of the displaced people are left unattended to for two years running.

The band wagon of Boko-Haram insurgency in the north-eastern states of Nigeria

Ever since the extra-judicial killing of the leader of Boko-Haram, several parts of Nigeria had yet to know peace, as all entreaties made to pacify and negotiate peace with the terrorists group like their counter parts in Somalia and Mali, have remained monumental failures. Several sporadic experienced gun attacks, bomb blasts and suicide attacks have killed or are killing not only soldiers, police and other security operatives but, many civilians as well as their businesses are caught between cross fires or targeted. The weird situation has not only affected social lives but economic as well as the people doing businesses are still counting losses in affected areas.

Businesses are the vehicle of economic activities that would lead to national economic development. It therefore follows that businesses play a great role in the process of development and as such can be hampered by the absence of adequate security, poor state of infrastructure, and other effects of corruption as we now find in Nigeria. It's quite clear that states in Nigeria affected by the security challenges for the past years have diverted most of their resources to provide security in their states and were left with little funds for infrastructural development in the states (Buni, 2013 cited in Idris, 2013). For example, Adamawa state alone requires ₦23 billion to restore destroyed public institutions by Boko-Haram insurgents when they held sway in the state (Ismail, 2015). Apart from the financial burden, economic activities in major commercial cities like Mubi and Ganye in Adamawa State have come to a standstill. Also the Nigerian-Cameroonian border trade has been severely affected (Ismail, 2013).

As a result of the heavy expenditure on the maintenance of security personnel, the governors of Adamawa and Yobe States have raised alarmed, arguing that the Federal Government is not doing enough to tackle the insurgency, due to poor operational and communication facilities. Putting the figures in perspectives, the government official argued that, Adamawa State received between ₦2 billion and ₦2.7 billion every month, but this figure kept dwindling (Ismail, 2013). In a letter signed to express similar grievance, Galtimari, (2015) posited that they have witnessed very high scale wars that led to dehumanization of our citizens, they have been enslaved and many rich dwellers that were known to be exporters of farm produce, international transporters, high level commercial farmers and marketers have been turned from being rich to being dependent upon.

Despite the fact that Nigeria is endowed with lots of natural gifts are still far behind in terms of the economic and social progress required to impact the well being of the average Nigerians. As a result of it one half of the population live on less than one dollar per day and as well top three Countries in the world that have the largest population of poor people (Olaide, 2013: 160) cited in (Olaide, 2013). This among others served as one of the reason why larger part of Nigerian youths are unemployed and the employer of some of the available jobs are stressing importance on working experience as criteria for securing the job thereby resulted to poverty which as a matter of fact makes them available for easy inducement for militancy and other social vices like political thugs among others. No wonder, World Bank in an outcome of the research conducted in respect of Niger-Delta crisis view poverty as one of the key causes of conflict when it stated that the key root cause of conflict is the failure of economic development such that many of the world's poorest countries are locked in a tragic vicious cycle where poverty causes conflict and conflict causes poverty" (Punch Newspaper, 2007: 9) cited in (Olaide, 2013).

It's the resultant effect of poverty and unemployment that makes angry people particularly youth available in all parts of the federation for easy inducement for militancy and other social vices as well as increased people's apathy towards aiding security agent in combating militancy and other social vices in Nigeria. No wonder, Iwuanyanwu (2012) cited in Olaide (2013) was of the view that high level of unemployment in the country is alarming and the government needs to address the issue if it hopes to win the war against insecurity.

It's on this basis of the above that this paper believed that the underdevelopment in Nigeria as a whole with exception of few places is serving as main drive behind larger part of social vices that is troubling Nigeria

today, Boko-Haram and Niger-Delta militancy inclusive. Hence, many of the killings taking place have no connection with the teachings of all religions, but are killings by the coalition of people with all sorts of grievances rooted in economic wants. Herein, Karzai (2013) advice that Boko-Haram should stop burning schools, mosques, churches in the name of Islam. One should not destroy their country if they are true Muslims, one should protect lives because in Islam if you kill one, it is as if you have killed the whole of humanity and if you save life, it is as if you have saved the whole of humanity.

The ground work ought to be done to nip the militancy in the bud especially that the north-eastern region of the country is engulfed in crossfire. Boko-Haram insurgency, which had more or less been allowed to fester for about five years has catch up with the north eastern states, this is evidence with Alkali (2013) assertions who observed that the whole corridor from the Lake Chad to Nile valley up to the Mediterranean is a corridor of war. There is a massive arms trade going on. Look at the Central Africa Republic and Darfur; they are problem areas. Now, was there any communication with the leaders of Chad, Cameroun, and Niger for a coordinated approach to tackle this problem? These countries were suffering from this problem, but at this point, we're at the receiving end. Unless you tackle the situation based on knowledge, you cannot get it right.

Material and methods

The study was undertaken to examine the effects of Boko-Haram insurgency on business development in north-eastern states of Nigeria. The study adopted the survey research design and data were drawn from both primary and secondary sources. The primary data were elicited from respondents drawn from all the north-eastern states of Adamawa, Bauchi, Borno, Gombe, Taraba and Yobe States; while the secondary data were from previous secondary works and contributions. Then, the research study was conducted using structured interview to collect the views and opinions of business men and women in these six states of Nigeria. The sampling method adopted for the study was stratified random sampling technique. The instrument used for data analysis was simple percentage targeted to relate socio-economic attributes of business men and women to include their categories of business, age, sex, educational qualification, length of years in business operation, and the reasons for engaging in such businesses. Descriptive statistics (means, frequency and percentages) was used in analyzing the effects of Boko-Haram insurgency on business activities and X^2 statistics was employed to test the hypothesis, which states whether there is significant relationship between Boko-Haram insurgency and business development in the north-eastern states of Nigeria.

Results and discussion

This research is a survey and primarily descriptive in nature. As this research attempts to assess the effects of Boko-Haram insurgency on business development in north-eastern states of Nigeria, so the socio-economic parameters of the respondents were analyzed to make inferences.

Table 1. Socio-Economic Characteristics of the respondents

Parameters	Frequency	Percentage
Age:		
18-30 years	34	21.8
31-45 years	49	31.4
46-65 years	46	29.5
66 years and above	27	17.3
Total	156	100
Sex:		
Female	47	30.1
Male	109	69.9
Total	156	100
Educational qualification:		
Degree/HND	27	17.3
NCE/ND/OND	34	21.8
SSCE	49	31.4
First School Leaving Certificate	46	29.5
Total	156	100
Length of years in business activities:		
<1-5 Years	34	21.8
6-10 Years	39	25.0
11-15 Years	35	22.4

Table 1 (cont.). Socio-Economic Characteristics of the respondents

16-20 Years	27	17.3
21 and > Years	21	13.5
Total	156	100
Reasons for business engagements:		
Business flexibility	16	10.3
Business inheritance	25	16.0
Business job security	57	36.5
Business proximity	17	10.9
Business self-reliance	41	26.3
Total	156	100

Source: Field data (2015)

Accordingly, Table 1 above discloses the socio-economic characteristics of the respondents in the north eastern states of Nigeria. The data on age distribution shows that 21.8% of the age range falls between 18-30 years of age, 31.4% within 31-45 years of age, 29.5% were within 46-65 years of age and while 17.3% are within 66 years of age and the above. This study implies that the respondents in the study area are mostly of active populations that are economically more productive than the older ones. In terms of gender statistics, most of the businesses are less managed by the female (30.1%) in comparison to the male equivalent, which constitute 69.9% majority of the entire 156 total respondents. By reviewing the margin between the two genders, one can conclude that considerable numbers of women are into businesses side by side with men complement in the study area. Similarly, the educational qualification of the respondents are mostly holders of Senior Secondary Certificate of Education with (31.4%) respondents, First School Leaving Certificate holders (29.5%) and National Certificate of Education (NCE)/Ordinary National Diploma (OND)/National Diploma (ND) holders (21.8%) as well as the Degree/ HND holders constitutes 17.3% revealing the extent of their exposure to western education in the study area. With respect to the length of years in business operation, the results spell out that 21.8% had being in the business for less than a year and up to 5 years in the business ventures. Whereas 25.0% serve for 6 to 10 years while 22.4% served between 11-15 years and 17.3% are within the business operation range between 11-20 year and lastly 13.5% indicated that they engaged in businesses for the period of 21 years and above. By implication, it portrayed the duration of doing businesses in the study area. In addition, the study further showed the reasons of doing business to some extent that 10.3% are doing business for the sake of business flexibility, while 16.0% are doing business because of their birth right to family inheritance, and the majority that make up 36.5% are doing it for the sake of job security, whereas 10.9% are meant for business proximity and the remaining 26.3% are doing business for the sole purpose of self-reliance. By implication, these advance the purpose and ease of doing businesses in the north eastern states of Nigeria.

Table 2. Responses on the relationship between Boko-Haram insurgency and business activities in the north-eastern states of Nigeria

Parameters	Frequency	Percentage
1. There is no significant relationship between Boko-Haram insurgency and failure of business activities in the north-eastern states of Nigeria.	24	15.4
2. There is significant relationship between Boko-Haram insurgency and failure of business activities in the north-eastern states of Nigeria.	132	84.6
Total	156	100

Source: Field Data (2015)

Table 2 above revealed that the respondents' opinions on the relationship between insurgency and business activities in the north-eastern states of Nigeria. The results revealed that 15.4% had advanced their judgments that there is no significant relationship between Boko-Haram insurgency and failure of business activities in the north-eastern states of Nigeria. Whereas 84.6% holds the notions that there is significant relationship between Boko-Haram insurgency and failure of business activities in the north-eastern states of Nigeria. By implication, the study contend that when there is wide spread insecurity as a result of Boko-Haram insurgency, it could affect business investment, the entire business organization or some aspects of its operations which include production, marketing, finance and human resource (H/R). Therefore, this research study has proven the viewpoint of Achumba, et al. (2013) that the coordinated attacks from the Boko-Haram sect in the northern part of the country, besides making life miserable for Nigerians, has affected so many businesses operating in that region.

Table 3. Responses on the consequences of Boko-Haram insurgency on business development in the north-eastern states of Nigeria

Parameters	Frequency	Percentage
1. There are negative consequences of Boko-Haram insurgency on business development in the north-eastern states of Nigeria.	156	100
2. There are positive consequences of Boko-Haram insurgency on business development in the north-eastern states of Nigeria.	000	000
Total	156	100

Source: Field Data (2015)

Table 3 above depicts the respondents’ opinions on the consequences of Boko-Haram insurgency on business development in the north-eastern states of Nigeria. The results in the affirmative showed that the 100% responses believed that there are negative consequences to the incidence of Boko-Haram insurgency on business development in the north-eastern states of Nigeria. Thus, the Boko-Haram insurgency discourages investment as it makes investment unattractive to business people. This is because it increases the cost of doing business either through direct loss of goods and properties or the cost of taking precautions against business risks and uncertainty. These costs could have a negative impact on business development and progress. This study result is congruent with the outcomes of the work of Ujah and Eboh (2006). Therefore, the Boko-Haram insurgency situation can, and in many cases, actually halted business operations during the periods of their violence activities and also caused the outright closure of many business enterprises especially in the areas or zones where incidences of insurgency is rife and are on daily occurrence, in a bid to protect lives of operators and business property. Generally, if there is no peace and security, it is extremely difficult for businesses to survive. Ordinary citizens having small and medium scale businesses cannot open shops for business transactions. Insurgency everywhere is a risk factor which business owners and managers dread and wish to avoid by relocating their businesses elsewhere. Also those business enterprises that rely on availability and regular supply of raw materials for production may be halted from their normal business activities. Security problems can cut off supply of such raw materials. When a firm is unable to access raw materials needed for production due to insecurity in the source, it can disrupt production activities. There is no doubt that businesses which source of raw materials are in the north-eastern states would be faced with that threat, if the insecurity situation becomes worse.

Conclusion and recommendations

As the management guru, Peter Drucker has once said: “Intelligence, imagination, and knowledge are essential resources, but only effectiveness converts them into results, by themselves there is always limits to what one can do” (Shettima, 2015 cited in Oyilola, 2015). It is indeed correct to say, therefore, that the various governments at states and the federation have been responsible to the unpleasant situations going on in the north-eastern states of Nigeria. In this regards, in order to find lasting solutions to the coterie of socio- political as well as socio-economic violence going in the northern eastern-states of Nigeria, it is instructive to remind leaders in Nigeria that there can never be any meaningful development if there is no peace and harmony including enjoying the loot they looted. There will be no peace without social, economic and political justice across the land in every stratum of our lives. The overall recommendation of this paper suggested that for any government to successfully win the war on insecurity and insurgency, it must first of all win the battle of development i.e. invest greatly in the human development of its citizens, and equally the government need to look at people’s rights and welfare and this has to remain a people oriented response. This is to say invariably governments in the Lake Chad region are to invest greatly in the human development of its citizenry. The paper also recommended that for Nigeria to defeat Boko-Haram and tackle its consequences on people and their businesses the government of north-eastern states need to look at people’s rights and their welfare and such states have to remain people oriented response government.

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