

## **An Impact Assessment of Boko Haram Insurgency on Commercial Activities in Mubi Town**

**Salama Sajo**

Department of Sociology and Anthropology

Adamawa State University, Mubi - Nigeria

salamasajo194@gmail.com

### **ABSTRACT**

The deadly insurgent group, Boko Haram had in the last seven years (from 2009 -2015) gradually and systematically made the entire northeastern Nigeria vulnerable in terms of security. Although Plateau State and the Federal Capital Territory, Abuja, got their own share of the sect's attacks, the worst affected is the northeast. Mubi as one of the big commercial towns in the northeast, no doubt, would be one of the admired targets of the insurgents. The sporadic insurgent attacks by the Boko Haram in Mubi started in the year 2012. By the year 2014, their activities had heightened which eventually led to the capture of the commercial town. This paper reveals the impact of the Boko Haram insurgency on commercial activities in Mubi metropolis which include among others, loss of lives including business operators, destruction of shops and other corporate buildings, loss of money and valuable items and decline of some business partners who felt the town is not safe for business. In fact, some business operators did not return to Mubi since the insurgents overran the town. At the end of the study, recommendations were made on how to revitalize commercial activities in Mubi.

### **INTRODUCTION**

Since December, 2012 Mubi town began to witness sporadic shootings of guns by unknown gunmen. These shootings, once in a while, claimed lives of innocent or intended victims. Gradually, from sounds of gunshots, it escalated to sounds of grenades. Whenever these sounds are heard, people in Mubi will quickly withdraw from their normal activities and lock themselves in their houses. The unprecedented blow of the Boko Haram on Mubi was the attack of 29 October, 2014. That day, Mubi was invaded by the Boko Haram sect, and virtually, the overwhelming majority of the town dwellers ran and fled the town except the aged, the helpless crippled, the

apologists of the sect and few others who just decided to face the worst. The 29th October, 2014 was the market day in Mubi. Business transactions were at its peak when the Boko Haram invaded. The loses at various markets such as the cattle, grain and main markets as well as the various shops on the streets can only be quantified in billions of naira. Few days later, eight banks were looted and bombed thereby causing damage and loses running into millions of naira.

## **THEORITICAL FRAMEWORK**

What happened in Mubi may well be explained in the light of the Conflict theory. The conflict as a concept has been well highlighted by Dhrendorf (1976), who saw it as a basic factor underlying societal dynamics.

Dhrendorf cited an industry as a case where all participants are interested in self-gain. As a result, there is bound to be conflict as participants in the industrialization process try to out-do each other in the quest for self-gains (Anugwom, 1997:99). Conflict is believed to represent a condition of disharmony within an interaction process usually as a result of a clash of interests between or among the parties involved in some form of relationship (Imobighe, 2003:20). But Nnoli (2003:1), refers to conflict as contradictions arising from perceptions, behaviours, phenomena and tendencies, while Mialli (1992), believed that conflict emerges where a clear contradiction exists or is perceived to exist among the participants who view the outcome as extremely important. It can be deduced from the above contributions that conflict is a behavioural pattern involving two or more individual ties, which can be inter-personal, inter-group, interorganization and inter-state (Afegbua, 2010:12).

For sure, Law Enforcement and Security Operatives fled Mubi because of the force of conflict of the insurgents thereby giving them ample opportunity to cart away with valuables and crippled business activities.

One may wonder how a big commercial center with a large population could be captured. What could have happened to the flourishing businesses? What is the impact on financial institutions? What negative impact does it have on neighboring towns and the distant town/cities that have a direct business link with Mubi? This paper intends to assess the impact of the Boko Haram insurgency on commercial activities in Mubi.

## **THE RISE OF BOKO HARAM IN NIGERIA**

Mohammed Yusuf founded the movement that would evolve into Boko Haram in 2002 in Maiduguri, the capital of Borno state (Hill, Jonathan N.C., 2010). Yusuf was a student of sheik Abubakar Gumi, spiritual leader of the Izala movement in the early 1990's (Ulph, Stephen, 2013) and was also mentored by Sheik Ja'afar Adam (Owolade, femi, 2014). Reportedly, many of Yusuf's earliest followers were from the Izala movement (Civil Society representative and researcher, 2014). He moved into a leadership position at the Ndimi and Daggash mosques in Maiduguri, Borno state, although he was expelled from both by 2002 due to his increasing extremism (Owolade, Femi, 2014). The Boko Haram official name is Jama'atu Ahlis Sunna Lidda'awati Wal Jihad meaning "people committed to the propagation of the prophet's teachings and Jihad" (Okpaga, Ugwu and Eme, 2012:82). Boko Haram according to the local Hausa language is simply translated to mean western education is forbidden or is a sin (ibid). The residents gave the group this name because of its strong aversion to western education, which is viewed as corrupting Muslims.

After his expulsion from Ndimi and Daggash, Yusuf established his own mosque and Islamic school to serve as a magnet for primary and secondary pupils who, in response to his teachings, would abandon westernized schools in the belief that western education (Boko) is a sin (Haram) (Owolade, Femi, 2014). Preaching radical sermons against the Muslim establishment as well as the state, Yusuf attracted a wide following, originally called the Yusufiyya, in Northern Nigeria and bordering areas of Chad and Niger (Adegbulu, Femi, 2013). Influenced by Saudi Arabian scholar Abubakar bin 'Abdullah Abu zayad', Yusuf rejected the modern Islamic schools embraced by the Izala movement as well as secular education. He also turned against the Nigerian state and rejected the Sultan of Sokoto as the nominal head of all Nigerian Muslims (Pate, Amy 2014).

Initially, non-violent Yusuf attracted disillusioned youth who viewed him as a "moral crusader" (Government researcher. Interviewed by Amy Pate, 2014). Yusuf gave grants and financial assistance to his recruits, including loan to start up small businesses (Government actor engaged in conflict management. Interviewed by Amy Pate, 2014). In turn, recruits contributed funds (gained either licitly or illicitly) back to the common purse (Government security official.

Interviewed by Kop'ep Dabugat, 2014 cited in Amy Pate, 2014). In 2014, Yusuf and several thousands of his followers established a settlement, called "Afghanistan" near Kannamma, Yobe state, reportedly in emulation of the prophet Mohammed's migration (or Hijra) from mecca to medina (Hill, Jonathan N.C.2010, cited in Amy Pate, 2014). Multiple informants noted that former Bomo Governor Ali Modu Sheriff empowered Yusuf's group in its early years by arming and otherwise financing them and employing them for electioneering activities in a personal militia known as Ecomog; building personal militias during election season is a relatively common practice by politicians (Civil Society representative from Borno. Interviewed by Bukola Ademola - Adelehin, 2014 cited in Amy Pate, 2014).

Small Skirmishes between Yusuf's followers and Nigerian authorities first erupted in late 2003 and early 2004. The Nigerian media then labeled the group "the Nigerian Taliban" (Loamier, Roman, 2012 cited in Amy Pate, 2014). In September, 2004, following more attacks, the Nigerian army went on the offensive against the group, dismantling the "Afghanistan" settlement and killing 27 followers (Loimeier, Roman, 2012 cited in Amy Pate, 2014).

Violence subsided until June 2009, although the group did not disband. The next confrontation was prompted by new law regarding motorbikes, including a ban on driving at night and requirement to wear helmet (Amy pate, 2014). Police check points were used to enforce the new rules. Following the refusal of the sect's members to follow the new law, a clash erupted with police in Bauchi state in which 17 members were shot ( Loimeiere, Roman, 2012 cited in Amy Pate, 2014), setting off a series of attacks and counter-attacks (Agbiboa, Daniel E. 2014 cited in Amy Pate, 2014). The violence spread from Bauchi to four additional northern Nigerian states, with at least 900 killed in Maduguri alone (Loimeire, Roman, 2012 cited in Amy Pate, 2014). Yusuf was taken into police custody and extra judicially executed (Loimeiere, Roman, 2012 cited in Amy Pate, 2014). The moment of Yusuf's killing by Nigerian security agents is widely seen as the critical toning point in the evolution of Boko Haram (Civil Society representative and researcher. Interviewed by Amy Pate et al, 2014).

Following Yusuf's death and subsequent crackdown on suspected supporters, Boko Haram went underground. Nigerian authority announced victory over the group. However, a year later, in

September, 2010, the sect re-emerged under the leadership of Yusuf's second-in-command Abubakar Shekau with an attack on Nigerian prison, resulting in the escape of 700 prisoners, including 150 Boko Haram members (Abubakar, Aminu, 2010). Under Shekau's leadership, Boko Haram have evolved from fringe religious movement into one of the most lethal terrorist organizations in the world (Simonelli, Corina et al, 2014).

Boko Haram's principal goal is to create a strict Islamic state in the North that it believes would address the ills of society, including corruption and bad governance (International, Crisis Group, 2014). The sect's core beliefs are the strict adherence to the Quran and Hadith (sayings of the prophets Mohammed), and their interpretation as sanctioned by Ibn Taymiyya (the preferred scholar of Mohammed Yusuf), the sect's leader (Insurgency in Nigeria, 2009).

One may wonder why Boko Haram still has youths trooping to join the sect despite its inhumane approach in its activities. To answer this, Awojobi (2014) and Onuoha (2014), cited in Oladayo N.A (2014) posit that the high-rate of poverty in Nigeria has made the youths enlisted in the rank of Boko Haram foot soldiers which has elongated the conflict since 2009.

### **NATURE OF ATTACKS OF BOKO HARAM**

Boko Haram has shown, to a far greater degree than other terrorist groups, a propensity for coordinated attacks, defined as attacks against multiple targets (either in the same general location or dispersed geographically) in the same day (START, 2015). Below is some of the nature of attacks of Boko Haram on commercial activities:

Arson simply means malicious burning to destroy property. The Boko Haram sects do set buildings and valuable properties on fire in furtherance of their insurgency. For instance, it is pertinent to remind ourselves of the burning down of the Police stations and government offices in Borno State in 2009 following the clamp down on some of the sect members who refused bluntly to abide by the law establishing the wearing of crash helmets by motorcycle riders (Ovaga Okey). To further elaborate on this, majority of the churches in Mubi were burnt and shops were set ablaze at the main market when Boko Haram invaded the town.

### **Looting**

Boko Haram also engaged in a campaign of bank robberies in the northeast. A 2012 report suggested that Boko Haram had stolen up to 3 million USD, although that figure could not be verified (Walker, Andrew 2012). While bank robbery was of particular importance up until the summer of 2013 (Diplomatic source), it has declined since the declaration of the state of emergency in May, 2013 (Government Security Official). Boko Haram has also engaged in looting when it attacks towns, villages and security installations. Informants reported that when Boko Haram attacks, its members frequently carry off everything of value that they can find, including cash, foodstuffs, toiletries, medical supplies, and weapons (Civil society representative engaged in democracy and development).

### **Killing**

It is a well-known fact that Boko Haram insurgents do not spare their victims whoever they are. More so, they have interest in wealthy members of the society whom they feel should support their cause with their finances. When these wealthy business men refuse to cooperate, they get killed. Thousands of lives have been lost during the insurgency (International Crisis Group, 2014). For example, it was reported over the radio that Boko Haram invaded a commercial town known as Baga in Borno State in 2014, killed hundreds of business men who engaged in fish business. The scenario was rather unfortunate.

### **Bombing**

In prosecuting their objective, Boko Haram are used to bombing Churches, Mosques, Police Stations, Schools; Universities inclusive and other Government owned Properties as well as privately owned properties without excluding innocent souls through the machinery of suicide bombers as well as slaughtering and kidnapping people; alien inclusive which have resulted to demise of the larger percentage of their victims (Dauda, 2014). Business premises are not spared in these bomb attacks. For example, when Boko Haram attacked Mubi, seven banks out of nine were bombed.

## Kidnappings

In its raids against towns and villages, Boko Haram also had routinely kidnapped individuals who were later forced to fight or otherwise provide support to the group (Civil society representative from Borno engaged in humanitarian assistance). Informants also reported other uses of coercion and intimidation to recruit fighters, with coercive strategies becoming increasingly important since spring, 2013 (Diplomatic source). It is also a known fact that on

April 15, 2014, Boko Haram attacked a government girls' school in Chibok, Borno state and kidnapped over 250 female students (Awojobi, 2014). Efforts to release the girls prove elusive; while the sect kept using them as human shield. Business owners were usually kidnapped because the Boko Haram knows that they will get huge amount of money as ransom from the family of the business owners.

## TYPES OF BUSINESS ACTIVITIES ATTACKED BY BOKO HARAM IN MUBI

The table below shows some of the business activities attacked by Boko Haram insurgents in October, 2014 in Mubi and the estimated monetary value lost in Nigerian Naira.

**Table 1: Types of business activities attacked by Boko Haram in Mubi**

Type of business attacked	Number of outlets sampled	Value of money lost
Financial institutions	05	2,700,000,000.00
Cattle market	whole market	350,000,000.00
Grain market	whole market	800,000,000.00
Main market	whole market	3,000,000,000.00
Super markets on the streets	10	24,000,000.00
Cement shops	10	36,000,000.00
Poultry farms	10	24,000,000.00
Electronic shops	10	22,800,000.00
Boutiques	10	33,000,000.00
Building materials	05	46,000,000.00
Pharmaceutical outlets	10	26,000,000.00
Total		7,061,800,000.00

Source: S. Sajo, 2016.

## **OBJECTIVES**

The aim and objectives of this paper is to do an impact assessment of Boko Haram attacks on commercial activities in Mubi and surrounding Local Government areas of Adamawa State. While the specific objectives are:

- i. To determine the nature of commercial activities in Mubi before the prevalence of Boko Haram insurgency in comparison with the current state of commercial activities.
- ii. To assess whether the changes in commercial activities is a direct effect of Boko Haram insurgency.
- iii. To assess how the changes in commercial activities in Mubi affected other areas.
- iv. To determine the extent to which the Boko Haram insurgency has affected the capital base of business operators in Mubi metropolis.
- v. To determine the extent to which patronage of markets in Mubi has been affected by the insurgency.

## **METHODOLOGY**

The researcher adopted primary data in carrying out this study. The primary data used include questionnaires and key informant interview. This enabled the study to be broad based. A total of 300 copies of questionnaires were distributed with 60 each for the following spheres of business activities: Financial institutions, Cattle market, Main market, Grain market and Major shops on the major streets of Mubi metropolis. Key informant interview was conducted in order to uncover those issues that may not be elaborated well while filling the questionnaires. In addition, the researcher keenly observed the commercial activities as they unfolded since the researcher is a resident of Mubi metropolis.

The secondary data was made up of earlier studies documented in textbooks, journals, newspapers, periodicals, etc. concerning the subject.

## **SAMPLING DESIGN**

A simple random sampling was used in data collection to ensure probable equal chance of being included in the sample. In other words the population subject was given equal and independent chance of being selected. This sampling technique carries the advantage of a better validity and



accuracy. Therefore a sample size was taken to represent a whole in order to ascertain the issues that will be identified in the course of the study.

A sample of 60 respondents each was drawn in five selected type of commercial activities which include financial institutions, cattle market, main market, grain market and some major shops on major streets of Mubi, bringing a total of 300 respondents; thereafter, their responses were generalized on the 7, 200 total populations. 3 respondents each was also interviewed from the selected commercial activities thereby giving a total of 15 respondents interviewed.

### **STATISTICAL DESIGN**

For the purpose of analyzing the data that was collected from the field, the researcher used simple percentage method to analyze the data sourced from primary and secondary sources in an attempt to arrive at a given result. The use of tables and figures in relation to descriptions and explanations was employed to further interpret and analyzed the data collected. The sampling method and technique that was used in this research was the random sampling style which was used to collate data.

### **GEOGRAPHICAL AREA**

Mubi town is in north-eastern Adamawa State, north-eastern Nigeria. It lies on the west bank of the Yadzaram River, a stream that flows north into Lake Chad, and is situated on the western flanks of the Mandara Mountains (Encyclopaedia Britannica). At present, Mubi metropolis is made up of parts of Mubi-North and Mubi-South local governments, (which is the urban center). Mubi shares boundary with other towns such as Michika from the east, Hong in the west and Maiha in the south. The 2006 population census revealed that Mubi-North had 151,515, while Mubi-South had 129,956 people (National Population Commission web). Mubi metropolis therefore housed a greater percentage of the population, while the lesser percentage is rural dwellers.

The major ethnic groups are Fali, Gude, Fulani and Marghi, while others include Hausa, Kanuri and Higgi tribes. Crops cultivated in Mubi include Guinea corn, rice, beans, cassava, onion and maize.

**Weather**

Mubi has a tropical climate. The weather condition is relatively hot because of high radiation. However, there are usually slightly cool periods of 20°C - 22°C between November and February (Amos, 2014). Rainfall in Mubi starts from April to October. The wettest months are August and September with an annual rainfall of 900mm to 1050mm (Adebayo, 1997, cited in Amos, 2014).

**Vegetation**

Mubi fall within the Sudan Savanna vegetation belt of Nigeria. The vegetation type in Mubi is best referred to as combretaceous wood/Savanna; it is made up of grasses, aquatic weeds and dry land weeds interspaced by shrubs and woody plants. The grasses and the weeds collectively make up about 70% of the vegetation (Amos, 2014). The vegetation is influenced by the region's relief pattern, soils and climate, being characterized by mean annual rainfall ranging from about 900mm to 1050mm.

**Occupation**

The people in Mubi metropolis engages in agriculture. The crop production accounts for the large grains markets. Similarly, animal husbandry accounts for the large cattle market in Mubi, which is the largest in the northeast zone of Nigeria. The border location of the town has attracted the influx of foreigners and Trans boarder trade which has made the town assume the commercial nerve center of Adamawa state. The increase in population and other commercial activities has attracted other institutions like banking, schools, hotels and several cottage industries.

**RESULTS**

The data sourced from the field is analyzed through the use of tables based on simple percentages. The rate of return of the 300 questionnaires distributed across the five different markets/business types in Mubi metropolis is 213 which serve as the 100% for the purpose of analyses.

**Table 2: RATE OF RETURN OF QUESTIONNAIRES**

BUSINESS TYPE	RESPONDENTS	PERCENTAGE (%)
Financial institutions	42	19.7
Main Market	39	18.3
Cattle Market	42	19.7
Grain Market	39	18.3
Major shops on the Major streets	51	23.9
<b>Total</b>	<b>213</b>	<b>100</b>

Source: Field Survey, 2016

**Table 3: RESPONDENTS DEMOGRAPHICS**

Variables	Frequency	Percentage (%)
<b>Gender</b>		
Male	150	70.4
Female	63	29.6
<b>Age groups</b>		
20 – 30 years	66	31
31 – 40 years	96	45
41 – 50	36	17
51 – 60	15	7
<b>Academic qualification</b>		
School Certificate	45	21.1
NCE/OND/Diploma	57	26.8
First Degree	72	33.8
M.A/M.ED/M.Sc.	24	11.2
Ph.D.	06	2.8
Others	09	4.2
<b>Marital Status</b>		

Single	96	45.1
Married	114	53.5
Divorced	03	1.4
<b>Occupation</b>		
Civil Servant	33	15.4
Private business	180	84.5
Clergy	00	00
State Security Personnel	00	00
<b>Ethnic group</b>		
Gude	48	22.5
Fali	45	21.1
Fulani	18	8.4
Others	102	47.9
<b>Religion</b>		
Christianity	141	66.2
Islam	72	33.8
African traditional Religion	00	00

Source: Field survey, 2016

## **NATURE OF COMMERCIAL ACTIVITIES IN MUBI BEFORE THE BOKO HARAM INSURGENCY**

The data collected through the questionnaire would be discussed under the succeeding subheadings:

### **Commercial activities in Mubi before the Boko Haram insurgency were smoothly carried out**

It is clear that commercial activities were smoothly carried out before the Boko Haram insurgency in Mubi. This is because 77.5% (165) of the respondents strongly agreed while 22.5% (48) agreed. None of the respondents disagree with this position (Field Survey, 2016).

**There were high patronage of all kinds of goods and services**

It was obvious that there were high patronage of all kinds of goods and services in Mubi metropolis before the Boko Haram insurgency. This is because 70.4% (150) of the respondents strongly agreed, 25.3 (54) agreed. Only 4.2% (09) were undecided and none neither strongly disagree nor disagree

(Field Survey, 2016)

**Business operators had no fear of investing more capital into their business**

Business operators had no fear of investing more into their businesses. This is clearly shown as 67.6% (144) and 29.6% (63) strongly agreed and agreed respectively. Only 2.8% (6) were undecided while strongly disagree and disagree variables had no respondents (Field Survey, 2016).

**Customers had confidence that the goods and services paid for would be delivered promptly and satisfactorily**

The study revealed that customers had confidence in the services and the delivery made before the Boko Haram insurgency. This is because 63.4% (135) strongly agreed and 36.6% (78) agreed that there was high confidence in goods and services paid for. No respondent was undecided, strongly disagree or disagreed (Field Survey, 2016).

**IMPACT OF BOKO HARAM INSURGENCY ON COMMERCIAL ACTIVITIES IN MUBI METROPOLIS**

Here, a bit by bit analysis of the impact of Boko Haram insurgency on commercial activities was done.

**Impact of Boko Haram insurgency on commercial activities in Mubi metropolis**

The analysis shows that commercial activities diminished when the Boko Haram insurgency started.

This is because 64.8% (138) strongly agree that it was so. 29.6% (63) agree. Only 4.2% (09) were undecided, 1.4% (03) disagree while none strongly disagree (Field Survey, 2016).

**There are fluctuations of commercial activities during the insurgency period**

There were fluctuations of commercial activities during the insurgency period as 62% (132) strongly agree, and 31% (66) agree. 4.2% (09) were undecided while only 2.8% (06) disagree. (Field Survey, 2016).

**Business operators are reluctant in investing more capital into the business**

The study reveal that business operators were reluctant in investing more capital into their businesses as 47.9% (102) strongly agree and 36.6% (78) agree. 12.7% (27) were undecided while 1.4% (03) strongly disagrees and the same 1.4% (03) disagree (Field Survey, 2016).

**There were low patronage of goods and services**

The result gotten from the respondents clearly showed that there were low patronage of goods and services during the insurgency period as 40.8% (87) strongly agree, and 46.5 agree. 11.3 (24) were undecided while only 1.4% (03) strongly disagree and none disagree (Field Survey, 2016).

**Customers were no longer attracted from neighbouring towns and cities**

The result further shows that customers from neighboring towns and cities were not coming to Mubi during the Boko Haram insurgency for business transactions. This is clear as 50.7% (180) strongly agree, 38% (81) agree. 4.2% (09) were undecided while 5.6% (12) strongly disagree and 1.4% (03) disagree (Field Survey, 2016).

**People in other towns and cities are skeptical about goods supplied from Mubi for fear of poisoning by the Boko Haram**

There were fears in other towns and cities that Boko Haram might poison food stuffs supplied from Mubi as 46.5% (99) strongly agree and 22.5% (48) agree. 17% (36) were undecided while 7% (15) each strongly disagree and disagree respectively (Field Survey, 2016).

**There were reductions of goods in the market as a result of the Boko Haram insurgency** The result further depicts a reduction of goods in the market as a result of the Boko Haram insurgency. 62% (132) strongly agree to that and 33.8% (72) agree. 1.4% (03) each were undecided, strongly disagree and disagree respectively (Field Survey, 2016).

**Business owners and investors have relocated from Mubi to safer places**

It was clear that some business owners and investors have relocated from Mubi to safer places. 46.5% (99) strongly agree, 42.2% (90) agreed. 2.8% were undecided and strongly disagree respectively. While 5.6% (12) disagree (Field Survey, 2016).

**THE ROLE OF BOKO HARAM INSURGENCY IN THE NEGATIVE CHANGES IN COMMERCIAL ACTIVITIES IN MUBI**

This segment will reveal the analysis of the respondents on the role of the Boko Haram insurgency in the negative changes in commercial activities in Mubi metropolis.

**The Boko Haram insurgency has instilled fear in the people of Mubi thereby affecting commercial activities.**

It is clear that Boko Haram has instilled fear in the people of Mubi thereby affecting commercial activities. This is because 54.9% (117) strongly agree to that and 45.1% agree. All other variables such as undecided, strongly disagree and disagree had no respondent ticking them (Field Survey, 2016).

**Security measures like curfew were imposed to checkmate Boko Haram activities; but the curfew had serious effect on commercial activities**

The responses analyzed shows that security measures like curfew also affected commercial activities. This is clear because 53.5% (114) strongly agree, 36.6% (78) agree. 8.5% (18) were undecided while only 1.4% (18) strongly disagrees. (Field Survey, 2016).

**People are skeptical of doing business with others because of suspicion since Boko Haram members sometimes carryout their activities covertly among the populace**

It is clear that the people of Mubi were skeptical of doing business with people for fear of doing business with a Boko Haram member since the sect members are mingled among the people. This is evident as 42.3% (90) strongly agree and 53.5% (114) agree. Only 4.2% were undecided. The other variables had not even a single respondent (Field Survey, 2016).

**There were high levels of uncertainties because of Boko Haram attacks, therefore some people closed down their businesses**

The study further revealed that there were high levels of uncertainties because of Boko Haram attacks as such some people closed down their business. 46.5% (99) of the respondents strongly agree and 42.3% (90) agree. 8.4% (18) were undecided. One strongly disagreed but 2.8% (06) disagreed (Field Survey, 2016).

**THE CURRENT STATE OF COMMERCIAL ACTIVITIES IN MUBI**

In this segment, the data gotten from the respondents reveals the current state of commercial activities in Mubi.

**Commercial activities in Mubi are now on the increase**

Commercial activities in Mubi are now on the increase as 50.7% (108) strongly agree, 40.8% (87) agree. 8.5% (18) were undecided while no respondent either strongly disagree or disagree (Field Survey, 2016).

**Commercial activities in Mubi are not on the decrease**

It was revealing that commercial activities in Mubi are not on a decrease. This is because the majority of the respondents disagreed i.e 25.4% (54) strongly disagree and 28.2% (60) disagree. 19.7% were undecided. Only 12.7% (27) and 14% (30) strongly agree and agree respectively (Field Survey, 2016).

**Security situation in Mubi has improved thereby restoring confidence in businesses** It has further been confirmed that confidence is restored in businesses because of improvement in security situation. This is well illustrated as 47.9% (102) strongly agree and the same 47.9% (102) agree as well. Only 4.2% (09) were undecided. None of the respondents was for strongly disagree or for disagree (Source: Field Survey, 2016).



### **Other neighbouring towns and villages are facing security challenges thereby making Mubi a safe place for commercial activities**

It is clear from the responses of the respondents that Mubi has become a safe zone for business since the surrounding villages are still facing security challenges and this is one of the reasons why commercial activities are picking up in the metropolis. This is illustrated as 42.3% (90) strongly agreed, 40.8% (87) agreed. 9.9% (21) were undecided while 4.2% (09) strongly disagreed and 2.8% (06) disagreed (Field Survey, 2016).

### **BUSINESS RELATIONSHIP BETWEEN MUBI AND OTHER TOWNS/CITIES WHILE THE INSURGENCY SUBSISTS**

This section is to examine the responses of the respondents on the business relationship between Mubi and other towns/cities during the period of the insurgency.

#### **There was high influx of goods into Mubi from other towns before the Boko Haram insurgency**

The respondents affirmed that there was high influx of goods into Mubi before the Boko Haram insurgency. This is because 63.4% (135) strongly agreed and 35.2% (75) agreed. Only 1.4% (03) strongly disagreed while none was undecided and no one disagreed (Field Survey, 2016).

#### **The influx of goods had decreased during the insurgency**

The influx of goods into Mubi has decreased during the period of the insurgency. This is because 55% (117) strongly agree and 33.8% (72) agree reflecting the majority. 4.2% (09) were undecided, 5.6% (12) strongly disagree and 1.4% (03) disagree (Field Survey, 2016).

#### **There was high supply of goods out of Mubi before the insurgency**

There was also high supply of goods out of Mubi before the insurgency as 62% (132) strongly agree and 35.2% (75) agree. 1.4% (03) each was undecided and disagree respectively. None was for strongly disagree (Field Survey, 2016).

### **The supply of goods out of Mubi has decreased with the experience of the Boko Haram insurgency**

The study further shows that the supply of goods out of Mubi equally decreased during the period of the Boko Haram insurgency. This is so as 32.4% (69) strongly agree, 49.3% (105) agree, 9.9% (21) were undecided while 4.2% (09) each was those that strongly disagreed and disagreed respectively (Field Survey, 2016).

### **Whenever commercial activities are affected in Mubi, other towns/cities are also affected**

It is clear that whenever commercial activities are affected in Mubi, other towns and cities are also affected as 62% (132) strongly agree 32.4% (69) agree. Only 4.2% (09) were undecided while 1.4% (03) strongly disagree (Field Survey, 2016).

### **Whenever commercial activities have revamped in Mubi, neighbouring towns are positively affected**

Here, it shows clearly that there is a strong relationship in terms of commercial activities between Mubi and the neighbouring towns since majority of the respondents affirm that if commercial activities pick up in Mubi such towns are also positively affected. The study shows that 54.9% (117) strongly agree and 31% (66) agree. 9.9% (21) were undecided, 1.4% (03) strongly disagree while 2.8% (06) disagree (Field Survey, 2016).

### **Description of how other towns/cities are affected when commercial activities were affected in Mubi**

In this segment, the respondents were required to fill an open-ended question on the questionnaire to give their personal view on how other towns/cities are affected when commercial activities are affected in Mubi metropolis. 129 of the respondents filled this segment representing 60.5% while 84 of the respondents did not fill it, representing 39.4%. All the same, it was okay since the majority of the respondents gave their answers.

Of the 129 respondents that answered the question, all of them affirmed that other towns and cities are directly affected either negatively or positively depending on how Mubi itself is affected. The

respondents however, described how these towns and cities are affected when commercial activities are negatively affected in Mubi to include among others:

- i. There is scarcity of means of transportation to some nearby towns and villages since vehicles go to such places only when commercial activities are booming.
- ii. Neighboring towns/cities experience rise in price of goods especially those that originates from Mubi since there would be shortage in supply.
- iii. Scarcities of goods are experienced.
- iv. It results in unemployment for those dealing in cattle business in the southern part of Nigeria since Mubi has an international cattle market.
- v. It makes business difficult for those towns/cities since they have to look out for other markets for import or export.
- vi. For small towns and villages that are dependents on Mubi for business, their businesses literally close down.
- vii. Northern Cameroon is worse hit at such moments because they depend on Mubi for supply of particular products.
- viii. There are experiences of hardships since the cost of living will drastically be high.

## **NATURE OF COMMERCIAL ACTIVITIES IN MUBI BEFORE THE BOKO HARAM INSURGENCY**

In a key informant interview I conducted in five selected business types in Mubi namely: Financial institutions, Cattle market, Grain market, Main market and Major shops on the major streets, the 15 persons interviewed stated that commercial activities in Mubi was booming and was carried on smoothly before the Boko Haram insurgency. According to them, Mubi is a center of commerce for the neighbouring villages, towns and even far away cities and countries (S. Sajo, 2016).

The 15 interviewees affirmed that there was no fear of any kind before the Boko Haram insurgency. The only fear was the normal business risks which are inevitable for all business ventures.

Only that 5 of the respondents drew the attention of the researcher that when Boko Haram insurgency started in far places like Maiduguri and Bama, they started sustaining fears that the

insurgency might extend to places like Mubi. As a result their mindset towards business in Mubi was affected. They were doing business with “caution” i.e. not investing their all into their business. (S. Sajo, 2016).

### **IMPACT OF BOKO HARAM INSURGENCY ON COMMERCIAL ACTIVITIES IN MUBI**

The impact of Boko Haram insurgency was enormous. In the interview I conducted in five selected business types in Mubi as mentioned earlier, the respondents said that Boko Haram insurgency had seriously affected businesses in Mubi. The bombing and the flying bullets created much fear. They believed that lack of security means unfavourable condition for businesses to take place. (S. Sajo, 2016).

The business operators complained seriously that the insurgency affected their capital base. The resources they had was diverted to resettling their families in other towns during the peak of the insurgency. They stressed that even though their businesses are picking up now, their capital base has dropped. Some of them went to the extent of stressing that they can only boast of capital base of 20% - 30% as against what they used to have.

The nature of losses incurred ranges from burnt shops, destroyed buildings, stolen vehicles and goods of all kinds. All these are in millions of naira. Few of them stressed the issue of psychological trauma. It looks time for them to convince themselves to come back to Mubi and take up their businesses.

The businesses operators further stressed that Boko Haram is the genesis of the going down of business in Mubi. The bombing and the flying bullets created much fear. They believed that lack of security means unfavourable condition for businesses to take place.

The interviewees recounted how legitimate ways of fighting Boko Haram affected their businesses. First is the issue of curfew imposed from time to time. This means restriction of movement for a specific period. At such periods therefore, businesses are closed down. When these businesses are closed down, some perishable commodities perish thereby causing loses.

Another scenario is the cutting off of network for the GSM users. That act affected businesses seriously. Businesses operators were forced to be travelling for business transactions that would have been consummated through a telephone call.

The other one was the house to house or shop to shop search. People's houses and shops were searched at a particular period in Mubi. The search was done by military personnel well dressed and armed. The very presence of the military signaled insecurity in the town. This made the business operators to do business with caution (S. Sajo, 2016).

All the business operators confirmed that other towns/cities are affected negatively when commercial activities in Mubi are affected. They pointed that most surrounding towns depend on Mubi for banking operations. They further said clothes, shoes, building materials, household goods, etc., are supplied from places like Onitsha, Aba and Lagos. These towns loose customers when Mubi Markets are affected.

Supply of meat, groundnut, beans, etc is grossly reduced when there are crisis in Mubi. These goods become insufficient in most parts of the Southern State of Nigeria. The interviewees noted that there were several cries from Northern Cameroon, Chad and Bangui because of acute supply of household goods as a result of the crippling of commercial activities during the peak of the Boko Haram insurgency in Mubi town (S. Sajo, 2016).

## **SUGGESTIONS**

In view of the foregoing, it is obvious that commercial activities in Mubi need urgent attention. Here are some recommendations that can help in revitalizing the commercial activities. Government and its security agencies should develop a multi-dimensional approach in fighting the Boko Haram insurgency such as the lethal approach i.e attacks on the insurgents, and developmental approach such as deliberate efforts to enhance the quality of lives of the people and the environment. Meaning that as the military attacks or assaults the insurgents, developmental programmes should be put in place to eradicate poverty and illiteracy from the populace.

There should be efforts to intensify civic education at grass root levels so that people will have high sense of patriotism and they will not turn their back to fight their government.

Fighting insurgency of whatever type should be from its infancy. Boko Haram started so little such that if it was addressed or fought earlier, the issue would have been conquered early.

There should be improvement in emergency responses. The Boko Haram conquered several villages before coming to Mubi. If there was a vibrant emergency response mechanism in place, those villages and Mubi would have been secured.

The security personnel and their operations should as a matter of urgency be technologically inclined and equipped. This will help track the bad elements among the populace and in their hideouts.

Business operators in Mubi who suffered losses should be assisted in form of compensations or interest-free loans so that they can have a better footing in their businesses.

The burnt or destroyed shops and financial institutions can be rebuilt by the government to ease the burden of restarting all over by the business operators.

The government at the Federal and State levels should take a deliberate step at ending the insurgency by addressing a fundamental problem of unemployment among the youth. This is because when the supply of labour outstrips the demand for labour, it causes joblessness and unemployment (Echebiri, 2005) Cited in Ezenma O. O. 2003. Therefore, there should be massive job creation to help occupy the minds of the youths so as not to think of joining gangs, militants and insurgent groups.

The government, commercial or development banks and highly established companies should as a matter of urgency and necessity come to the aid of the distressed business owners to provide economic and financial support to help them recover speedily.

## CONCLUSION

Insurgency in whatever form or dimension is potent enough to cripple social, economic, political, religious or educational standing of any society. As such, insurgency must be fought at all cost. This is because building or rebuilding a society takes time but destroying it takes only a moment. This is more than two years after the re-habitation of Mubi by its residents but till today many have not recovered from the shock and losses of the insurgency.

As pointed out earlier, security means giving people confidence to go about their normal businesses. It therefore means that the commercial potential of Mubi needs to be reawakened by total overhaul of the security situation of Mubi itself and the surrounding towns and villages.

## REFERENCES

- Adegbulu, Femi (2013) "Boko Haram: The Emergence of a Terrorist Sect in Nigeria 2009-2013." *African Identities*. 11:3, 266.
- DOI: 10.1080/114725843.2013.839118.
- Agbiboa, Daniel E. (2014), "Peace at Daggers Drawn? Boko Haram and the State of Emergency in Nigeria." *Studies in Conflict & Terrorism*. 37: 56. DOI: 10.1080/1057610X.2014.853602.
- Amnesty International, 31 March, 2014. "Nigeria: War crimes and crimes against humanity as violence escalate in north-east".
- Anugwom, E. E. (1994), *Economic Conditions and Industrial Conflict in Nigeria: A Comparative study of Pre and Structural Adjustment Periods (1981-1992)*. Nigerian Journal of Management and The Social Sciences, Vol. 2, No. 1.
- Andrew M. Scott (1970), *Insurgency (North Carolina)*, The University of North Carolina Press, 1970) p.5.
- Ayangese, M. O. (2010), "Boko Haram and National Economy" *Journal of Social Sciences*, 2 (1) 17.
- Colonel William J. Lucas, (1987): USAF, JCS pub.1, *Dictionary of military and Associated Terms* (Washington, US Government printing office, 1987) p.187
- Daniel Amos (2014): "The effects of Election Rigging on the Democratization Process in Nigeria's Fourth Republic (A case study of Mubi North Local Government Area.

- Ezenma, O. O. (2013) "The Socio-Economic Implications of the Boko Haram Insurgence in Nigeria, 2009-2013"
- Egburonu S. etal (2012): "Tension as Groups Flee over Boko Haram Threats," Sunday Nation, January 29.
- Hill, Jonathan N.C. (2010), "Sufism in Northern Nigeria: Force for Counter-Radicalization?" Strategic Studies Institute: Carlisle.26
- Hill, Jonathan N.C. (2010), "Sufism in Northern Nigeria: Force for Counter-Radicalization?" Strategic Studies Institute: Carlisle. 26.
- International crisis Group (2014): "curbing violence in Nigeria (11): The Boko Haram Insurgency" Africa Report No.216/ 3 April, 2014.
- Loimeier, Roman (2012), "Boko Haram: The Development of a Militant Religious Movement in Nigeria." Africa Spectrum. 47:2-3. 150, 151
- Mohammed Dauda (2014): "The effect of Boko Haram Crisis on Socio-Economic Activities in Yobe State" vol. 1/issue 04/pg: 251-257
- Mohammed M. (2012): "Violence and Threat to Yobe's Economic Growth" The Moment, Wednesday, March 7.
- Nnoli O. (2003), "Communal Conflict and Population Displacement in Nigeria" Enugu: Pan-African Centre for Research.
- Oladunjoye P. and Omeru F. (2013) "Effects of Boko Haram on School attendance in Northern Nigeria" Journal of Education Vol. 1, No 2. 2013.
- Owolade, Femi (2014), "Boko Haram: How a Militant Islamist Group Emerged in Nigeria." Gatestone Institute, March 27.
- Oladayo N. A. (2014), "The Socio-Economic Implications of Boko Haram Insurgency in the North-East of Nigeria". ISSN 2351-8014 Vol. 11. No. 1 Oct. 2014, pp. 114-150.
- Okpaga A., Ugwu, S.C. and Eme, O. I. (2012): "Activities of Boko Haram and Insecurity Question in Nigeria," Arabian Journal of Business and Management Review, vol. 1, No. 9, April.
- Olukorede Y. (2014) "what Nigeria need to tackle Boko Haram (indexphp/news/45036) cited in valley International Journals"
- The International Journal of Social Sciences and Humanities Invention, volume 1 issue 4 2014  
page No. 251-257, ISSN. 2349-2031.
- Ovaga, Okey H. "The Socio-Economic Implications of Boko Haram Activities in Northern Nigeria" Review of the Public Administration and Management vol.1 No. 2.



Pate, Amy (2014), "Boko Haram: An assessment of Strengths, vulnerabilities and policy options". Report to the Strategic Multilayer Assessment Office, Department of Defense, and the Office of

University Programs, Department of Homeland Security. College Park MD: START, January, 2014.

Simonelli, Corina, Michael Jensen, Alejandro Castro-Reina, Amy Pate, Scott Menner, and Erin Miller. (2014), "Boko Haram Recent Attacks."

START Background Report. May, 2014.

[https://www.start.umd.edu/pubs/STARTBackgroundReport\\_BokoHaramRecentAttacks\\_May2014\\_0.pdf](https://www.start.umd.edu/pubs/STARTBackgroundReport_BokoHaramRecentAttacks_May2014_0.pdf).

Ulph, Stephen (2013), "Boko Haram: Investigating the ideological background to the rise of an Islamic militant organization". Westminster Institute. 20.

U.S Government counter insurgency Guide, January 2009, 1.2.

USAID, (2011) "The Development Response to violent extremism and insurgency policy", (2011)