

Boko Haram Insurgency and Socio-Economic Impact on Host Communities in Adamawa and Borno States, Nigeria

Yusuf Abdullahi Manu^{1*}, Muhammad Abdulkadir², Asmau Isyaku Dutse¹

¹ Department of Political Science, Federal University Dutse, Jigawa State, Nigeria.

² Department of Geography, Sule Lamido University Kafin Hausa, Nigeria.

*Correspondence: ymanugella@gmail.com

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Abstract: The Boko Haram insurgency in Nigeria has become a protracted war characterised by humanitarian and socioeconomic consequences for the survivors due to displacements that rendered many people refugees in Niger, Chad, and Cameroon while internally displacing several people across state capitals and environs. Thus affecting the livelihood condition of the survivors as well as striking negatively on Nigeria's national development. The paper utilised both primary and secondary sources of data collection as methodology. Primary data were sourced from key informant interviews (KII) and focus group discussions (FGD) with major stakeholders in the state capitals of Maiduguri and Yola, which served as host to most of the displaced persons. Secondary data were also sourced through content analysis of relevant archival materials while relying on state fragility theory as the theoretical framework of the study. It was argued that the displacement of many inhabitants away from their abode negatively affected the socioeconomic well-being of the people and human security in Maiduguri and Yola, the state capitals of Adamawa and Borno States. The study recommends that the federal and state governments, as well as private individuals and other philanthropists, should increase their level of intervention and support for the survivors of insurgencies by providing food supplies in addition to shelter for them in Maiduguri and Yola. It further recommends that the Nigerian government expedite action on the resettlement of the survivors by securing their communities with early warning, detection, and response commands. This will give room for genuine reconstruction and resettlement of IDPs in their localities, thereby reducing the pressure on existing infrastructure and lowering the cost of living in the cities of Maiduguri and Yola.

Keywords: Boko Haram, Host Communities, Migration, Insurgency, Socio-Economic, Survivors

1.0 Introduction

The Nigerian state is dared by the menace of the activities of the fearsome Boko Haram insurgents, which, to a large extent, is largely attributable to the incapacitation of the state to effectively and efficiently discharge its constitutionally enshrined role of safeguarding the lives of its citizens, as stated in Section 14(2) of the 1999 Constitution of the Federal Republic of Nigeria (as amended). Boko Haram insurgents have been on an unstoppable rampage in the north-eastern region of Nigeria for over a decade since the sect became noticeable in Maiduguri in 2009 under the tutelage and command of Muhammad Yusuf after it was gruesomely suppressed by the Nigerian armed forces. (Mohammed, 2014).

The crushing of the sect by the armed forces is regarded as one of the most lethal crackdowns in Nigeria's history (Bamidele, 2012). The security forces engaged the dreaded sect in a five-day ferocious gun battle that resulted in the deaths of almost 800 members of the sect and several more sustained different degrees of injuries (Adibe, 2013; Onuoha, 2013). The armed services aggressive campaigns against the group resulted in the arrest and subsequent extrajudicial killing of the sect's spiritual leader, Sheikh Yusuf, by the Nigerian Police Force (Adibe, 2013; Bamidele, 2012).

The extra-judicial killing of Yusuf and other disciples by the security forces led to the transmission of power to Abubakar Shekau, who ultimately became more brutal and more daunting in his doggedness towards avenging the deaths of Yusuf and other believers that were killed by the Nigerian state (Kabir, 2016). This development heralded a succession of jail breaks across different parts of Northern Nigeria aimed at liberating incarcerated comrades. The sect later vegetated for almost a year and then resurfaced by re-launching its hostilities in October 2010.

The sect resorted to violent actions against the state and its people in a guerilla war fashion by annihilating several law enforcement personnel's traditional rulers, Ulama, perceived as moles, as well as resorting to drive-by shooting, suicide bombings of designated soft targets, and massive usage of improvised explosive devices (IEDs) and vehicle-borne IEDs to bomb targeted areas and infrastructure. Eventually, the sect became engaged in kidnapping and hostage-taking towards accomplishing its inordinate ambitions (Kabir, 2016; Folade, 2016; Mohammed, 2014).

To many observers, the sect operated a state side by side with the Nigerian state by establishing a separate government, faithfully imposing a security outfit, and maintaining a large arable farmland while attracting many people into their group by providing food and shelter to the poor, hence wooing several unemployed youths in the country and the neighbouring Chad (Walker, 2012). Additionally, the sect resorted to attacking several places of worship and communities in Adamawa, Borno, Yobe, Gombe, Niger, Bauchi, Kano, Kaduna States, the Federal Capital Territory (FCT), and so on.

The unrelenting aggression had negatively impacted the lives of the general public, hence undermining social cohesion and solidarity across diverse groups, especially in the ground zero states (Borno, Adamawa, and Yobe States). These remorseless attacks culminated in the destruction of many lives and property and the deprivation of the citizens of basic freedoms like assembly and association. Following these actions, several schools were completely shut off in an attempt to avoid the sect's monstrous act. Hence, increasing the number of students out of school in the region and the country at large.

In wreaking devastating havoc on the people, the sect destroyed several critical infrastructures, like bridges, roads, drainages, schools, hospitals, telecommunication masts, and markets, among others, resulting in the loss of means of livelihood. In addition, the damaging of critical infrastructure needed for citizens survival further exacerbated the problem of unemployment and poverty in the region.

Sustained Boko Haram's attack resulted in the forceful migration of citizens from their respective communities to other places perceived as relatively secure, most especially in the state capitals of Adamawa, Borno, and Yobe States (BAY States) and environs, resulting in colossal humanitarian catastrophes and challenges in the host communities for the escaping IDPs. It is against this backdrop that this paper seeks to examine the socio-economic impact of the Boko Haram insurgency on host communities in Adamawa and Borno States.

The dawn and spread of violent uprisings orchestrated by Boko Haram insurgents have resulted in the wanton destruction of lives and property in the volatile North-East. This has coerced many locals to flee and abandon their communities and houses for safety, resulting in

the loss of means of livelihood and sources of sustenance in order to spare their lives from the raging sect in places perceived to be relatively safe, most particularly in the state capitals of Adamawa, Borno, and Yobe States and their environs.

The forceful migration of the inhabitants of these communities to the metropolitan cities rendered the IDPs helpless, as they are left at the mercy of relatives for those who have relatives that stay in the capital cities, and others were forced to seek refuge in designated IDP camps established across numerous parts of the states. These developments further deepened the crisis of livelihood due to the overstressing of existing critical infrastructure, the growth of urban slumps, thereby posing a challenge to the local authorities in the cities because of the high cost of living, the increase in urban crimes, and the channelling of funds meant to be utilised for the overall development of the capitals towards catering for the IDPs.

Residents had to cope with the increasing cost of living due to skyrocketing prices of food items as well as accommodation and other basic means of sustenance, thus worsening their plight and livelihood conditions in Maiduguri and Yola, the state capitals of Borno and Adamawa States, respectively. The major objective of this paper is to examine the impact of the Boko Haram insurgency on socio-economic activities in the host communities in Adamawa and Borno States. The paper is guided by the following research questions:

1. How has the Boko Haram insurgency affected socio-economic activities in the host communities of Adamawa and Borno States?
2. In what ways did the activities of Boko Haram affect the conduct of businesses and the livelihood of the people in the host communities of Adamawa and Borno States?
3. How can the impact of the Boko Haram insurgency be mitigated in the host communities of Adamawa and Borno States?

2.0 Materials and Methodology

2.1 Research Design

The study adopted a survey research design, which basically resorted to deploying qualitative techniques in eliciting responses from the sampled participants, relying on data from the Key Informant Interview (KII) and Focus Group Discussion (FGD), which were presented thematically, as well as content analysis from relevant archival materials such as books, journals, periodicals, and internet materials, among others, to validate the data obtained from the KII and FGD. For the purpose of this study, two instruments were deployed in order to obtain data from the targeted respondents. Key Informant Interviews (KII) and Focus Group Discussions (FGD) were utilised as instruments of data collection.

The population of the study was drawn from residents of Yola North and Yola South Local Government Areas as well as Maiduguri and Jere Local Government Areas from the two focal states of Adamawa and Borno States, respectively. This is because these local councils are the hosts of most of the IDPs and constitute the metropolitan local government areas with the largest concentration of IDPs. The study is limited to Adamawa and Borno States in Nigeria. It is also limited to the Yola North and Yola South local councils of Adamawa State and the Maiduguri and Jere local government areas of Borno State. This is because the two states are the frontline Boko Haram enclaves, and their capital cities are host to most of the IDPs. The study is limited to the period from 2009 to 2020. This is the time the sect became radicalised and vociferous in attacks between 2012 and 2015 that resulted in the ransacking of several communities, resulting in the massive migration of people into the state capitals.

2.2 Conceptual and Theoretical Discourse

The term insurgency as a concept is blurry, with expressions such as small wars, hybrid wars, asymmetric warfare, civil wars, guerrillas, irregular wars, unconventional wars, among others being concepts frequently used interchangeably with insurgency, thereby rendering it an amoebic concept. There is no general consensus on the definition of insurgency among scholars and practitioners globally. For instance, Haviland (2012) sees insurgency as a systematised undertaking targeted at forcefully removing a legitimate government using acts of rebellion against the authorities.

Insurgency, according to Yawe and Apase (2019), is prolonged unconventional warfare undertaken by guerrilla cells that terrorise state military operatives. Nabhon and Manu (2020, p. 222) defined insurgency as a "rebellion action against a legally constituted government aimed at overthrowing it or reforming policies perceived as antithetical to the perceived norms and values of the people." However, one general consensus among these scholars and practitioners is that the goal of insurgents is to take over government or create a state within a state using brute force.

"Host community," on the other hand, is the unification of two concepts: on the one hand, "host," and on the other hand, "community." Host basically means someone who receives or accommodates a person, while community denotes a group of people occupying a common geographical location. In that regard, host community refers to the nation of refuge and the local, regional, and national governmental, social, and economic structures within which immigrants live.

Urban migrants live inside the host societies either with legal status or no acknowledgement by the host community (UNHCR, 2011). According to Falk (2008), a host community is "any area that may be affected by the cause or consequences of any action." Similarly, Chidi and Sharre (2011, p. 41) see the host community as an "immediate locale or a place where something happens." This implies that the host community usually comes to bear when there is a calamity, be it natural or man-induced, resulting in the forceful migration of people to another locality. For the purpose of this paper, the host community is perceived as state capitals or environs where survivors of the Boko Haram insurgency or any other calamity, manmade or natural, are compelled to reside so as to free themselves from imminent danger and guarantee their safety and wellbeing.

The study relies on the State Fragility Theory as expounded by Sara Pavanello (2008) as its theoretical guide. The central thesis of the theory is that states with fragile or weak institutions of governance coupled with bad leadership and the prevalence of political volatility, endemic poverty, and widespread unemployment, in addition to low economic development, are liable to numerous acts of violence and instability.

Academic studies conclude that fragile states are demarcated by political precariousness and crisis, insecurity, weak institutions, and corruption, as well as macroeconomic variables, weak institutions, prearranged factors, and social gauges like income level and economic development, which are the main determining factors of fragility (Akanbi, Gueorguiev, Honda, Mehta, Moriyama, Primus, and Mouhamadou, 2021).

Fragile states display different symptoms of fragility, with many showing symptoms of the inability to offer rudimentary services, like primary education, effective and efficient health care service delivery, or the provision of portable water supply and hygienic conditions, to a large level, demonstrating corroding authority as a result of being fragile. On the other hand, these states are sinking into civil confrontation or criminal violence, while some of these states are incapable of extending their grasp over their territorial jurisdiction, with residents in several communities failing to acknowledge the legitimacy of the central government (Grävingshol, Ziája, and Kreibaum, 2012).

Nigeria, at the moment, exhibits virtually all the symptoms of a weak or fragile state. The country is being challenged by violent movements like the Niger Delta Avengers (NDA), the Independent People of Biafra (IPOB), Jama'atu Ahlis Sunna Lidda'awati Wal-Jihad (Boko Haram), the Islamic State of West African Province (ISWAP), and so on. Nigeria's high rate of corruption and the noticeable segregation of the larger segment of the population are catalysts for violent extremism in the country (Onouha, 2014b).

Pervasive corruption in Nigeria has not only deprived people of the basic necessities of life, but it has also created a room for easy recruitment and radicalization of the youthful population (Onouha, 2014b). Bad governance, most particularly in the public sector, gave ample room for the terrorists to exploit in framing anti-secular beliefs and radicalization. Mohammed Yusuf and Abubakar Shekau capitalised on this gap in their sermons by wooing the support of many disgruntled citizens against the ruling class and the state by brandishing Yan Boko (modern elites) as corrupt persons.

The vicious circle of poverty, accentuated by the desire of the ruling elite to plunder the state treasury, accounted for the billions of dollars stolen in Nigeria over time. The revelations made on the arms slush, popularly referred to as "Dasuki Gate," are one of the most celebrated cases of corruption in Nigeria. Dasuki, on the directives of President Goodluck Jonathan, released billions of dollars under the guise of counter-terrorism. N13.6 billion in counter-terrorism funds were misappropriated (Tukur, 2015).

The funds were meant for the purchase of weapons and ammunition to combat the scourge of insurgency in the North-East and were distributed among politicians, friends, allies, and some family members. These and many more reported cases of unprosecuted corruption among politicians and the military leadership have degraded the Nigerian Army and emboldened the sect to exploit it in promoting their negative campaign against the state.

Thus, poverty and hardship in the midst of wealth breed frustration in Nigeria. The increasingly solidified margin between the haves and have-nots breeds frustration, which may eventually translate into violent conduct (Midlarsky, 1975). Therefore, the lack of need fulfilment depends on the mental condition of frustration and the violent manner in which it arises as a result of deprivation. The preponderance of huge figures of impoverished and social miscreants in the country, like the Almajiris, a huge number of out-of-school children, and jobless, disenchanted youths and graduates, is a recipe for insurgency, particularly in Nigeria (Lengmang, 2011; Okereke, 2011).

More so, the pressing socio-economic concerns in Northern Nigeria are worrisome. These concerns are one of the rationales for the far above-ground rate of poverty and the ever-widening gap between the privileged group and the deprived (Mahmud, Quaisar, Sabur, and Tammanna, 2009). Thus, insurgency in the North-East and its attendant consequences can be attributed to the failure of the past and present governments to meet the basic human needs of the people.

Bad governance and poor leadership in Nigeria and the North-East gave rise to the wave of violent movements that the region has faced over time. Insurgency in Nigeria may be attributed to the lack of ability of the civilian governments to provide dividends of democracy according to the requirements and objectives of the people (Osumah, 2013), despite decades of uninterrupted democratic governance. The electorate is yet to fully enjoy a good life as the nation's democratic experiment is characterised by a vicious circle of poverty, mass unemployment, and the general decay of critical infrastructure due to financial recklessness by the ruling elite (Osumah, 2013). Feeble and weak states are susceptible to terrorists' deeds, despotic rule, and numerous forms of international crime (Patric, 2007).

Additionally, economic deprivation and poverty, coupled with population explosion and migration from one place to another, could be one of the driving factors for the massive enrolment of children into Almajiri schools, where they found themselves influenced by terrorists and other violent groups, particularly the Maitatsine and the Boko Haram insurgents. It is believed that the major followers of Maitatsine and Boko Haram were Almajiris, who learned deviant behaviours by interacting with delinquents like "Yandaba," "civilian COMOG," etc. in Adamawa and Borno States (Esomchi and Goment, 2019).

More so, the inability of the government to effectively police its territorial borders has given bandits and terrorists a field day in several ungoverned spaces in the country due to the weaknesses of the state's ability to effectively establish its presence in many areas. The majority of the foot soldiers of Boko Haram are disgruntled youths who are largely deprived of access to quality education, healthcare, and a good life due to the lack of inclusion and neglect they suffered from the state and ruling elite.

It is this category of youth that the sect conscripts and later radicalises. They receive payments in order to attack communities in the restive North-East, which resulted in the forceful migration and displacement of several people from their abode, forcing them to seek refuge in other places that are relatively perceived as stable.

2.3 Data Analysis

The impact of insurgency in the sampled states as well as in the host communities on IDPs varies from one community to another. FGD participants in the host communities unanimously asserted that insurgency negatively impacted education in the study areas. The FGD respondents in Maiduguri opined that the pulling down of houses, schools, abductions, and the killing of many teachers and parting away with their students were part of the impact of the insurgency on the education sector of the economy.

A key informant in Maiduguri noted during an FGD that the impact of the insurgency on teachers is mostly noticeable in the transfer of schools to Maiduguri. However, in both Maiduguri and Yola, students decried overcrowding and fear, disruption of their studies, and the use of schools as IDP camps as some of the impacts of insurgency in the sampled states (FGD, Maiduguri, 7th December, 2020, FGD, Yola, 3rd February, 2021).

This is because eight different schools are currently operating at Government Day Secondary School Mairi alone. These schools include Kuru Mohammed Army Day Secondary School, Government Day Secondary School Bama, Government Day Secondary School Izge, Government Day School Gwoza, Government Day Secondary School Kirawa, Government Day Secondary School Ashigassa, and Government Day Secondary School Warabe (FGD, Maiduguri, 7th December, 2020). He further asserted that:

My posting to Maiduguri has affected me seriously. For instance, my family is still in Mubi, Adamawa State, where we ran for our safety. I am alone in Maiduguri because I don't have enough money to settle for somewhere to live in the city because it is very costly. I cannot also shoulder the bill for the relocation of my family to Maiduguri. Taking care of myself in Maiduguri in addition to the family in Mubi is not easy. In Izge, I farm, but here in Maiduguri, I can't. Life has not been easy for us in the past eight years (FGD, Maiduguri, December 7, 2020).

Similarly, a good number of the Yola North FGD group members asserted that both students and teachers were apprehensive because there were rumours that the insurgents were going to attack schools in Yola. This development instilled fear in them, consequently, many parents stopped sending their children to school. At the same time, several students fled Yola to places their parents felt were more secure, thereby disrupting their education and their studies. Some of the respondents noted that the conversion of schools into IDP camps has led many students to be out of school for a very long time, thereby affecting their studies (FGD, Yola, 3rd February, 2021).

On the effects of the sect's activities on the family, FGD participants in both Yola and Maiduguri affirmed that the insurgency has negatively affected their families. Some of the group respondents noted that many of the IDPs from the occupied local government areas were accommodated by their relatives in Yola and other local government areas across the state and beyond. Such a category of IDPs was accommodated and catered for by their relatives. A key FGD informant in Yola noted that:

The impact is unimaginable for us as family heads. My house was filled with my relatives and other small children that they met on their way to Yola. Many people from my constituency had to seek refuge in my houses at both Karewa and Malamre Quarters. I don't know the exact number of IDPs in my house. Some of them relied solely on me to feed them, whereas some of them only slept in the houses. Feeding them wasn't simple at all, as it affected my savings. The food that would normally last for a month got exhausted in just one week. Even though the government assisted us with some food supplies to cater for the IDPs, it was nothing to write home about (FGD, Yola, February 3, 2021).

Similarly, in an interview with a respondent in Maiduguri, it was noted that:

"I had to accommodate several relatives in my house, and it was extremely difficult on my part as a local government staffer who earns N38, 000 per month. The quality of food in my house changed completely; there was congestion and overcrowding in the rooms and pressure on the only two toilets in my house. The mingling of my kids with that of others had a bad influence on their behaviour and attitudes. The number of dependents had increased in almost each household. There were also reported cases of missing properties within the vicinity (Interview, Maiduguri, December 9, 2020)."

On the impact of insurgency on the health sector in the host communities, FGD participants in both Yola and Maiduguri unanimously asserted that the crisis has negatively affected the health sector of the economies of their states. A key informant had this to say during the focus group discussion in Yola:

"There were a high number of patients in the hospital, most especially from the camps and town. Most of the patients from the camps have cases related to malnutrition and hygiene-related cases like cholera and dysentery. Another impact of the insurgency is the drastic shrinking in the number of doctors that are on locum or visiting appointments with the Federal Medical Centre, Yola (FGD, Yola, 3rd February, 2021)."

While in Maiduguri, a key informant during a focus group discussion opined that:

"The consequences of the insurgency on the health sector are enormous in Maiduguri Metropolis and, particularly, in the General Hospital, as virtually all the hospitals and health centres in 24 local government areas of the state were shut down or burned by the insurgents. The pressure shifted to the available health facilities in Maiduguri Metropolis. There are a high number of cases, both outpatient and those on admission. Some of the patients were unattended to, while those that were perceived to have improved a little were discharged at an earlier time in order to pave the way for those with severe cases as a result of inadequate bedding due to the large number of patients. Many consultants and senior colleagues resigned their appointments and relocated to other places (FGD, Maiduguri, December 7, 2020)."

On the impact of the insurgency on the civil service in Maiduguri, interviewees noted that zonal offices and local government offices were all closed down and the staff relocated to Maiduguri. This has negatively affected the performance of the government, as many staff were rendered unproductive as they had no schedules, leading to redundancy and a drop in revenue generation for development purposes (Interview, Maiduguri, 9th December, 2020).

Similarly, on the impact of Boko Haram activities on the civil servants in Yola, interviewees noted that the insurgency has brought about a population explosion in Yola, leading to high demand for accommodation and an increase in the prices of foodstuffs and housing in the town (Interview, Yola, February 4, 2021). This is an indication that the insurgency has affected almost all facets of life in the two sampled states.

On the impact of the insurgency on housing in the host communities in Maiduguri and Yola, most of the FGD respondents in both Maiduguri and Yola agreed that the situation has negatively and seriously affected housing and accommodation in the state capitals. FGD participants in Maiduguri noted that the influx of displaced persons and the multiplicity of NGOs in Maiduguri have increased the demand for housing and office accommodation in the state capital, thereby pushing the cost of rent. They lamented that a house that used to cost between N200, 000 and N250, 000 is now rented out at N400, 000 to N500, 000. A house of hitherto 2 million naira is now being rented for about 10 million naira as estate agents are willing to eject tenants and replace them with new ones from the NGOs (FGD, Maiduguri, December 7, 2020).

Similarly, most of the FGD participants in Yola asserted that the cost of rent has increased in the state capital due to high demand for accommodation. A key FGD group member in Yola noted that:

"Insurgencies have led to a series of conflicts between landlords, agents, and tenants. Some of the displaced people are unable to renew their tenancy promptly. The tenants sometimes vacate the houses without the consent of the landlords or house agents to evade payment. Houses with IDP occupants are usually boycotted due to suspicion of the IDPs, thereby rendering many rooms unoccupied for a long-stretched period. The overcrowding of IDPs in houses is equally associated with the overstretching of toilets and other facilities, rendering frequent maintenance of the houses (FGD, Yola, February 3, 2021)."

On the impact of the sect's operations on agricultural production, FGD members in Yola as well as in Maiduguri unanimously asserted that the agricultural sector of the economy is negatively affected. FGD respondents in Yola observed that the insurgency has brought about high demand and competition over farmlands in the state, thereby raising the cost of hiring farmlands. Nearby farmland that was previously hired at the cost of N30, 000 is now between N40, 000 and N50, 000 and above, thereby forcing farmers to travel to faraway places to get cheaper farmlands for farming.

Some of the FGD respondents in Yola also decried cases of farm theft of their produce (FGD, Yola, February 3, 2021). In a similar vein, most of the FGD participants in Maiduguri stressed that the group's actions have affected food production as farmers were deprived of access to their farmlands because of fear of being attacked. The ban on motorcycles in the state has also made it difficult for them to access their farms, as tricycles cannot be used in muddy, sandy, or water-logged areas. Some of the group respondents noted that, as farmers, they no longer stay on their farms for a very long time due to fear of getting attacked and for fear of violating the curfew imposed by the military (FGD, Maiduguri, 7th December, 2020).

In the area of banking, the host communities in Maiduguri and Yola unanimously asserted that the insurgency has negatively affected their states. Respondents in Yola North noted that the insurgency resulted in a colossal loss of employment as bank management laid off staff whose branches were forced to stop operations in most of the affected local areas, while some were transferred to other states. Some of the respondents lamented overcrowding in the banking hall due to a daily high influx of customers, thereby exerting pressure on the existing banking infrastructure (FGD, Yola, February 3, 2021).

Similarly, most of the FGD group respondents in Maiduguri decried the effect of the insurgency on the banking segment of the financial system in Maiduguri. According to them, violence is responsible for the lengthy line-ups that make access to funds difficult. The early closure of banks in several local government areas is also a source of discomfort (FGD, Maiduguri, December 7, 2020). Likewise, respondents in the host communities and commercial motorcycle riders noted that the insurgency has affected them negatively. Most of the FGD respondents in Yola affirmed that the insurgency led to the loss of means of livelihood for their members due to the outlawing of the use of motorcycles in nine local government areas in Adamawa State (Yola North, January 16, 2020).

Also, most of the FGD group respondents in Maiduguri observed that one of the effects of insurgency is that it has rendered many of their union members unemployed as they cannot afford to buy tricycles that are too expensive, unlike motorcycles that were sold at a rate of N300,000 to N350,000. They noted that a Bajaj tricycle is sold for N650, 000, whereas a TVS is put up for sale for N670, 000 (FGD, Maiduguri, 7th December, 2020).

3.0 Results and Discussion

Insurgency in the sampled states as well as in the host communities to IDP's had a negative impact on education in the study areas. The Boko Haram insurgency's impact on the education sector includes the destruction of houses, schools, abductions, and the killing of many teachers and their students as part of the impact of the insurgency. This corresponds with the findings of the reports of Human Rights Watch (2016), which indicated that Boko Haram's attacks on schools, students, and teachers in Borno, Yobe, and Kano states occurred between 2009 and February 2016.

Also, the negative effects of insurgency on teachers are mostly noticeable in the transfer of schools to headquarters, particularly in Borno State. As part of crowding teachers at the state capitals, it also led to the likely overcrowding of pupils in classes in various schools within the headquarters.

This is because the overcrowding, as a result of the influx of displaced people from across the region, has led to the population doubling from one to two million in only a few years (Médecins Sans Frontières (MSF), 2023). Also, most of the displaced live in host families, while the existing ones are overcrowded, with makeshift and temporary shelters built near each other (Médecins Sans Frontières (MSF), 2023).

Based on this, therefore, it could be observed that that was the reason overcrowding was high in schools within Maiduguri, which was said to have influenced the chaotic classroom environment that is more difficult for the teachers to manage. The increased number of students leads to a greater likelihood of disruptive behaviour and conflicts among students, especially with fewer resources to accommodate the extra students (Walden University, 2023). For instance, with emphasis on Borno State, during the heyday of the insurgency, there were over eight different schools operating in Government Day Secondary School Mairi alone.

These schools include Kuru Mohammed Army Day Secondary School, Government Day Secondary School Bama, Government Day Secondary School Izge, Government Day School Gwoza, Government Day Secondary School Kirawa, Government Day Secondary School Ashigassha, and Government Day Secondary School Warabe. This corroborates the view that with the number of internally displaced persons in Maiduguri, the number of pupils has increased to between 150 and 200 in a class. Schools have been merged within the state capital so as to accommodate students from outside the state. Many teachers are also IDPs. They had to abandon their homes because of the reconstruction of schools that have been affected by insurgents (Punch, 2016).

However, the posting of staff to the headquarters of the states, particularly in Maiduguri, had affected the socio-economic plans of the staff. For instance, some staff had to leave their families in neighbouring states for the safety of attacks. These teachers stay alone, especially in Maiduguri, because of a lack of money to fully settle in the city, which is very costly. They cannot shoulder the bill for the relocation of their family to Maiduguri.

Taking care of themselves in Maiduguri in addition to the family leaving elsewhere is unbearable. This could be one of the reasons Cazabat (2019) stated that the effects of internal displacement on each dimension ripple through to others, creating causal chains and feedback loops that are impossible to understand or measure independently. Invariably, in Adamawa State, the impact of Boko Haram on host communities on education affected both students and teachers because they were apprehensive due to rumours that the insurgents were going to attack schools in Yola.

This development instilled fear in the minds of the people, consequently, many parents stopped sending their children to school. Going by what happened in other states like Borno and in some neighbouring states like Adamawa, a report by the Global Coalition to Protect Education from Attack (GCPEA) (2019) indicated that many of the students, as well as some of the teachers, described recurring nightmares, anxiety, being easily frightened, an inability to focus, and other signs commonly associated with trauma.

Thus, their traumatic experiences often have an impact on their ability to pursue their education and may also impede their ability to move on with their lives in other important ways. At the same time, several students fled Yola to places their parents felt were more secure, thereby disrupting their education and their studies. There was also mass flooding of IDPs into the state capital, resulting in the conversion of several schools to IDP camps, thus compelling many students to be out of school for a very long time, thereby affecting their studies.

One of the implications of the flooding of IDP's camps is that it renders many schoolchildren stranded and roaming about the streets, and this could serve as an easy avenue for recruitment into the Boko Haram. The reports of Human Rights Watch (2016) indicated that Boko Haram massively recruited students and out-of-school youths in Borno and parts of Yobe and Adamawa States, decimating the efforts of federal and state authorities to bring education levels in the region on par with the rest of the country. Those with formal education are reported to have torn up or burned down their school certificates to signify their rejection of Western education, sometimes encouraged by religious figures.

The Boko Haram crisis has negatively affected the health sector of the economy. It was during that period that empirical facts showed that there were a high number of patients in the hospital, most especially from the camps and from the main town. Most of the patients from the camps have cases related to malnutrition and hygiene-related issues like cholera and dysentery (Dunn, 2019). Another impact of the insurgency is the drastic reduction in the number of doctors that are on locum or visiting appointments with the Federal Medical Centre, Yola.

While in Maiduguri, the consequences of the insurgency on the health sector are enormous, most particularly in the General Hospital, as virtually all the hospitals and health centres in 24 local government areas of the state were shut down or burned by the insurgents. These facts were buttressed by Obi and Ebolemi (2019), who found that the insurgency has disrupted health services and destroyed about 788 health facilities in the northeast. In Borno State, for instance, 48 health workers have been killed and over 250 injured, indicating that the state has lost up to 40% of its facilities, and only one-third of those left in Borno State remain functional.

Attrition rates among health workers have also played a role. Over the past two years, Borno State has lost 35% of its doctors to other states, contributing to brain drain (Obi & Ebolemi, 2019). The pressure shifted to the available health facilities in Maiduguri Metropolis. There are a high number of cases, both outpatient and those on admission. Some of the patients were unattended to, while those that were perceived to have improved a bit were discharged at an earlier time in order to pave the way for those with severe cases as a result of inadequate bedding due to the large number of patients. Many consultants and senior colleagues resigned their appointments and relocated to other places.

Equally, there was a negative impact of the insurgency on the civil service, especially in Maiduguri. It resulted in the closure of all the zonal offices and local government offices, and the staff relocated to Maiduguri. More so, Brechenmacher (2019) observed that Boko Haram specifically targeted local government officials and civil servants, pushing many to seek refuge in Maiduguri or other states. Efforts to address this immense challenge have been guided by several theories of change, resulting in somewhat distinct approaches.

However, the effects have negatively affected the performance of the government, as many staff, to a large extent, were rendered unproductive as they had no assigned schedules, leading to redundancy and a drop in revenue generation for development purposes. Similarly, on the impact of Boko Haram activities on the civil servants, particularly in Yola, it showed that the insurgency brought about a population explosion in Yola, leading to high demand for accommodation and an increase in the prices of foodstuffs and housing in the town (Médecins Sans Frontières (MSF), 2023).

The impact of the Boko Haram insurgency on housing in the host communities in Adamawa and Borno States is of concern. The situation has negatively affected housing and accommodations in the focal state capitals. For instance, the influx of displaced persons and the multiplicity of NGOs in Maiduguri have increased the demand for housing and office accommodation in the state capital, thereby pushing the cost of rent upward. Also, the activities of the insurgents have led to a series of conflicts between landlords, agents, and tenants.

Some of the displaced people are unable to renew their tenancy promptly. The tenants sometimes vacate the houses without the knowledge of the landlords or house agents so as to avoid paying their house rents. Houses with IDP occupants are usually boycotted by potential tenants due to them suspecting the IDPs, thereby rendering many rooms unoccupied for a long-stretched period. The overcrowding of IDPs in houses is equally associated with the overstretching of toilets and other facilities, rendering frequent maintenance of the houses.

Also, with emphasis on the relocation of people due to housing problems, authorities in Borno State, for instance, according to Human Rights Watch (2019, November 2), have relocated over 140,000 people from eight camps shut down in Maiduguri since May 2021. Those closed down include the Bakassi, Stadium, Teacher's Village, Farm Centre, Dalori I, Dalori II, Mogcolis, and National Youth Service Corps (NYSC) camps. Two camps, Muna Badawi and 400 Housing Estate (Gubio) Camp, housing nearly 74,000 people, were also set to be closed later in the year (Human Rights Watch, 2019, November 2).

Agriculture is another area of Boko Haram where the insurgency had a negative impact in Yola as well as in Maiduguri. For instance, according to the United Nations Development Programme (UNDP) (2020), insurgency led to a decline in agricultural production and trade, reducing access to food supply and threatening many households who depend on agriculture for income and means of sustenance in different ways, such as high demand and competition over farmland in the state, thereby raising the cost of hiring farmlands.

As a result, nearby farmland that was previously hired at the cost of N30, 000 is now between N40, 000 and N50, 000, thereby forcing farmers to travel to faraway places to get cheaper farmland for farming. Yola, for instance, decried cases of farm theft of their produce. In Maiduguri, for instance, farmers were denied access to their farmlands because of a fear of being attacked. For that reason, security personnel had to issue permits to a limited number of farmers daily, and without the permit, no farmer could access his or her farm (Punch, 2023, June 2023).

The ban on motorcycles in the state has also made it difficult for them to access their farms, as tricycles cannot be used in muddy, sandy, or water-logged areas. Also noted by farmers is that they no longer stay on their farms for a very long time due to fear of being attacked and for fear of violating the curfew imposed by the military. As a result of these problems, there are significant reductions in total agricultural production for Nigerian households, primarily through a fall in the production of staple crops such as cassava, soya, sorghum, rice, and yam, which are key crops in the conflict-affected regions (Adelaja & George, 2019).

In the area of banking, insurgency negatively affected both Adamawa and Borno States as it resulted in the colossal loss of employment as bank managements laid off staff whose branches were forced to stop operations, while some were transferred to other states (Tafida et al., 2023). It is also lamented that there is overcrowding in the banking hall due to the daily high influx of customers, thereby exerting pressure on the existing banking infrastructure. Similarly, in Borno State, for instance, the effect of the insurgency on the banking segment of the financial system in Maiduguri is worrisome.

It has led to a lengthy line-up that renders access to funds difficult. The early closure of banks in several local government areas is also a source of discomfort and a disruption of economic activities. Later on, the problems became worse because there was an absence of banking services across 25 out of 27 council areas due to over 12 years of killings and destructions by Boko Haram insurgents (This Day, 2023, Wednesday, August 2).

Similarly, in the self-employed subsector, such as commercial motorcycle riders, insurgency has affected them negatively (David & Musa, 2016). The majority of commercial motorcycle riders' livelihoods were lost due to the outlawing of the use of motorcycles in nine local government areas in Adamawa State (David & Musa, 2016). Similarly, in Maiduguri, it has rendered many of their union members unemployed as they cannot afford to buy tricycles that are too expensive, unlike motorcycles (BBC, 2011; 8 July).

4.0 Conclusions

The study examined the socio-economic impact of the Boko Haram insurgency on host communities for the IDPs in Maiduguri and Yola. It was argued that the destruction of lives and property by the rampaging Boko Haram insurgents in the North-East has forced the displacement of several citizens in the region, leading to humanitarian disaster in the ravaged communities as well as the host communities, thereby causing hardship and an increase in the cost of living and the challenge of livelihood in the focal study areas.

Therefore, the study recommends that the federal and state governments, as well as private individuals and other philanthropists, should increase their level of intervention and support for the survivors of insurgency through the provision of food supplies, accommodation, and other forms of support capable of reducing hardship among the survivors of insurgency.

It further recommends that the Nigerian government should provide security operatives with cutting-edge weapons and high-tech using artificial intelligence in fast tracking the fight against Boko Haram insurgents. This, to a large extent, will avail room for genuine reconstruction, rehabilitation, and timely resettlement of IDPs in their communities, thereby reducing the pressure on existing infrastructure, reducing the cost of governance and the cost of living in the cities of Maiduguri and Yola, and allowing the government to focus more on the effective planning, maintenance, upgrade, and provision of public goods that will have a meaningful improvement on citizens' livelihood. This will, to a large extent, bring about lowering the cost of living in the cities of Maiduguri and Yola.

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