

The Jos Crises In Nigeria: Impact On Livelihood And Poverty

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Abstract: Jos metropolis and the environs have experienced bouts of violence since 2001. The violence is mainly between people who regard themselves as the indigenes and others who are regarded as settlers in ways that conflate ethnicity and religion. At the peak of the violence, the assailed group moved out of certain neighbourhoods to others where they feel safer. In response to each eruption, the government quickly imposed curfews, deployed troops for stop-and-search operations. Most of the attention has concentrated on restoration of peace without commensurate attention to the socio-economic impact of the eruptions. In contributing to filling this gap, this paper, addresses the impact of the crises on means of livelihood and poverty. Data were obtained from a sample of 1,070 respondents in the four local government areas of the crises through questionnaires; focus group discussions and in-depth interviews.

The findings indicate that many people fled previous homes to others; some of their business found no space in the new residences forcing people to take up new means of livelihood. There was up to 84% increase in poverty with a decline in numbers who described themselves as rich and comfortable. The general economy experienced atrophy, many businesses relocated and clientele from elsewhere in Nigeria and neighbouring countries reduced considerably. The Crises have therefore become a watershed in the history of Jos and poses problems of how to restore economic and social life to the pre-crisis situation.

Keywords: Ethno-religious crises, Nigeria, impact on livelihood, poverty

I. INTRODUCTION

Jos metropolis and the environs have experienced bouts of crises beginning from September 2001. These crises relate to issues of citizenship and rights which are contended by two broad categories—indigenes and others often referred to as settlers (Alubo 2011; Alubo 1988). The sources of the crises trace to citizenship in Nigeria where individuals are citizens of Nigeria by virtue of membership of an ethnic group in Nigeria rather than citizens in their own right. As argued elsewhere, in reality it is a question of being a citizen in some spaces within Nigeria and being denied same status in others (Alubo 2011). In the contest for political positions, the first insist that as indigenes (see Human Rights Watch 2006) they should have priority while the others, especially the Hausa-Fulani contend that they too are entitled to political positions (Best 2007; Ostein, 2007). The situation is complicated by the frequent straying of cattle, owned by the Fulani, perceived as settlers, into farms of agriculturalists who are mostly indigenes. The contestations between the two groups have led to several

explosions of violence and attendant loss of lives and property.

This essay, part of a larger study, focusses on the impact of these crises with on livelihoods and poverty. The focus is how the crises impacted on businesses and means of livelihood; how the changes have affected income and poverty; whether people are compelled to stop previous income generating activities or change line of business; and what coping mechanisms have been evolved. We first sketch background after which the methods and sources of data are outlined; the third section presents the findings and final section discusses the implications.

II. BACKGROUND TO THE JOS CRISES

The Jos crises (serial violence which took religious and ethnic dimensions) are taking a toll on economic life of the people as many businesses were torched and forced to relocate, not to mention disruptions from the general

insecurity and curfews. Most of the attention is on the restoration of peace as the economic impact of the crises is not adequately factored into the equation (Plateau State Government, 2004). The Jos crises have unfolded in phases, an outline of the main ones include:

A. VIOLENCE IN JOS SEPTEMBER 7, 2001

The triggers to this eruption relate to the appointment of Alhaji Muktar Mohammed as Chairman of Jos North National Poverty Alleviation Programme (Abah and Okwori 2004). There was some uproar about why such an important appointment should have gone to a settler rather than an indigene. The second trigger relates to an incident near a Friday (*jumat*) mosque.

Before the *Jumat* prayers the only thoroughfare around a mosque in a neighborhood called Jos in Kongo/Russia had been blocked. A female Christian motorist, Rhoda Nyam, was said to have insisted on passing through; the ensuing altercation assumed a citywide violence between Christians and Muslims (Ishaku, 2012; Human Rights Watch 2001, Plateau State Commission of Inquiry Report 2004; Danfulani and Fwatshak 2002). The violence quickly spread to outlying townships around Jos (Human Rights Watch 2001; Best 2007; Bagudu 2004; Egwu 2009). As the violence continued passersby were intercepted and after a perfunctory religious test people were either allowed free passage or met instant death.

In Jos and environs, hundreds were forced to flee; many sought sanctuary in military and police installations. Others relocated to parts of town where their ethnic and religious numbers offered refuge. Several predominantly Muslim neighborhoods were emptied of Christians just as Muslims moved out from where Christians were the majority. Residents swapped houses such that a Christian owning a house in a Muslim neighborhood would exchange this with a Muslim who had property in Christian neighborhood. In this way, the 2001 crises were a major watershed resulting in the effective division of Jos into ethnic/religious communities.

B. FURTHER VIOLENCE IN 2002

In May 2002, the ward congress of the ruling People's Democratic Party was scheduled to hold in Eto-Baba (to where it was relocated from Angwan Rogo after the 2001 violence). This ward congress degenerated into violence between the Hausa/Fulani voters on the one side, and Berom, Afizere, and Anagutas on the other. The violence engulfed the entire metropolis pitting Muslims against Christians; businesses of the "enemy" were particular targets. Houses and businesses of "our people" were spared while those of the "other" were attacked. Hundreds were killed before peace was restored.

This blowout was preceded by the destruction of the Jos Main Market on February 12, 2002. This market was a major economic centre which attracted people from all over Nigeria and from neighboring countries. Nearby residents heard a series of loud explosions after which the market was engulfed in flames. This attack was interpreted by indigenes as part of a determination to strike at the economic life of Jos. Fingers

pointed to the Hausa/Fulani and their attempt to economically cripple the city.

The attacks subsided in Jos but continued in the hinterland where homesteads of Christians were attacked, occupants killed or forced to flee and the houses were destroyed. The same fate was visited on Muslims who lived in the rural areas; the nomadic Fulani and their cattle were frequent targets. These attacks had a telling effect on the rural economy, as farmers were too scared to work the fields (Alubo 2011).

C. VIOLENCE IN YELWA AND NEIGHBORING COMMUNITIES

The violence which began in and around Jos spread to Yelwa, over 200 km away. The violence here was in phases and combatants were Muslims versus indigenes, mostly Christians. The first wave was during the ward congress of the People's Democratic Party, ruling party at the time. The attacks allegedly carried out by masquerades commenced about June 26, 2002 (Human Rights Watch 2006). It is difficult to establish the exact number of casualties, the figures range from 20 to over 150 (Human Rights Watch 2005).

The second phase was in 2004 during which there were two waves. In the first, on February 24, Christians alleged that without any provocations a group of Muslims swooped on the former during morning prayers in Church of Christ in Nations, COCIN. According to the Muslim account, the attack was between the soldiers and Christians. Soldiers had been deployed for peace keeping after the 2002 eruption.

On May 2, 2004 there was a massive attack on Yelwa pitting Muslims against Christians. This explosion of violence led to the imposition of a state of emergency on the entire Plateau State and the suspension of all democratic structures.

D. MORE VIOLENCE IN JOS IN 2008

In November 2008 another round of conflicts erupted in Jos during the local council elections. Local council elections had been postponed for six years during which sole administrators, in the case of Jos North all indigenes, were appointed by the Governor (Ostein 2009). While some indicate that the violence was related to the elections (Ostein 2009), others say it was political (Alubo 2010). The first group alleges that the local council elections in Jos North were being rigged to the disadvantage the Hausa-Fulani (Muslim) candidate who in a free and fair contest would win because of the large numbers of his ethnic/religious group. The voting passed off peacefully but trouble started during the counting. The other side alleged that elections only provided the cover to act out political action of the Hausa/Fulani to dominate Jos and Islamize the city (Daily Trust January 11, 2009, January 12, 2009; Anza 2008, Ostein 2009).

As in past instances, troops were deployed in Jos and environs to contain the crises. The curfew imposed during the 2008 crises was still in force when January 2010 crises commenced.

E. THE JANUARY 2010 CRISES

There were further eruptions of violence in first quarter of 2010. The immediate triggers relate to the past bouts, general suspicions and uneasy relationships between indigenes (to some extent Christians in general) and Muslims. Part of this uneasy relationship is the de facto division of Jos into Muslim and Christian enclaves.

On January 17, 2010 a Muslim whose house was destroyed in 2008 returned to start reconstruction. According to Christians, the man brought over 300 people supposedly to assist in the reconstruction. It was this huge team of “builders” who began to attack Christian passers-by and later, worshipers in a nearby church (Alubo 2010:21; Citizens’ Monitoring Group 2010). The Muslim account points to Christian opposition to the reconstruction; the owner of the house was allegedly violating the unwritten religious code for residence.

The targets were residences of the “other”: Muslim youths attacked Christians, their houses and businesses, just as Christian youths did the same. What started in one neighborhood quickly spread to the entire Jos metropolis and Bukuru in Jos South local council. The Army was deployed to keep the peace but this only fueled the crisis as the soldiers were alleged to have taken sides with the Muslims (Ajero and Anza 2010; Obateru 2010). There were also allegations that some people in military uniform engaged in killings and arson alongside the Muslim gangs.

When peace seemed to return to Jos, the theatre of violence shifted to the rural areas. On March 7, 2010 four communities in Ryom local council were raided in the dead of night. Accounts of the attack blame the Fulani who were reportedly on a mission to avenge their number killed in the January eruption (Binuyo 2010; Ajero and Philips 2010). During the January blowout, a huge number of Muslims, many of them Fulani, were massacred in rural Kuru Karama community, some 30 kilometers south of Jos (Obateru 2010).

F. THE CURRENT SITUATION

For most of 2011 to the third quarter of 2017, there was some peace in Jos. Residents went about their businesses but with intermittent disruptions due to checkpoints, review of curfew hours and general anxiety. Security forces were deployed as part of “Operation Safe haven”. Unlike past troop deployments, Operation Safe Haven is directly under the Chief of General (Joint Services) Staff of the Nigeria’s joint security services. The troops mostly covered Jos and adjoining communities.

On Christmas eve in 2010, there were three bomb explosions in Christian areas of Jos and for most of 2011, there were attempts to bomb churches. In early December 2011, there were further bomb explosions in Christian areas; a church was bombed in Jos on Christmas day 2011 and another in March 2012. In addition, there were sporadic attacks on rural communities inhabited especially by the Berom ethnic group for most of 2011. In the October to November period, there were two attacks on Christian communities in Miango which resulted in 29 deaths and another on Rim in which nine were killed. This situation set the context for the imposition of state of emergency on four local council areas in Plateau

along with 11 others in Borno, Yobe and Niger states on 2012 New Year’s eve.

G. REACTIONS TO THE CRISES

Have moved quickly to contain the crises. Typically, security forces were deployed, curfew imposed until the violence subsided. In some instances, restrictions on whether to operate at all and within what hours were imposed on the motor cycle taxis.

In addition to security responses, the citizens have also reacted in various ways. At the peak of the violence, the assailed group would move out of certain neighborhoods to others where they feel safer. One of these was the mass movement of auto spare part dealers, who were mostly Ibo and Christian, from their Dilimi shops in predominantly Muslim neighborhood to Dadin Kowa where Christians are the majority. Many businesses which survived the violence also relocated to areas where the entrepreneurs have large ethnic or religious population. Entire neighborhoods have been vacated as shop owners sought safer locations. Many markets within and around Jos have also relocated; others were even closed. Many of the movements are now permanent as people who realized their houses were in the “wrong” part of town sold or swooped these. While there might be some data on such movements, the numbers whose means of livelihoods were affected with attendant implications for poverty are not known.

Previous studies have focused on the general causes of the crisis its impact on inter-ethnic and religious relations but there are fewer studies on specific cases on its impact on economic development as well as on livelihoods and poverty levels. This study fills this gap by examining how the conflicts have affected livelihoods and poverty.

III. METHODOLOGY AND DATA

Data were collected in four local government areas: Jos North; Jos South; Barkin Ladi and Riyom. In each specific communities were selected; Jos North—Angwa Rogo; Angwan Rukuba; Katakpo; Jos South: Bukuru/Gyero, Kurgia and State Low Cost; Barkin Ladi: Kassa, Heipang; Ryom: Ta Hoss; Rim, Sopp and Ganawuri).

The sample was purposive and in each community we interacted with youths and adult members through in-depth interviews, focus group discussions which yielded the qualitative data, while questionnaires provided the quantitative data. The number of questionnaires as well as focus group and in-depth interviews from each LGA are shown in the Table 1 below:

LGA	In depth interviews	Focus group discussion	Questionnaires
BARKIN LADI	16	4	278
JOS NORTH	17	7	291
JOS SOUTH	12	3	284
RIYOM	5	5	217

Table 1: Summary of the data collected

Some challenges experienced during fieldwork include insecurity in Riyom LGA, which necessitated the inclusion of Ganawuri to replace Rim. Fieldwork in the other locations was conducted in January 2016 except in Ryom where it extended up to March 2016. There was no challenge that compromised the quality of the data. The quantitative data were analysed to generate frequency counts and simple percentages were the analysis of the qualitative data sought particular themes.

IV. RESEARCH FINDINGS

THE IMPACT OF THE CRISES ON BUSINESS, INCOME AND POVERTY

As shown in preceding sections, the Jos crises involved large scale movements of people, mostly of the “other”. Before the crises, neighbourhoods were largely mixed in terms of ethnic and religious composition (Alubo 2008) but as the violence unfolded, people of specific ethnic and religious groups fled particular neighbourhoods considered unsafe to others where the large numbers of their ethnic and religious groups offered protection. One of the important aspects of this relocation was impact on business and consequently, on income and poverty.

Most businesses were in the informal sector and comprised mini shops, and itinerant vendors who operated from neighbourhoods of the various owners. When the owners relocated, such businesses were also forced to relocate. From the quantitative data, 39.7% of respondents relocated; while 63.3% did not.

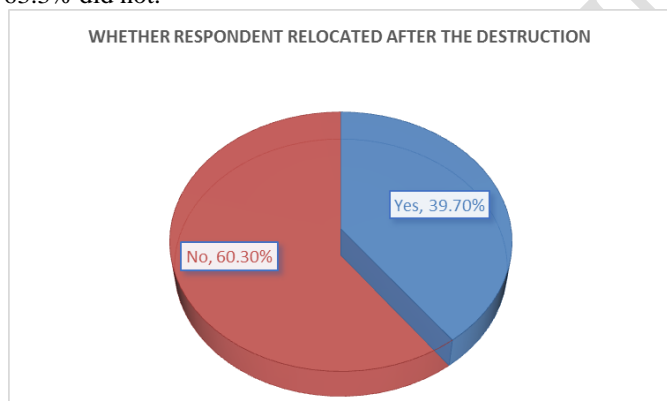


Figure 2: Whether respondent relocated after the destruction

PATTERNS OF RELOCATION

Relocation took three major forms: rural-rural, rural—urban and urban—urban. In Barkin Ladi and Riyom, LGAs relocation was mostly rural—rural occasioned by attacks in one community and refuge in another rural community. Typically the assailed groups moved from one rural community to the other. According to respondents, some communities such as Ngul, Rancho, Nangang and Dajak in Barkin Ladi LGA have been virtually deserted.

In the urban-urban pattern people relocated to particular sections of town considered safe. Thus, in Jos North, Muslims moved out of Jenta Adamu, Ali Kazaure; Angwa Rukuba and

moved into Angwa Rogo, Angwa Rimi, Katako and Bauchi road. In Jos South non-Muslims move out of Kurgia; Central Market to Gyero. Muslims moved out of Kuru, Vom and Sabon Gida; many headed to Jos. Some relocated to neighbouring states of Kaduna and Bauchi; others even founded new communities such as around Magama Toro in Bauchi state, made up of the displaced from the Jos crises. Many also relocated “home”—mostly to other states from where they initially came to Plateau state.

Relocation was mostly for security, as a market woman discussant in Barkin Ladi expressed it:

There is little choice. If I don’t relocate, what will I do? I cannot stay for the Fulani’s to come and kill me. If every day we are staying with you and you are either beating or fighting with me, is it not better for me to just leave? (Female Respondent, Barkin Ladi).

The crises had led to a *de facto* division of Jos North, Jos South and Barkin Ladi and Ryom LGAs into ethnic and religious enclaves. Particular neighbourhoods are now considered safe and unsafe depending on one’s religion.

IMPACT OF RELOCATION ON BUSINESS

Relocation had profound impact on businesses including challenges of finding new shops, cultivating a new clientele and even whether the new neighbourhoods were conducive for particular businesses. There was hike in the cost of renting new shops, especially in the Christian neighbourhoods. This perhaps explains why after relocations, some business declined and died, some survived and very few prospered. In general, relocation did not help businesses. As shown in the figure below 63.3% consider relocation as not favourable, while 80.5% said the impact of relation on business was severe.

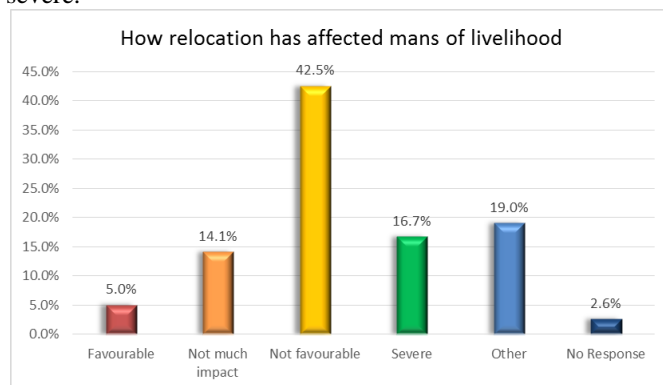


Figure 3: How relocation has affected means of livelihood

The situation offered little choice as relocation for many was a survival strategy; as a respondent explained:

Like for example, somebody who is into the business of slaughtering cows or cattle, he can no longer go to the bush again because of security. He will have to wait until the cattle is brought to him. If not, he has to change the line of business. Second, like somebody who is a transporter, he will have to park the car and open a shop. Third, there are drivers who can carry passengers to a place like two to three times a day but now, even one trip is not possible. You see that the person will be forced to change his line of business. in our culture, women don’t go out but as it is, both the men and the women do not have any choice than to go out and look for

what to eat. Like me, I am doing egg business but you know how difficult it is to get it. Except where I would have to use my neighbour who is a Christian to bring it for me. But before now, there is no corner I don't go to (Muslim religious leader, Barkin Ladi)

Other means of income have declined or even halted. Mining activities, a long tradition in Jos Plateau and recognised source of income have stopped as miners are afraid to venture into the field for fear of being attacked.

NEW LOCATIONS, INCOME AND POVERTY

The quantitative data indicate that 42.7% of the sample consider the new location as not favourable, while 16.7% said the impact on business was severe. Taken together, a full 59.2% indicate negative impact of the crises on business. It may thus be deduced that where there is negative impact on business, income will decline just as poverty will increase. As the figure below shows, the number of people in the lowest income category doubled just as those in the highest categories declined. The same substantial decline is observed among those in the middle income categories.

A full 87.7% of respondents said poverty has increased generally in and around Jos. In relation to personal life, 7.8% of respondents said the impact of the crises is not much different; 65.1% said the impact is not favourable while 23.5% said it was severe.

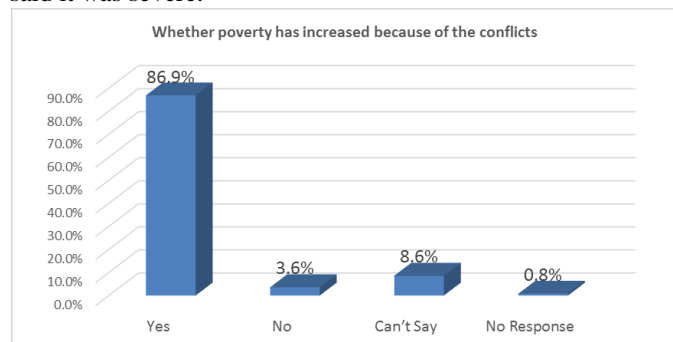


Figure 3: Whether poverty has increased because of the conflicts

There is general agreement with percentages of over 60% indicating that the conflicts have negatively impacted on the informal sector. This negative impact is said to have particularly affected beer parlour sales/operations as well as *suya* (roasted beef snacks). This is mostly because these are night time businesses and in situation of insecurity, people stay indoors. Beer business and *suya* are relaxation engagements which take place mostly in the early evening until late at night. The imposition of curfew therefore affected these businesses. In a similar manner agriculture is negatively affected because people feared to go to the field because of the prevailing insecurity. Dry season farming is more severely affected as the Hausa who traditionally engage in dry season farming considered it unsafe to do so. However, in several locations in Jos South and Barkin Ladi, other ethnic groups have begun to engage in dry season farming. There is therefore remarkable impact on the quantity of tomatoes and vegetable produced with its concomitant impact on income.

Relatedly, many people rely on daily labour for income and are engaged as construction as masons, brick layers,

concrete mixers, etc. They usually gather in particular locations and avail themselves to those who need their services. The conflicts made all these impossible as it became unsafe to gather or even to carry out construction. Income from daily labour therefore ceased.

There is the dominant position from the qualitative data that the crises brought negative impact on businesses and led to more poverty. Food vendors lost sales because people were scared to venture into the streets; the same experiences are shared with traders in food items. A respondent explained the situation in bold relief:

Business is not moving at all. This is because there is no peace, there is no money, how will business move? (male respondent in Bukuru).

Like you now, if there is no peace, will you go and make any investment? The answer is no. when there is no peace, even the woman who fries Kosai (local snacks made from beans) cannot come out. There will be no transaction or any exchange of money between people. Businesses are rather retrogressing.

In addition, you know today is Monday, the market day for Maikatako market and People come from Sokoto, Kano and you will see Potatoes, maize being loaded but now, what they do is to call to find out whether somebody could help them organize something. In fact, before now, when they come, you are sure that they will come and spend lots of money for you but now, you cannot see the trailers any longer—NURTW discussant (Male respondent Bokkos).

The crises have also impacted negatively on business and poverty because of the lack of trust; people are suspicious of the "other" and would only buy from those of the same religion. As a respondent explained:

... you are selling something and it is established that you are a Christian, a Muslim will not buy anything from you. I will only look for my brother and buy something from him. That is the plain truth. If for example, somebody comes from somewhere and he discovers that you are not his brother, he will not buy anything from you. He prefers to go back home with his money. You see that this has impact on poverty—NURTW respondent, Barkin Ladi.

V. THE IMPACT ON BUSINESS OPERATIONS

It is generally understood that it is only through economic activities that people produce means to sustain livelihood and tackle poverty. Therefore, food, cloths, and transportation are all products of business activity. Thus, for any business and economic activity to thrive, such must interact, with groups and individuals.

Peace and security are recognised precondition for the survival of all socio-economic activities. It is against this background that destruction of lives and property attendant on the Jos crisis is interpreted. This is evident from findings as presented on frequency, figures 4-6.

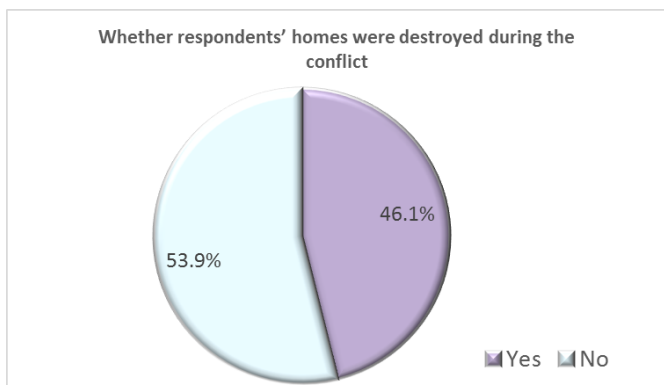


Figure 4: Whether respondents' homes were destroyed during the conflict

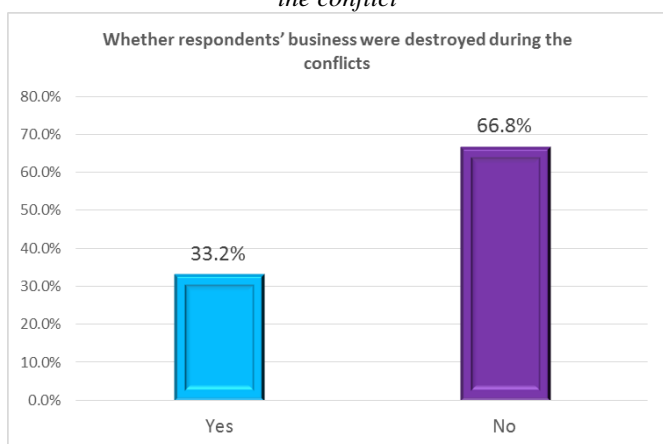


Figure 5: Whether respondents' business were destroyed during the conflicts

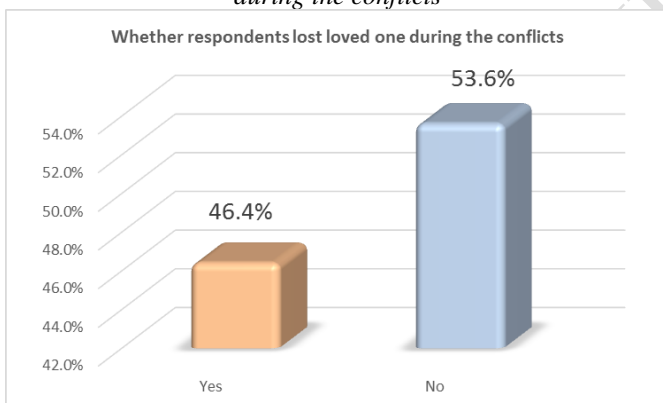


Figure 6: Whether respondents lost loved one during the conflicts

As shown in the figures above, 46.1% experienced the destruction of homes; 33.2% suffered destruction of business and 46.4% lost loved one. These findings were further corroborated in the in-depth interviews and focus group discussions. As noted by a market woman at Kassa explained,

It started in 2010 here in Kassa. It started in the villages before it came here. Our people were killed in those villages and in fact, the Fulani's have chased them out of the villages. Their farm produce were also destroyed completely. Coming to Kassa, they also burnt our people and killed them. Even me myself, the shop I use to sell things was completely destroyed. I use to sell things like soup ingredients and other things but they came and burnt the place. That is why up till today, I have not recovered and we are just turning and turning

around. I would say I have witnessed up to three of the crises. It is between us and the Fulani's.....Sometimes when we plant things on the farm, whether maize or potatoes, you will see that the Fulani's will come with their cows. Assuming you left the farm like 2pm, tomorrow morning, you will go and discover that the cows have eaten everything or they have cut everything into pieces.

Also, the destruction of businesses had an impact on businesses across the informal and formal sectors. This is clearly evident from Tables 2 and 3.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Favourable	71	6.6	6.7	6.7
	Not much different	89	8.3	8.3	15
	Not favourable	698	65.2	65.5	80.5
	Severe	184	17.2	17.3	97.7
	Other	24	2.2	2.3	100
Total		1066	99.6	100	
Missing	System	4	0.4		
Total		1070	100		

Table 2: Impact of the conflicts on public transportation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very much	429	40.1	40.4	40.4
	Moderate	355	33.2	33.5	73.9
	Not really	198	18.5	18.7	92.6
	Other	79	7.4	7.4	100
	Total	1061	99.2	100	
Missing	System	9	0.8		
Total		1070	100		

Table 3: Impact of the conflicts on the formal sector

From the tables above, the impact of the conflict on the informal sector was not favourable 65.5% of respondents said; another 17.3% said the impact was severe. According to 40% respondents, the impact on the formal sector was very much, 35% said it was moderate. There is therefore every indication that the conflicts had a devastating consequence on both informal and formal sectors of business. Following the destruction of businesses over 90% of businesses were unable to rebuild. Consequently, over 60% of respondents had to relocate.

In virtually all instances, relocation led to lower volumes of business. There are frequent references that 'We don't have that kind of practice here. When I see that an area is not safe, I just leave'; a suya maker in Jos North said he lost four workers. A full 80.5% of respondents said the impact of the crises was severe and 98.25 said volumes of their businesses had reduced. Data from the various sectors show the impact on the crises starkly: Transportation, 97.7% said impact was severe; for hospitality industry, it was 85%; Suya/chicken 90.7% said it was severe. The impact on farming was described by 88% severe; dry season farming was described by 86.7% as severe and 85.9% livestock respectively.

The crises also had negative impact on large scale business as was expressed by respondents. As stated by members of NURTW, Barkin Ladi Local Government Area:-

It affects our economy very well. It affects our daily businesses. It is hardly for you to get people who go to the market especially for us who are into transport business.....

but also cattle rearers. The same thing with farmers, some of them cannot farm on their farmlands as well.

Along similar lines, a suya seller lamented how business has declined to a level that he no longer used a whole cow everyday:

We have experienced huge setback from the crises. In the past we used to have many cows tied to stake waiting to be slaughtered. If I tell you how much I have lost you may think I am lying. God has given me the grace to be a patient human being, otherwise, I would have been death, or hypertensive and paralysed, or a mental case.

What is more,

The conflicts have negatively impacted all businesses; people went out to relax when there was peace, the conflicts in Jos disrupted this. When Jos started experiencing conflicts people no longer stay out late (Suya seller, Jos North).

As businesses declined, so did employment. A full 94% of respondents said opportunities for employment have declined. Furthermore, a consequence of relocation of business was collapse in operations with an attendant negative implication for employment opportunities as summarized in the figure below.

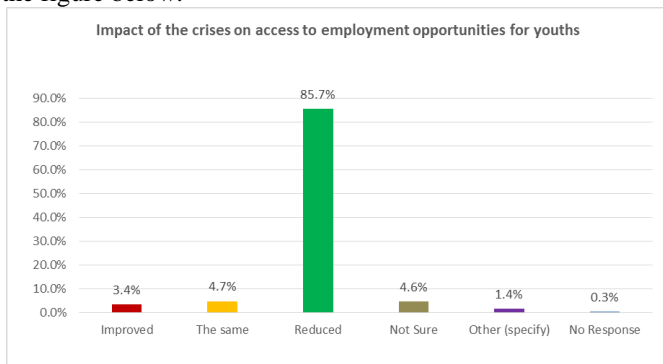


Figure 7: Impact of the crises on access to employment opportunities for youths

The impact of the crises is best understood when the socio-economic status of the people before and after the crises are compared. As figure 8 shows, there is phenomenal decline especially in the categories of the rich and the comfortable.

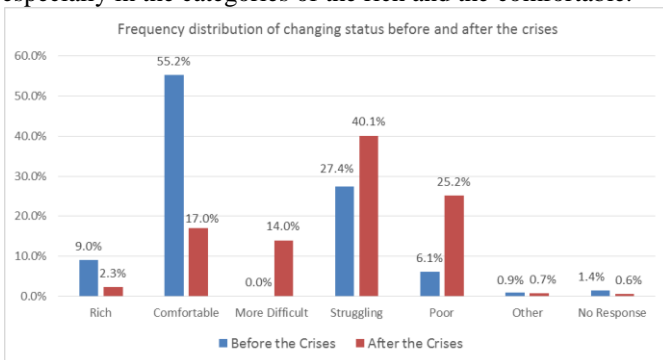


Figure 10: Frequency distribution of changing status before and after the crises

From the figure above and comparatively from the people's perspective, more people have become poorer after the crises as evident from 6.2 percent before and 25.4 percent

after. As expressed by some respondents, a Religious Leader in Barkin Ladi Local Government Area stated that:-

Individuals and families are in problems really. Many people here get their food mostly through transport but you know that there are places we don't go to. So it affects them. Secondly, people also get their food through farming but they are not so much into it again. People use to come from other states to come and farm especially dry season farming. Those who have farms usually rent them out to such people and from there, they get enough food supply but now, it no longer happens.

VI. IMPACT ON ENTIRE ECONOMY

Respondents were unanimous that the economy was the most affected sector. This is indicated by decline in the sheer volume of business as well as many former businessmen and women who have discontinued. The markets which previously boomed no longer do so because people are afraid to get to some markets, even transporters are scared to ply some routes. The situation is summarised by a religious leader in Barkin Ladi:

Jos of those days is different from Jos of today; those who bring goods don't even pass through Jos. To pass through Jos to another city these days is not possible mainly because of the situation we have found ourselves....the thing really spoiled businesses in a very big way". Some of the people who previously shopped in Jos are now too scared to do so. Many from Adamawa, Bauchi, and Borno states who previously came to Jos now they prefer to go to Kano where they feel safer.

The conflicts accentuated the poverty in Jos; the levels have increased; many people who had something to fall back on to meet their needs are now idle. The increased poverty affects various aspects of life such as ability to meet medical needs, pay for children's education needs and even the ability to provide food. The situation has deteriorated into some form of a vicious cycle; in the words of a respondent:

If, may be I had 100,000 Naira, I can use that and do business and get something out of it, but now people are afraid. From the market, you are afraid; coming back home, you are also afraid that you could be attacked. That is why money has reduced in circulation. Before, I used to get something and meet my needs, but now unless I borrow. If you are doing it on your own, you will not need to go and bother anybody, you will only be progressing, but now we are retrogressing (Female respondent, Gyel Jos South).

The situation is compounded by the financial outlay of the insecurity on government such that funds that could have assisted the affected are channelled into providing security.

Another aspect of the impact was on wholesale and retail trade. Those who bought products in Jos were forced by slow sales not to seek fresh supplies; the same is true of traders who came from other states. Many stopped coming to Jos for fear of being caught up in attacks. Consequently, the profits of wholesalers and retailers reduced drastically. A traditional leader in Barkin Ladi sums up the situation thus:

I think that they (traders) are the ones that were most affected because they were caught up in the midst of the crises

and they had no choice but run and leave whatever they were selling. For some, it led to loss of lives while others did not even have the opportunity to go out at all to sell. There were instances that some traders bought goods but were caught up in the crises. In such situations they did not have the time to sell what they bought to get profit and the goods they bought went bad. You can see the dimension of the effect of the conflicts.

The conflicts affected even the small scale informal sectors of the economy as well as the hospitality industry. A school proprietor in Angwan Rogo noted that people came to Jos to while away time then go back to work prior to the conflicts in the city, but they have stopped. This has affected the hotels that provide services. The conflicts also had impact on beer parlours because there were times that curfew was imposed and there was no sales because most of the beer parlours make sales in the night. There were also prospection customers who did not go out to drink out of fear they might be attacked and killed at beer parlours. Commenting on how the conflicts negatively impacted on sale of beer a market woman in Kassa posed the rhetoric questions, "I will go and sit in the hotel and spend my money that I am taking beer so that they will come and kill me? Is it not better for me to stay at home?" She went further to state that if for example, beer parlours did get 10,000 Naira as profit prior to the conflicts, it reduced to 1,000 Naira during and soon after the conflicts. The conflicts also affected food vendors negatively. A business woman in Barkin Ladi observed:

Assuming I used to cook 5 measures, now, I am forced to reduce it to 2 measures. And even the 2 measures, hardly finish in a day. Assuming I used to roast 10 chickens, now I have to reduce it to 5 because there are no people and no money. I am cooking food and the people have left the town; who will come and eat the food from me?

During the conflicts people were on the run and food vendors were particularly affected. After the crises businesses remained sluggish as prospective customers and traders could not venture out. The Sarkin Hausawa in Barkin Ladi expressed it in clear terms:

They are doing it (business) for people, but the people are not there. They have killed some, some have relocated, how would people make it in this kind of situation? See, you are selling something and you use to get customers like 30-50 people every day. The crises have now made 20 people to leave the place, are you making it or you are going backward?

There are some businessmen who closed down their shops because of the location of such businesses. For example, if a Muslim had shop in a Christian dominated area, he was compelled by prevailing hostility to relocate, and when he moved to a new place where people did not know him, it brought a setback to business. The same is true of Christians who moved from Muslim dominated areas. Vice versa for Christians who had their businesses in Muslim dominated areas. A suya seller tells it all:

Prior to the conflicts in Jos, if you came to the place I did business at West of Mines you would admire for different reasons. I slaughtered one cow for Suya every day; other people may tell you I slaughtered more than one; and every day we sold up the meat. We sold suya up to twelve midnight. Now that you have come, what do you see? We have

experienced huge setback from the crises. In the past we used to have many cows tied to stake waiting to be slaughtered. If I tell you how much I have lost you may think I am lying. God has given me the grace to be a patient human being, otherwise, I would have been death, or hypertensive and paralyzed, or a mental case.

There were further problems of business hours; unlike the past when business continued until midnight, curfew hours have compelled them to close at 9pm. There were expressions of such as "these conflicts have negatively affected businesses in Jos and environs". And a youth leader in Bukuru bemoaned and "Everything has come to a standstill for business people".

The conflicts negatively impacted on all businesses; people went out to relax when there was peace, the conflicts in Jos disrupted this. When Jos started experiencing conflicts people no longer stayed out late. A male respondent in In-depth interview in Angwan Rogo observed that companies such as Coca Cola closed for several days incurring huge losses, and in industries such as NASCO (a local manufacturer of confectionaries and household items and carpets) the volume of production may have reduced compared to prior crises levels. Some of the companies such as BARC farms, Jos Steel Rolling Company and Standard Biscuits have permanently shut down with attendant loss of jobs

Banks suffered the same fate. This position was re-echoed in all locations of the survey. There is virtually no one who wants to come and establish his company or industry in Jos out of fear that such investment might be destroyed and this all contributes to ruin the economy of Jos. Some of the findings include:

- ✓ When the crises subsidized hawkers avoided certain locations for fear of attacks. The situation affected the earnings of such hawkers. The situation in the four local governments were similar.
- ✓ Transportation business was severely affected and income declined.
- ✓ Cattle rearing was equally affected.
- ✓ Agriculture also declined, people were afraid to go to the fields. A traditional leader in Kassa who is a farmer lamented the effect of the conflicts on their income stated that "Before, we were making it very well. You could farm like 3 pick-ups of Irish potatoes and we were making money but you cannot go there again, we are really suffering". A youth leader in Bukuru stated that the conflicts "impacted people's economic lives in many ways. People incurred losses a lot".
- ✓ The crises also affected properties and the hospitality industry. Tenants avoided certain locations as both Christians and Muslims avoided certain hotels with impacts on the hospitality industry.

VII. COPING MECHANISMS

As the foregoing illustrates the crises created enormous hardships to which people in and around Jos had to make adjustments. Needless to state that the adjustments were compelled by circumstances rather than voluntary. These adjustments may be divided into the following broad

categories: new means of livelihood; reduced scope of business; managing safe spaces and gender division of labour.

As the crises ruined business and other means of livelihoods, many of those affected were compelled by the crises to change means of livelihood. Thus, many changed from buying and selling grains to farming or driving tricycle taxi. A male participant in focus group discussion at Katako Market, expressed it this way: "Some of the people who left here [market] are now beggars". Many more tried occupations like shoe cobbling and roadside food vending. The change was comprehensive, in the words of a respondent:

Men are even going into the bush to fetch and sell firewood; some are into sinking wells for those in need, providing laundry or manicure and pedicure services. Others farm and do manual labour. Some women are now into hair dressing, providing laundry services, frying chin-chin (buns), and others are providing services as house-helpers, etc (Male respondent Angwa Rogo, Jos North)

Many more changed from cattle herding to dry season farming. Many appreciate that the change is only for the exigency of the moment for which adjustments are mandatory, said a respondent,

Well, since things have turned this way, we all have to face it. If you are used to eating 3 square meals, it has become a must for you to adjust. We do small businesses; you will see our girls carrying kosai (bean cake) in trays, Chin-chin and pure water. These are the things sustaining many families. If you see a small girl carrying something on her head and you are asked to value it, it will not be more than 500 Naira. The families are waiting for them to return, and probably they will take out 200 Naira and leave the remaining for the girl which would serve as her capital. (Female respondent Ryom).

REDUCED SPACE OF BUSINESS AND NEW FORMS OF FINANCING

For those who continued in business, there was a reduced volume, mostly from the lower capital base. A traditional ruler in Kassa, Barakin Ladi LGA explained that traders who used to bring 10,000 Naira worth of goods and sell out had to reduce their stock to 2,000 Naira worth, and even at that, it took about a week before the goods were exhausted.

A major problem was access to loans to build up capital. Many formed cooperatives to enable them access loans to do business. In addition, some churches took up offerings and free-will donations and used the proceeds to help people in need; also non-governmental organisations provided material support, mostly food items and clothing. Many of these new forms of fund raising have continued even as peace has returned.

ADJUSTMENTS IN GENDER DIVISION OF LABOUR

Gender division of labour in Nigeria follows the traditional model with distinct spheres of activities for men and women. This traditional gender division of labour also underwent adjustment amidst the crises. Thus, among Muslims, women who traditionally stayed in seclusion had to go out to look in search for means of survival. A religious leader in Barkin Ladi stated that "You also know that in our

culture, women don't go out but in the situation, both the men and the women did not have any choice than to go out and look for what to eat". The situation made Muslim women more visible in hawking food and drinks. For the Christians there was little difference as the women were more visible in markets where the engaged in all forms of businesses.

MANAGING SAFE SPACES

Because of the insecurity created by the crises, Muslims could no longer easily go into Christian areas to do business; the same applies to Christians going into Muslim neighbourhoods. To overcome this obstacle, some Muslim businessmen who trade in goods that were sourced from Christians areas relied on their Christian business partners to get supplies. Similarly, Christians who traded in goods that could only be procured from Muslims made contacts with their Muslim business partners who obtained such items and passed over. This was a strategy to avoid being attacked, harmed or killed in the course of business in the communities of a different faith. A Muslim trader who trades in eggs narrated how he managed to keep his business running during the conflicts by using a Christian neighbour to get his supply:

Like me, I am doing egg business but you know how difficult it is to get it. During the crises it was difficult to get eggs except where I had to use my neighbour who is a Christian to bring it for me. But before now, there is no corner I don't go to get eggs, but during the crises if they did not bring it, I could not go there (Male respondent Jos).

In spite of the mutual hostility, some Christians and Muslims were able to reach some rapprochement to keep themselves afloat. Such deals were mostly on the interpersonal level as intergroup level relations remained strained.

ACCOMMODATION PROBLEMS

The conflicts created acute accommodation problem as many houses were razed with hundreds displaced. Some people fled their homes because they were located in "enemy territory" which the crises have created. Some families split to find accommodation in different homes within the safe neighbourhood. Houses where the internally displaced fled were often overflowing. A youth leader in Angwan Rogo in Jos pointing at some houses stated,

All the houses you see here belong to refugees [internally displaced] who fled the crises. We have been forced to cram here, in one house you find up to forty people living in. In Rayfield you find up to three kilometres of fallow land". Christians who had houses in Muslim dominated areas exchanged with Muslims who had houses in Christian dominated areas. Some of the people who fled sold their houses or plots of land (Male youth leader, Angwan Rogo).

VIII. CONCLUSION

As this study has shown, the Jos crises have had a devastating impact on all aspects of socio-economic life. Means of livelihood were either completely destroyed or ruined to miserable proportion of their former self. Income has

declined and poverty has increased. The circumstances indicate that economic growth and prosperity cannot be attained under conditions of raging violence. There are equally incalculable damages to physical infrastructure, especially individual homes, many of which are yet to be reconstructed. While the study focussed mostly on the impact on individuals, there is also negative impact on the entire Jos metropolis—as business folded up and some relocated to safer locations employment became scarce and the city has lost the reputation as a business destination. In the final analysis, none of the contending sides has benefitted as in addition to lives lost and prosperity destroyed, the economy declined from which it is yet to recover. This impact of conflict in exacerbating poverty and worsening living conditions of families is well established in the literature (Nasser et al 2014). The impact of violence is known to be particularly devastating in rural communities (Umar 2017). It is a challenge which has to be addressed beyond the restoration of peace. However, until some recovery is attained the crises are effectively continuing in various guises. The major challenge is how to build confidence for the warring factions to begin to relate to one another and feel safe in all part of Jos and environs. Such confidence includes the local environs and the wider environment within which Jos and the entire state exist. Only then can the last word on the Jos crises would be heard.

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