COPING STRATEGIES OF TRADERS OF SPECIALIZED MARKETS WITH URBAN TERRORISM IN KANO METROPOLIS

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DEPARTMENT OF SOCIOLOGY
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JUNE, 2017

DECLARATION

I hereby declare that this dissertation entitled "*Coping Strategies of Traders of Specialized Markets with Urban Terrorism in Kano Metropolis"* is a product of my own research effort. It has not been presented or published anywhere by any person, institution or organization or used for any previous application for a degree or other qualifications. All sources of information used have been duly acknowledged by means of references.

_____ _____

Muhammad Ribadu AYUBA Date

CERTIFICATION

This research entitled *"Coping Strategies of Traders of Specialized Markets with Urban Terrorism in Kano Metropolis"* meets the regulations governing the award of Master degree in Sociology, Faculty of social Sciences of the Ahmadu Bello University, Zaria and is approved for its contribution to knowledge and literary presentation.

Project supervisor Dr. A.S Maliki	Date
Dr. T.Halliru	Date
Head of Department Dr. A.S Maliki	Date
Prof. A. Z Abubakar (Dean, School of Post Graduate Studies)	Date

DEDICATION

I dedicate this dissertation first of all to Almighty Allah SWT and His beloved messenger Muhammad SAW; to my caring father Imam Ayuba Muhammad and to the blessed memory of my beloved mother who had longed and loved but never lived to see my progress in this direction. May the mercy of Almighty Allah be showered on her every now and then.

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ABSTRACT

Coping Strategies of Traders of Specialized Markets with Urban Terrorism in Kano Metropolis is an empirical study carried out to study how traders in the specialized markets of Kano metropolis coped with the devastating effects of urban terrorism. Thus, the study focused on identification of factors predisposing Kano to urban terrorism by describing the physical manifestations of terrorism and examining their effects on specialized markets. This was done in order to determine the coping strategies adopted by the traders in specialized markets of Kano metropolis. Cogent analysis and understanding of the problem under study was facilitated through the adoption of Protection Motivation Theory (PMT) which explained the behaviour of traders during and after the terrorist attacks. Furthermore, the study was carried out in specialized markets of Kano metropolis. Kwari, Abubakar Rimi and Farm Centre markets were purposively selected from which a sample size of 400 was drawn using cluster and simple random sampling techniques. The findings of the study revealed that commercial value of urban Kano manifested in its large markets, failure of government to tackle inequalities and unemployment which breeds poverty; religious extremism occasioned by inciting sermons by some Muslim clerics were some of the factors making urban Kano vulnerable to urban terrorism. The research equally found that Kwari and Farm center markets were some of the locations mostly affected. On the effects of terrorist violence on the commercial development of specialized markets of urban Kano, the study identified decline in economic indices such as low customers' patronage, fall in disposable income, exodus of businesses from Kano and other social consequences which include exacerbation of feelings of mistrust, enmity among people of different ethno-religious background. The research also revealed that the achievement recorded by the military in the north east of dispersing Boko Haram terrorists has engendered more fear on the minds of traders in urban Kano due to the belief that the terrorists have now infiltrated major cities of the North of which Kano was not an exception. On the coping strategies adopted by the traders, the study revealed that the traders have adopted coping strategies in line with their challenges. In their effort to manage their fears, the traders avoided all perceived terrorist risk areas which include basically all crowded places. With regard to coping strategies with their businesses, while majority of the traders engaged and sought protection through prayers seeking God's protection and solution to their plight, others divested their sources of income, some merged their shops, and some temporarily stopped restocking their shops. The research recommended a long term plan of architectural re-design of urban markets by decentralizing the markets in order to discourage rational terrorists from attack and reduce casualties in case of attacks. However, in a short term, a rapid response security and emergency management teams should be stationed permanently at the markets and be fully equipped and carefully prepared for any event of attacks so as to avert or reduce damages suffered by the traders.

CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

The vulnerabilities to terrorism of urban markets and how to tackle them have become key issues of global concern particularly after the September 11, 2001 (hence forth 9/11) World Trade Centre's attacks, which claimed thousands of innocent lives most of them Americans. Long before the terrorist attacks on World Trade Centre in New York City and the Pentagon in 2001, business activities in cities had become venues for the occurrence of terrorist violence. Between 1993 and 2000, there were more than 500 terrorist incidents in cities around the world (Savitch and Ardashev, 2001).

The Twin Towers' attacks in New York City were the most notorious instances of contemporary urban terrorism which claimed thousands of lives and destroyed an inestimable amount of property. Previously, it had been possible to believe that there were limits beyond which even terrorists would not go, but after the 9/11 attacks, it was evident that terrorists could go to any length to accomplish their goals. Few years after the 9/11 attacks, other prominent cities in the world were also attacked-attacks that resulted in massive casualties. For instance, in 2004 bombs were detonated on packed commuter trains in Madrid, killing 191 and injuring over 1,500 people, extending an amplified sense of urban vulnerability to terrorism in Europe. This was reinforced by the London bombings in July 2005, which again targeted ordinary city dwellers going about their daily business activities (Beall, 2007).

Terrorism, therefore, is not a new phenomenon in the world history. It has existed for several centuries. Historically, the following examples of important terrorist groups can be identified: Baader Mainhof gang, a communist urban guerrilla group in West Germany, the Japanese Red Army, the Italian Red Brigade, the Palestinian Al Fatah, Israeli Haganah, Lebanese Hezbollah, Osama Bin Laden's Al-Qaeda, Khmer Rouge of Cambodia, the Viet Cong in

Vietnam, Somalian Al-Shabab, Al-Qaeda in the Maghreb (AQIM), to mention but a few prominent ones. The Nigerian Boko Haram has recently been listed among the league of world's terrorist groups by the United States in 2013 (Okoli and Iortyer, 2014).

However, there is no consensus among researchers, writers and even policy makers on a single definition of terrorism. Thus, the concept of terrorism seems to defy a universally accepted definition. In 1999, Laqueur counted over 100 definitions of terrorism and concludes that the only characteristics generally agreed upon are that terrorism involves, violence and the threat of violence (Laqueur, 2003).

The African Union Convention on the Prevention and Combating Terrorism (2010) article 1 (3) defines terrorism as any act which is a violation of the criminal laws of a State and which may endanger the life, physical integrity or freedom of, or cause serious injury or death to any person, any number or group of persons or causes or may cause damage to public or private property, natural resources, environmental or cultural heritage and is calculated or intended to (i) intimidate, coerce or induce any government, body, institution, the general public or any segment thereof, to do or abstain from doing any act, or to adopt or abandon a particular standpoint or to act according to certain principles; or (ii) disrupt any public service, the delivery of any essential service to the public or to create a public emergency; or (iii) create general insurrection in a State. From the above definitions, it is obvious that despite the variations in the definitions of the concept of terrorism, yet there are common characteristics to all the definitions and these are violence, intimidation and destruction.

Urban terrorism, on the other hand, is the targeted use of terrorism against urban populations in order to cause the most harm, injury, death, or property damage. Contrary to everyday violence, urban terrorism seeks to sustainably unsettle and disrupt urban infrastructure, critical infrastructure and urban life, at most times involving fatalities or severe injuries of civilians. Thus, the multiple implications of urban terrorism on the socio economic

development of Cities are grave as business activities or facilities have in recent years become the most preferred targets of both domestic and international terrorist attacks. This was evident in the 9/11 attacks on the World Trade Centre in New York City, where property worth billions of dollars were lost.

African cities are no more immune to the threats of urban terrorism than any other cities of the world. Its combination of relatively weak states, ethnic and religious diversities or discriminations, as well as its poverty makes it more vulnerable to urban terrorism and a more fertile ground for the growth and spread of radical movements of international links. Some of these movements are the Al-qaeda in the Islamic Magrib (AQIM), the Pseudo-Christian Lord's Resistance Army (LRA) in northern Uganda, Movement for the Emancipation of Niger-Delta (MEND), Ansaruddeen, Al-shabab, Boko Haram etc. in Nigeria (Kometer, 2013).

In Nigeria, terrorism in urban areas is no longer a strange phenomenon. However, it poses a serious threat to the corporate existence of the country as scores are killed on daily basis, and properties worth millions of naira are increasingly lost to the terrorist violence, a violence that is attributed to so many factors. According to the latest Global Terrorism Index (GTI), Nigeria currently ranks the 2nd most terrorized country in the world. This ranking implies that Nigeria is the most terrorism stricken country in Africa (IRIN, 2015).

Prior to the late former president of Nigeria, Umaru Musa Yar'adua's Amnesty programme, and the creation of Niger-Delta Development Commission (NDDC) in 2007, terrorist groups such as Movement for the Emancipation of Niger Delta (MEND) and Movement for the Actualization of the Sovereign State of Biafra (MASSOB) engaged in massive hostage taking, kidnapping, pipeline vandalisation etc. in the South-South and South East regions of Nigeria. Nigeria lost an estimated 58.3bn in oil revenue to crisis in the Niger Delta in nine years (Nwachukwu & Ekwere, 2007).

Another violent terrorist group named *Jama'atuAhlus-sunnahLidda'awatiWal jihad*, popularly known as Boko Haram emerged in 2009 with origin in the North East Nigeria. The group is seen as the most notorious and deadliest militant group in northern Nigeria. Since its advent, the terrorist group has wreaked immense havoc in most cities of Northern Nigeria, especially by using explosives and firearms with fatal consequences (Awake June, 2012).

The terrorist violence waged by Boko Haram in northern Nigeria has led to the death of thousands of people, impoverished large number of traders and destroyed an inestimable amount of property. The violence has largely been concentrated in North Eastern cities of Nigeria with Borno, Yobe and Adamawa hardest hit. However, on January 20th 2012, it spread to the city of Kano when coordinated bombing and shooting attacks killed over 185 people (IRIN, 2013), and in November 2014, Kano central mosque was hit killing over 270 people, one of Boko Haram's deadliest attacks to date (IRIN, 2013).

The loss of properties with commercial value and forfeited local and foreign investments has been a land mark for the domestic economy since the activities of Boko Haram assumed horrendous dimension. Some experts believe there are no criteria to quantify the loss to the economy (Transparency for Nigeria, 2012). Thus, the reign of terror inflicted by terrorists in the northern Nigerian cities has plunged the region into a terrible socio economic turmoil. This is confirmed by the serious setback witnessed in almost all spheres of life in the North. For instance, many people previously did come to the Northern cities for tourism because the region has numerous tourism attractions like the famous Argungu Fishing Festival in the city of Kebbi, the Yankari Games Reserve of Bauchi, the Mambila Plateau, Sheikh Uthman Dan Fodio Tomb of ancient city of Sokoto, Sallar Gani durbar festival in Daura city, the ancient and historic Kusugu well of the Hausa origin and the palace of the Emir of Kano among others (IRIN 2013). Analysts are concerned that the industry, which, according to the Nigerian Tourism Development Corporation (NTDC, 2011), generates approximately N80

billion annually, is held to a standstill as all economic activities in this value chain, is being disrupted by the activities of suicide bombers (Transparency for Nigeria, 2012), in various cities of the North.

1.2 Statement of the Research Problem

Boko Haram terrorist group has launched deadly attacks on numerous cities of northern Nigeria. The commercial development of the region has been largely hampered by the incessant shootings and bombings of public facilities as well as business activities of particularly North Eastern cities of Borno, Adamawa and Yobe. However, the impact of the terrorist attacks was felt more across the region and even beyond when the commercial nerve-centre of the northern States-the city of Kano, was hit.

Commerce in urban Kano, the home to all tribes and ethnic groups in Nigeria, is the second largest sector of the economy of the State. The commercial activities include the sale and distribution of imported and locally-made goods such as textiles, cosmetics, chemicals, pharmaceuticals, spare parts, vehicles, building materials and electronics, etc. (Sani and Sulaiman, 2011). Thus, the city is characterized by large, specialized markets which attract people from within and outside Nigeria. However, due to the terrorist violence, commercial activities in these specialized markets have been negatively affected. Lives and inestimable amounts of properties have been lost.

It is an indelible record, for instance, that the multi-billion naira textile market, popularly known as *Kwari* market, one of the major specialized markets in urban Kano has experienced serious commercial setback. Its volumes of transactions have dropped drastically owing to low customers' patronage due to their fear to come to the City because of the security situation. The same fear has gripped businessmen from other countries such as Mali, Chad, Cameroon and Niger Republic who hitherto flood the city on daily or weekly basis. Hence, a number of businessmen in the specialized markets have relocated to other neighbouring cities

where they can secure their businesses, even though some have decided to stay back either because they do not have alternative, as they have lost their capital, or they are simply willing to stay back and take the risks by adopting certain strategies which would enable them carry on with their normal activities.

In less than three years, (2013-2016), the city of Kano has witnessed over twenty incidents of terrorist attacks most of which resulted into mass casualties and dislocation of businesses (Transparency for Nigeria, 2012). However, none of these major attacks was carried out in rural areas, thus extending an amplified sense of vulnerability of specialized urban markets to terrorism in Nigeria. Soft targets such as urban markets, urban motor parks, shopping malls, schools, filling stations, mosques and churches have become theatre rooms of the terrorists in urban Kano. Consequently, uncertainty and phobic tendencies have become the major features of urban life in the city thereby reducing it to a less friendly environment for businesses. Between 2015 and 2016, the military has recorded achievements against the terrorists in the theatre zone, but the implication is that they are now dispersed and have infiltrated all the major towns, in northern Nigeria in which Kano metropolis is not exempted. They can wreak havoc, especially on soft targets, at the slightest opportunity. Hence, many people in Northern cities, especially businessmen in urban Kano in particular which is considered strategic in the North, are still tensed and are evolving varied strategies to manage their fears, protect their lives and sustain their businesses. This study, therefore, sets out to find out how the traders adopt these strategies to manage their fears, protect their lives and sustain their businesses in urban Kano.

1.3 Research Questions

i. What are the factors predisposing Kano to urban terrorism?

ii. What are the physical manifestations of urban terrorism in Kano Metropolis?

iii. To what extent has urban terrorism affected specialized markets of urban Kano?

iv. How do traders in the specialized markets cope with urban terrorism in Kano metropolis?

1.4 Aim and Objectives of the Study

The aim of this study is to examine coping strategies of traders of specialized markets with urban terrorism in Kano metropolis. To achieve this, the study designs the following specific objectives:

i. To identify factors predisposing Kano to urban terrorism
ii. To describe the physical manifestations of terrorist violence in urban Kano
iii. To examine the effects of terrorism on specialized markets of urban Kano
iv. To analyze the coping strategies adopted by traders of specialized markets of urban Kano

1.5 Significance of the Study

The significance of this study lies in the fact that several studies conducted on terrorism have focused on either the victims of the attacks or assessment of the effects of the attacks. This study, on the contrary, was very specific and narrowed to the behaviours exhibited by traders in specialized markets of urban Kano in order to cope with the effects of urban terrorism. The study will equally be useful particularly in the academic community where the findings will serve as a guide or provide some valuable literature for further researches.

Also, the study on coping strategies of the traders in markets will open a new window for future researches into examining the mechanisms that sustain businesses under the threats of terrorists especially with the current upsurge of terrorist attacks in urban centres. The findings will also go a long way in helping the government design policies that will be beneficial to not only businessmen but also the general public.

1.6 Scope and Delimitation of the Study

The study was restricted to examining the coping strategies of traders with urban terrorism in specialized markets of urban Kano. The justification for using Kano metropolis as an area of study was simply because it is the nerve centre of commercial activities in northern Nigeria. Also, the area has been strongly hit by the insurgents and was still under high tension.

Finally, the study covers the periods 2009 through 2015. The choice of the targeted population was informed by the fact that the effects of urban terrorism tend to be felt more among people who engage in active economic activities. Also the 2009 to 2015 time frames were chosen considering the intensity of the phenomenon under study within those periods.

1.7 Definition of Terms

Dealer: This refers to a trader who buys and sells a specific type of commodity. A dealer in most cases buys from wholesaler and sometimes directly from the manufacturers in large quantity.

Kano Metropolis: Kano metropolis consists of six local governments: Kano Municipal, Fage, Dala, Gwale, Nasarawa and Tarauni.

Retailer: This term applies to a trader who buys and sells goods on a small scale measure. A retailer gets his goods mostly from dealers.

Specialized Markets: These are markets on which specific products are focused. They are named specialized because each contains some specific products that are dominant and peculiar to it.

Trader: This is a general term used to qualify any person who buys and sells commodities for profit.

Urban Terrorism: This is the deliberate attempt by terrorists to sustainably unsettle and disrupt urban infrastructure, critical infrastructure and urban life, at most times involving fatalities or severe injuries of civilians.

Value-Added Seller: This is a trader who buys goods from either a dealer or a wholesaler and customize with a view to adding more value to it.

Wholesaler: This is a trader who buys goods in large quantity directly from the producers and sells to other categories of traders such as dealers and retailers.

CHAPTER TWO

LITERATURE REVIEW AND THEORETICAL FRAMEWORK

2.1 Conceptual Review of Urban Terrorism

There is no consensus on what constitutes an insurgency or terrorism. This reflects divergent views among those viewing the phenomenon. Normally, insurgencies are directed against the government and the public. In other words, terrorists want to destroy the entire social order in the country, not just the government (Dapo, 2012). Not only do people differ on questions of conceptual definition; they also disagree on interpretation of facts in specific cases of terrorist activity. Bjorgo (2005) identified two different and conflicting approaches to the study of terrorism. One is the literal approach, which seeks a rational-scientific understanding of terrorism as a social phenomenon with specific empirical causal factors that lead to particular societal impact, and the other is the propagandistic approach which views terrorism as a weapon to be exploited in the service of some system of power. Whichever way we choose to look at the phenomenon of terrorism, identifying its root causes will not be an easy task. The many failed attempts to find one common definition of terrorism have been frustrated by the fact that the label 'terrorism' is used to cover a wide range of rather different phenomena. 'Rebellious groups and powerful states may both use terrorist methods to intimidate target groups, but the nature of 'terror from above' and 'terror from below' differs in several fundamental ways (Bjorgo, 2005)'.

In addition, there is a growing consensus among researchers that there is not one single 'terrorism', but several different 'terrorisms'. Urban terrorism is one of such several different terrorisms. It is one type of violence that has serious consequences for cities in both developed and developing countries (UN-HABITAT, 2007).

Urban terrorism, therefore, is the deliberate attempt to sustainably unsettle and disrupt urban infrastructure, critical infrastructure and urban life, at most times involving fatalities or severe

injuries of civilians (Coaffee, 2003). This implies that urban terrorism occurs in the cities with a view to maximizing casualties. Savitch and Ardashev (2001) corroborate this assertion where they observed that urban terrorism is a terrorism that occurs and persists in the cities. They went further to assert that urban terrorism persists in cities because they have considerable symbolic value. They are not only dense agglomerations of people and buildings but symbols of national prestige and military, political, and financial power. They further argued that a blast in a mountain town or in the countryside may arouse local concern, but it is generally of little or no consequence for the rest of the world. Hence, some scholars are of the view that until and unless resilience is embedded within urban planning and design practice by making the built environment and critical infrastructure more resistant to external risk from natural hazards or from new security challenges facing many cities as a result of the ongoing threat of terrorism (Coaffee and Bosher, 2008), urban areas will remain fertile grounds for urban terrorism.

2.2 Predisposing Factors of Urban Terrorism

There are many divergent views among scholars on the predisposing factors of urban terrorism. A wide swath of scholars like Blomberg (2004), Haider (2007), Adesoji (2010) and Akwara, *et al.* (2013) has examined the relationship between poverty, material deprivation, bad governance, weak state, corruption, unequal distribution of resources, unequal access to education and employment opportunities and mass terrorist violence, and has found support both for and against the relationship.

Haider (2007) observed that lack of employment opportunities, unequal access to education and to social services could trigger extremism among the people concerned. However, she argued that there is no empirical evidence to support the arguments that the reduction of poverty and rapid change in economic growth alone could eliminate terrorism once in place. Similarly, in his attempt to identify the root causes of terrorism, Adesoji (2010) argued that

economic disequilibrium, envy, pervasive poverty and rampant unemployment render many youths willing tools in the hands of patrons. This assertion is corroborated by the fact that states most susceptible to religious violence and terrorism are those that are poorer, unstable, and have a chronic history of violence (Maiangwa and Uzodike, 2012). However, this assertion cannot be completely true because studies have shown that most instances of notorious terrorist attacks such as the 9/11 attacks were carried out by individuals with affluent background such as Osama Bin Laden among others.

Moreover, in their empirical study of civil wars and insurgency, Fearon and Laitin (2003) demonstrated that poverty is a positive predictor of violent domestic conflict, along with general political instability, rough terrain, and large population levels, because it is related to states that aid insurgents in recruitment and are financially and administratively weak. In similar manner, Morehead (1998) also cites poverty among other factors as a driver of terrorist violence. He argued that the takeover of the Japanese embassy by Tupac Amaru terrorists was due to the prevalence of widespread poverty; and that the rise in incidents of terrorism in the 1990s was a result of the information superhighway and enhanced global communication technologies. Blomberg (2004), in similar vein, argued that economic outcomes could influence the rise of terrorism through simple channels and recurring events, especially economic weakness and low level of rights and representation. In effect, he describes terrorism as having political demands but economic roots.

In Nigeria, like many other developing countries, the predisposing factors are not too different from those found in other nations. The mass youth unemployment in the Niger-Delta and the northern parts of the country has been identified as the major trigger of terrorism in the regions. Akwara, *et al*. (2013) posit that unemployment and the attendant poverty situation it brings, though not always by itself, poses a serious problem to the security of every nation particularly the developing countries where lack of employment

opportunities has contributed to youth involvement in urban conflicts and militancy. Youth unemployment and poverty are some of the factors triggering terrorism that are more peculiar to developing countries such as Nigeria. The wide gap between the rich and poor coupled with the socio economic conditions of particularly northern Nigeria make the region more vulnerable to terrorist violence. The region is characterized by high rate of poverty; inequality in educational, political and employment opportunities; ignorance due to limited educational opportunities; growing unemployment; and governmental corruption, including the misuse of resources, by which the people were disgusted (Usman 1987: 21; Enwerem 1999: 125; Ale 2009: 8) cited in Adesoji (2010). Akande and Okuwa (2009) also argued that youth unemployment and poverty are playing a major role in African conflict experiences including Nigeria. The high level of unemployment and poverty among Nigerians, especially the youths make them more adversely attracted to violent crime (Adagba, *et al*. 2012). Achumba, *et al.* (2013) attribute the root causes of terrorism to socio economic factors where they argued that terrorism is driven by factors such as inequalities within the country and lack among Nigerians, in terms of economic resources, education or access to education and good values. Describing the Nigerian situation as a 'Paradox of Plenty', Hazen and Horner (2007) also argued that the country earns huge revenue through oil sales, but fails to use these earnings to meet the needs of its people and to develop infrastructure as well as the economy. The feeling of deprivation and injustice resulting from this situation, according to Achumba, *et.al*, (2013), could trigger terrorism. Corroborating this assertion, Onuoha (2011) contends that a large number of the Nigeria population, especially the youth, is frustrated and has lost hope, and has now surfaced to express their disenchantment about the pervasive state of inequality in the country.

Alozieuwa (2012) also observed that the challenge posed by particularly the Boko Haram sect in Nigeria is not only about the savagery of either its terror campaigns, or the sect's

declared mission to impose Islamic law on the country, but about the confusion regarding the exact causes of the violence. This assertion is in line with several other researchers who argued that terrorism in Nigeria could effectively be tackled when the underlying root causes are addressed. This corroborates the argument of Umar (2013) that significant socio economic inequalities could trigger terrorism especially when the economic growth prospects are negative. When these inequalities are strengthened by political grievances such as ethnic discrimination, they become the root causes of conflict in many societies.

Similarly, Forest (2012) contends that Boko Haram violence is largely a product of wide spread social, economic and religious insecurity whose consequences echoes among certain communities in the North. He argued that the phenomenon of terrorism in Nigeria is more socio-economic than it is political or ideological. Nchi (2013) equally shared this view that Poverty and ignorance are fertilizers for insurgency anywhere and in any age. When they combine and cloak themselves in religious, ethnic, or other partisan robes, they become ready incendiary for the most brutal and reckless of violence.

Nevertheless, while the aforementioned scholars tend to see the connection between socio economic factors and terrorist behaviour, some on the other hand, do not see the causal link. Thus, in their study of terrorism in Israel/Palestine and Lebanon, Krueger and Malečková (2003: 120) disproved the existence of a causal link between low education or poverty and terrorism, discovering that any connection between poverty, education and terrorism is indirect, complicated and probably quite weak. Similarly, Laqueur (2003) refuted the idea that terrorism is caused by poverty. Rather, he argued that almost no terrorism occurs in the world's poorest 49 countries; and that the 9/11 terrorists all came from middle, and upper-middle-class families. However, Rotimi (2012) countered this assertion where he maintained that unemployment is one of the major causes of terrorism and other sectarian violence. He

further argued that about 90 per cent of all violence-related deaths have occurred in the world's poor nations; and the poorer neighbourhood of cities is often high-crime areas.

Other researchers trace the underlying forces of urban terrorism to other variables such as corruption, bad governance, failed state and stolen mandate. These variables, coupled with politics of exclusion and misrepresentation could give rise to terrorist activities by the aggrieved parties (Haider, 2007). It has been observed that state failure plays a significant role in the emergence of terrorist violence. Terrorist activities seem to flourish more in weak or failed states. Loose and rather weak authority, law and order give terrorists the leeway to conduct their operations without significant interference (Oviasogie, 2013). This is evident in failed states such as Somalia, Afghanistan and Yemen, which have become breeding grounds for terrorism that draw out the most concern (Choi and Meyers, 2006). Igbuzor (2011) observed that the state of insecurity in Nigeria is greatly a function of government failure, or could be linked to government failure. This is manifested, according to Achumba *et al.,* (2013) by the incapacity of government to deliver public services and to provide for basic needs of the people- a situation that has created a pool of frustrated people who are easily incited by any event to be aggressive. Nwagboso (2012) supported these assertions where he argued that the failure of successive administrations in Nigeria to address the challenges of poverty, unemployment and inequitable distribution of wealth among ethnic nationalities is one of the root causes of terrorism in the country. The argument here is that the administrations have failed to provide the basic social amenities in order to improve the quality of life in the country. Both the military and the democratic regimes in Nigeria tend to share one common denominator and that is perpetual corruption. This paves the way for the emergence of an army of frustrated unemployed youths who are provoked easily by any incident to be violent. Adesoji (2012) corroborates these assertions where he attributes the emergence of terrorist behaviour in Nigeria to the notorious corruption among the political

elite in Nigeria, arguing that the country's vast wealth has failed to improve the lives of citizens. Nigeria is reported to have lost more than $400 billion to hefty corruption since independence in 1960 (Kolawole, 2013). It is also on record that Nigeria has unswervingly ranked as one of the most corrupt countries in the world. Hence, when corruption does not work, politicians often revert to violence to achieve their goals. Consequently, godfathers use thugs and militias to intimidate opponents in vicious and sometimes deadly struggles for local power or against other ethnic or sectarian groups (International Crisis Group, 2014).

In addition to the corrupt practices of the elite, the stolen election mandates, has led to a growing disenchantment with the Western system of governance, particularly among unemployed youths (McConnell 2009). People generally seem to have lost confidence in government due to the persistent corruption and poor governance. Hence, Yusuf, the Boko Haram leader, successfully attracted followers from unemployed youths by speaking out against police and political corruption (Farouk, 2012:2). This argument is in line with the assertion that terrorist violence in Nigeria are ultimately due to the domino effect of frustration with corruption and the attendant social malaise of poverty and unemployment (Cook, 2011:3).

Moreover, Barga (2012:2) contends that terrorism is ineluctably about power, the acquisition of power and the use of power to achieve political change at all cost. In this regard, Forest (2012) argued that the unequal distribution of power on local, national, or global levels underlies terrorist violence and manifests itself in form of opposition to political corruption. He further argued that when a government fails to adhere to the conventional social contract between rulers and the ruled, its citizens become disenfranchised and seek the power to force change, initiating an array of revolutionary movements throughout history. Therefore, corrupt governments seek to maintain and increase their power over others (and over resources) by

any means necessary, while the weak masses see the corruption and look for ways to combat it through violent acts as their only alternative.

2.3 The Physical Manifestations of Urban Terrorism

The increase in both the regularity and force of terror attacks in Nigeria has drawn international attention upon it as the latest breeding ground of global terror operations. Although the motives of terrorists may differ, their actions follow a standard pattern with terrorist incidents assuming a variety of forms: airplane hijackings, kidnappings, assassinations, threats, bombings, and suicide attacks (Sandler and Enders, 1996).

The physical targets for a terrorist attack may vary from state to state, from time to time and from attack to attack and would take into consideration the alertness or relaxation of anti-terrorist measures related to potential targets. This is evident in the series of terrorist violence experienced in Nigeria since 2009. According to Maiangwa and Uzodike (2012), Boko Haram has brought about widespread insecurity across Nigeria and has increased tensions among ethno-religious groups in the country. The group has been responsible for a brutal campaign of attacks targeting public officials and institutions and, increasingly, ordinary men, women, and children, wreaking havoc across northern Nigeria (Pham, 2012). It has also attacked key Muslim clerics, politicians, and Christians. Originally directed mainly at security forces and government officials, the campaign has expanded to include attacks on Christians, critical Muslim clerics, traditional leaders, suspected collaborators, UN agencies, bars and schools- including against students at secular schools and health workers involved in polio vaccination campaigns (Kolawole, 2013).

Moreover, the modus operandi of the terrorist group has been quite dynamic since its advent in 2009. There have been consistent evolutionary changes in its tactics and attacks as well as execution (SIN, 2014). This makes the notorious activities of the group so devastating, worrisome and perplexing. The dynamism in the patterns of the group's operations perhaps

accounts for its defiance to all attempts to pin it down by the government and plunged policy makers into confusion. Nkechi (2013) observed that the uncertainty created by the terrorists grows out of the changing dynamics in the operations of the sect. For instance, its terror campaign, which initially targeted security formations and personnel, has expanded to include civilians and non-government targets, and the Nigerian public generally. At the beginning of the onslaught, the most common form of the group's attacks were basically shootings through the use of sophisticated guns and later on explosive devices targeting, according to (Ajayi, 2012) police stations, army barracks, prisons, churches as well as some other public institutions, and prominent personalities. Other targets of the group include mosques, markets, amusement parks and public utilities such as telecommunication masts etc. This corroborates the findings of Umar (2012) that the group primarily began its operations using small arms in attacks against opportunistic targets before graduating to the use of automatic weapons, grenades, and explosives against fortified or vulnerable targets. Similarly, Okoli and Iortyer (2014) observed that the sect started with sporadic attacks on security formations and gradually graduated to offensives on Christian churches, schools and other public places.

Subsequently, the sect introduced the use of Improvised Explosive Devices (IEDs) in the end of 2010. By 2011, the movement turned to Vehicle-Borne IEDs (VBIEDs), cars typically packed with several propane cylinders or explosives-filled drums. Thus, in 2011, the sect initiated a campaign of suicide bombing, a phenomenon witnessed for the first time in Nigeria's history (Okoli and Iortyer, 2014), when the UN headquarters in Abuja was attacked with a suicide VBIED (International Crisis Group, 2014). This was followed by the January 2012 suicide bomb attack on police headquarters in Kano. Thurston (2011) observed that the guerrilla tactics – especially bomb attacks and drive-by shootings conducted by two-man motorcycle teams, was another tactic employed by the insurgents. This corroborates the

arguments of Mailafia (2012) that Boko Haram's trademark has been the use of gunmen on motorbikes killing police, politicians and anyone who criticizes it, including clerics from other Muslim and Christian traditions. Often a motorcycle team was responsible, with the rear rider the shooter. Hence, the security forces banned motorcycles in some cities and in others forced the riders to dismount at checkpoints.

Therefore, an analysis of the methodology, magnitude, location and targets of the terrorist attacks, according to SIN, (2014) indicates a shift in both the motivation and tactical approach of terrorists since large scale attacks commenced in Nigeria in 2011. In recent times, modes and motivation behind the attacks have changed. Measured attacks on strategic institutions have evolved into indiscriminate attacks on non-specific cross sections of the Nigerian civilian population predominately with the use of high impacts explosives in a bid to maximize casualties in densely populated areas as seen in Abubakar Rimi Motor Park, Kwari Market, Kano Central Mosque, and most recently Kano line Motor Park. This affirms the assertion of Pham (2012) that the shift in tactics indicates that far from being a spent force, Boko Haram has adopted one of the deadliest instruments in its operation and has demonstrated that it is now capable of carrying out attacks far from its usual areas of operation. Similarly, SIN (2014) contends that the recent attacks, which have no connection to academic and religious themes and succeeded in killing both Christians and Muslims alike conveys a shift in purpose and motivation.

2.4 The Effects of Urban Terrorism on Commercial Development

One of the common objectives of terrorists is inflicting harm, not necessarily on their immediate victims but also the entire society. Klein (2007) argues that in addition to the casualties and physical destruction directly caused by their attacks, terrorists seek to inflict wider psychological, social, political, and economic damage upon the societies they target. Hence, the impact of terrorism, whether social, economic, political or psychological, is felt by

both developed and less developed countries, even though the degree or the intensity of the impact varies inevitably. Thus, the intensity of the impact of urban terrorism on the industrialized economies could clearly be seen in the large amount of money invested to clamp down terrorist violence across the world. This is evident in the assertion of Mailafia (2012) that the US government spends as much as $500 billion on security alone especially with the establishment of the Homeland Security. It has also been calculated that world GDP decreased by US$3.6 trillion in 2002 as a result of direct and indirect consequence of 9/11. However, the impact is felt more in the developing economies. As argued by Mailafia (2012), the impact of urban terrorism is felt more in unsophisticated, monoculture, low-income economies than it is in highly advanced, diversified industrial economies. Enders and Sandler (n.d) supported this argument with the fact that markets are better able, in developed than in developing countries, to respond to terrorism-induced changes in risk, particularly in terms of investors-confidence restoration, as well as speed recovery. Furthermore, the developing countries are more vulnerable than richer countries to urban terrorism shocks in neighbours and important trading partners, due to their low economic diversification and over dependence on the developed countries. These variations are clearly indicated in the 9/11, as observed by Mailafia (2012) that the city of New York alone lost US$21 billion because of the 9/11 attacks. Yet, the country was able to absorb the shock in a very short period. This observation goes in line with the assertion of Kunreuther, *et al*. (2003) that the 9/11 attacks had significant costs in US that have been estimated to be in the range of $80 to $90 billion when subsequent economic losses in lost wages, worker's compensation, and reduced commerce are included.

Furthermore, the exponential growth in the incidents of urban terrorism poses a serious threat on the socio economic development of particularly developing nations. Barth *et al.,* (2006) observed that the world has witnessed nearly 20,000 terrorist incidents in the past three

decades, ranging from the hostage taking during the 1972 Munich Olympics to the 2002 and 2005 tourist bombings in Bali, which have resulted in more than 90,000 casualties worldwide. This indicates the rate at which the casualties of urban terrorism are growing in the world. Moreover, the forces of globalization have increasingly made terrorism a household phenomenon as there is no nation that is completely freed from its effect. Thus, globalization has significantly influenced the spate of urban terrorism as the event in one part of the globe has direct or an indirect effect on others. This assertion is strengthened by Horne (2002) cited in Rourke (2008) that war, urban terrorism and other forms of transnational political violence are in many ways more threatening today than ever before as civilian casualty has been on increase.

Therefore, there are as many views on the economic consequences of terrorism as there are definitions of the concept of terrorism itself. These consequences can assume many forms including casualties, destroyed buildings, a heightened anxiety level, and myriad economic costs. Thus, Ali (2012) observed that urban terrorism has both direct and indirect costs for the economy. The direct costs include human casualties, collateral damage to the infrastructure, factories, standing crops, and interruption of economic activities. The indirect costs include the decline in investment, inability to proceed with development work, loss of production time, increase in unemployment and the high cost of supporting and rehabilitating the displaced persons. However, the indirect costs of terrorist attacks vary in their distribution across activities, sectors, countries and time (Bruck, 2007: 5). Distinguishing between the different economic costs, Enders and Sandler (n.d) contend that direct costs involve the immediate losses associated with a terrorist attack or campaign and include damaged goods, the value of lives lost, the costs associated with injuries (including lost wages), destroyed structures, damaged infrastructure, and reduced short-term commerce. Indirect or secondary costs, on the other hand, concern attack-related subsequent losses, such as raised insurance

premiums, increased security costs, greater compensation to those at high-risk locations, and costs tied to attack-induced long-run changes in commerce. They further argued that indirect costs may surface as reduced growth in gross domestic product (GDP), lost FDI, changes in inflation, or increased unemployment.

Similarly, in an attempt to substantiate the economic costs of urban terrorism, Mailafia (2012) corroborates the aforementioned argument but stressed that there are three economic costs of terrorism. One is the direct costs that results from damage to physical infrastructures and economic assets; the indirect costs associated with long queues on airports and highways due to the security checks that people have to undergo and finally, the loss of domestic and inward investments associated with terrorism. The costs of terrorism identified above corroborate the findings of Ali (2010) that the immediate costs of terrorist acts are loss of human lives, destruction of property and infrastructure and curtailment of short-term economic activity. He further argued that urban terrorism creates uncertainty, reduces confidence and increases risk perceptions; leading to lower rates of investment and lower economic growth. This argument is aptly captured by Enders and Sandler (1996) that terrorist incidents have economic consequences by diverting Foreign Direct Investment (FDI), destroying infrastructure, redirecting public investment funds to security and limiting trade.

Like other developing countries of the world, Nigeria has had its own fair share of urban terrorism and the attendant economic consequences. Thus, the terrorist attacks perpetrated by the militant group, popularly known as Boko Haram, in northern Nigeria have undermined public safety across the region and scarred its socioeconomic development as thousands of lives and property worth billions of naira have been lost to the insurgency (International Crisis Group, 2014). Cheidu (2012) supported this assertion where he observed that the rates of terrorist bombings, kidnappings, armed robbery attacks on banks as well as other violent crimes in recent time, have led to a prevalent massive loss of the nation's human resources.

He further argued that terrorism poses a threat to the future of the nation's agricultural productivity level, private sector investment volume, petroleum sector growth, work force and overall economic development. The above assertion reveals the fact that terrorism has affected almost all sectors of the Nigerian economy. In both private and public sectors, investments have been too low, as most foreign investors have avoided the country particularly the northern part where the terrorist activities regularly occur. Amaraegbu (2013) also shared the view that Boko Haram's activities have caused lack of investment in the North because investors are scared to invest their resources in an unsecure environment; and that most of the existing industries have relocated from the North due to insecurity. Similar argument was made by Mailafia (2012) where he opined that the Lebanese and Indian expatriates who have established businesses in urban Kano going back decades have relocated to Abuja, Lagos and other states in the south, while a good number have left the country altogether. This has drastically slowed down the national economic growth and development since no investors would want to invest in a crisis-ridden nation (Alao *et al.*, 2012).

Moreover, the association of Nigeria's external image with urban terrorism and the fact that until recently the country was on the 'Terror Watch' countries would also mean less FDI coming to the country, as potential investors reassess their risk options. Some who have already invested in Nigeria may consider relocating their businesses to neighbouring countries such as Ghana, Togo and Benin (Mailafia, 2012). Consequently, the Foreign Direct Investment (FDI) has dropped from $8.9 to $5.5 in 2012 (Suleiman, 2014). The drop in the FDI has grave consequences on the national economy as observed by Enders and Sandler (1996) that if a developing country loses enough FDI, which is an important source of savings, then it may also experience reduced economic growth because of the decline in capital inflows. Thus, businesses across the states in northern Nigeria have been seriously hit

as argued by Olaide (2013) that 97 per cent of businesses in northern Nigeria were negatively affected by the security problem. Some of them had to close down, some had to retrench their workers, and others had to cut down in the number of operation.

In addition, some researchers investigated the impact of urban terrorism on agriculture, which remains the backbone of the northern economy, and discovered that it is equally affected. Thus, Mailafia (2012) observed that agricultural productions have been hampered by low productivity and access to inputs such as seedlings, fertilizers, appropriate technology and affordable credit. Alao *et al.,* (2012) corroborates this assertion where he argued that the implication of the scourge of the Boko Haram violence if not checkmated might lead to food scarcity in Nigeria on the long run as traders from the North cannot transport commodities due to general insecurity in the region. Udama (2013) also was of the view that the massive exodus of youths in their productive age from the North to Southern part of the country due to the loss of their source of livelihood, such as commercial motorcycle riders, has had adverse effects on food supply and prices as well. The implication of such migration, according to Alao (2012) is a drastic reduction in food production which further compounds the problem of food importation in Nigeria.

Furthermore, the phenomenon of urban terrorism in northern Nigeria has not only destroyed the local economy but also compounded the crisis of poverty in the region. Poverty resulting from high unemployment rate among the youths has been conceived as the consequence of urban terrorism in Nigeria. In line with this argument, Hamilton (2011) observed that inequality, unemployment and industrial stagnation have exacerbated the perception that the North has been marginalized by the liberalization of the Nigerian economy. Similarly, Atere, (2012) opined that one of the noticeable effects of urban terrorism in Nigeria has been the tendency to worsen unemployment and lead to youth restiveness, thereby making crime an attractive profitable venture.

Though critical, sectors such as health and particularly education have also been hit hard as over 882 classrooms were destroyed; parents- fearing attacks- have withdrawn thousands of children from schools, in a region already the most educationally backward in the country (Webmaster, 2013). This corroborates the findings of Ovaga (2013) that parents of northern origin are sending their children and wards down to the South and even abroad for their education. Similarly, other researchers found out that the economic consequences of urban terrorism lie in the acute infrastructural decay in the sense that resources meant for economic development are being diverted to security enhancement. The terrorists in a region that has been economically backward are constantly attacking even the available infrastructural facilities. This assertion corroborates the findings of the International Crisis Group (2012) that the insurgency in northern Nigeria has led to the destruction of more than 25 masts and base stations in Maiduguri, Potiskum, Bauchi, Gombe and Kano Cities, setting back efforts to improve telecommunications in the region.

On the other side of the coin, urban terrorism has had enormous social impact on the people in Nigeria and has taken the dimension capable of disintegrating the nation, as scores are killed on daily basis and property worth millions of naira is destroyed massively. The Amnesty International (2014) found that in the first quarter of the year 2014 alone; at least 1,500 people were killed. The International Crisis Group (2012) contends that terrorist violence in Nigeria has succeeded in instilling fear and hatred among the people who have lived in peace and harmony for decades. The violence has also deepened religious and ethnic fault lines, reversing some of the country's hard-won gains in building national unity and stability. Scholars have argued intensively about the social impact of terrorism. Mailafia (2012) supported this assertion arguing that urban terrorism erodes inter-communal trust and destroys the pool of social capital that is so vital to building harmonious societies and pulling together community energies for national development.

Even though the various communities that make up the present northern Nigeria are characterized by ethnic and religious diversity, they had, nevertheless been relatively co-existing peacefully with mutual trust until the onslaught began in the region. However, it must be admitted that there have been violence here and there that often than not bring the people against one another, but the Boko Haram crisis is unprecedented and has exacerbated the mistrust, hatred and division among the people so much that the patterns of interaction and settlements are seriously affected. This assertion agrees with the findings of Ladan (2011) that the insecurity problem in Nigeria, apart from the lives and property worth millions of naira it destroyed, it has equally led to social dislocation and tensions which affect the settlement pattern of the people so much that Muslims and Christians live separately. Mailafia (2012) corroborates this argument where he observed that Kaduna, for instance, which at a point in time was the hub of northern Nigeria, is today a tragically divided city in which Muslims live predominantly in the North and Christians predominantly in the South. The consequences of such segregation are inevitably poor performance of the economy of the state as well as the strain in the inter-faith and inter-group relations. The same thing could be said about other major cities in northern Nigeria such as Kano and Jos. Other scholars contend that the social impact of urban terrorism in Nigeria could be seen in the rising number of displaced people. About 249,446 people were displaced in Borno, Yobe and Adamawa alone (NEMA, 2014). The displacement of people, according to Udama (2013) inevitably creates refugee problems with substantial costs to the individual, host communities and the government. Similarly, Alao (2012) argued that Nigeria's religious division crudely falls in line with the country's ethnic division; and that manifestations of religious violence in the country have always shown patterns of ethnic divisions. He further observed that such grave consequences are far more profound in a place like Kano where the ethno-religious division also has some underlining commercial rivalry. In his study of the Internally

Displaced People (IDPs), Ladan (2011) observed that there is a general atmosphere of mistrust, fear, and frenzy especially between Northern Christians and Muslims; and between Northerners and Southerners resident in the North due to urban terrorism in the region. Thus, Religious riots in Kano, for example, have always targeted shops of Igbo traders while counter reactions in Onitsha, eastern Nigeria have always been directed towards shops of Hausa traders resident in the town (Alao, 2012). In similar regard, Ovaga (2013) also observed that despite the multitude of ethnic groups in Adamawa state, prior to the insurgency people co-existed peacefully. However, with the onslaught, even people of the same blood who do not share same religious ideology, do no longer trust one another. Hence, Muslims are no longer comfortably discussing family issues with their Christian relatives and vice versa. This ugly situation is not peculiar to Adamawa State alone but cuts across the North. There are, however, divergent views that urban terrorism is originally orchestrated to put Muslims and Christians against one another. This assertion corroborates the argument of Eme *et al.*,(2012:45) that the worrisome attacks on Churches and Mosques are particularly intended to inflame religious tensions and upset the nation's social cohesion. The terrorists further destroyed the already sour relations among various groups in the country by using these tactics. Consequently, massive exodus of Southerners from the North has strained the relationship between the Northerners and Southerners in the southern part of the country as well as between the northern Muslims and their Christian counterparts.

Furthermore, other researchers decried the psychological consequences of urban terrorism on the people; that the nefarious activities of the terrorist group have subjected the public into constant fear, as they do not know when, where and how the next attack is going to be. Eme and Ibietan (2012) supported this assertion where they observed that Boko Haram has created widespread insecurity across northern Nigeria, increased tensions between various ethnic communities, interrupted development activities, frightened off investors, and generated

concerns among Nigeria's northern neighbours. Similarly, Kwaghga and Robert (2011) argued that consistent fears that urban terrorism could graduate from the ordinary use of explosives to the use of Weapon of Mass Destruction (WMD) constitute severe psychological consequences on the people. Achumba *et al.*, (2013) found out in their study that the bomb explosions initiated by Boko Haram have been on the increase leading to enormous loss of life and property and a general atmosphere of fear and social tension in the country. Due to the terrorist violence, Nigeria has been identified as the least peaceful country in West Africa (GPI, 2012 cited in Achumba *et al.*, 2013). Similarly, Igbuzor (2011) observed that while West Africa is among the most unsecured region in the world, Nigeria is the most unsecured country in the region, and Ghana, a neighbouring country to Nigeria, the most peaceful country in the region.

2.5 Traders' Coping Strategies with Urban Terrorism

Urban settings tend to register comparatively high rates of violence, partly owing to the high population density, concentration of critical infrastructure, as well as more sophisticated reporting systems. Studies of urban violence reveal that urban terrorism is one of the modern forms of violence that even though does not frequently occur, but when it does, it comes with devastating effects on human lives and properties. Since the January 2012 coordinated terrorist attacks on the City of Kano, the residents of the City have been on alert that anytime, anywhere there could be an attack from the terrorists. This fear of the unknown coupled with the aftermath effects of the various terrorist attacks, have made the residents particularly traders devise ways of coping with life in their various endeavour in the City.

Lazarus and Folkman (1984) defined coping as 'constantly changing cognitive and behavioural efforts to manage specific external and /or internal demands that are appraised as taxing or exceeding the resources of a person'. Coping is thus conceived as a mental skill that facilitates adaptation to difficult situations. The fact that terrorist attacks are unpredictable

creates a perception of uncontrollability, which affects one's capability of coping with the threat (Rachman, 1978). Lazarus' analysis of stress and coping in 1966 provides this study with analytical framework to understand and explain coping in different conditions particularly how individual businesses cope with the threats of terrorism. In his analysis, Lazarus argued that stress consists of three processes. Primary appraisal is the process of perceiving a threat to oneself. Secondary appraisal is the process of bringing to mind a potential response to the threat. Coping is the process of executing that response. Lazarus further developed a measure called ways of coping. This measure consists of a series of predicates, each of which portrays a coping thought or action that people sometimes engage in when under stress. In these ways of coping, Lazarus distinguished between two general types of coping. The first, termed problem-focused coping, is aimed at problem solving or doing something to alter the source of the stress. For instance, problem-focused coping can potentially involve several distinct activities: planning, taking direct action, seeking assistance, screening out other activities, and sometimes even forcing oneself to wait before acting (Carver, *et al.*, 1989). The second, termed emotion-focused coping, is aimed at reducing or managing the emotional distress that is associated with the situation. Thus, some emotion-focused responses involve denial, others involve positive reinterpretation of events, and still others involve the seeking out of social support. These responses are very different from each other, and they may have very different implications for a person's success in coping (Carver, *et al.*, 1989). Although most stressors elicit both types of coping, problem-focused coping tends to predominate when people feel that something constructive can be done, whereas emotion-focused coping tends to predominate when people feel that the stressor is something that must be endured (Lazarus and Folkman, 1980).

According to the 'goodness of fit' theory cited in Sarah and Keren (n.d): "problem-focused coping is more applicable to situations evaluated as controllable, since it produces practical

solutions. In contrast, emotion-focused coping and avoidance coping are less adaptive since they are directed towards the symptoms or the byproducts of the problem rather than with the problem itself". However, some studies found that in situations considered to be uncontrollable, the use of an emotionally-focused control style seemed to be more effective in reducing the negative psychological symptoms than a problem-focused coping style (Lazarus and Folkman, 1980).

Moreover, Sarah and Keren (n.d) argued that studies conducted in Israel during the Gulf War show that under the speedy missile attacks, an inherently uncontrollable situation, individuals that used problem-focused coping reported higher levels of anxiety and other negative psychological symptoms in comparison to those who used emotionally-focused coping.

In some terrorism stricken cities of the world, people tend to adopt emotion-focused strategy of coping. Such behavioural responses include denial or avoidance of certain places or modes of transportation, generally referred to as avoidance behaviour (Kowoll, 2012). This conforms to the findings of Huddy *et al.*, (2002) that with increased perceived personal risk perception of terrorism, Americans (after 9/11) refused to travel overseas and to use public transport. Similarly, The Gallup Organization Survey (2005) found that during the three months following 9/11 a significant number of Americans reported voluntary alterations concerning travel plans, avoidance of crowded places and stocking of goods. Other scholars contend that terrorism evokes the feelings of helplessness, anxiety and depression for which survivors often resort to psychotherapy due to posttraumatic psychological distress. Kowoll (2012) posited that people suffering from psychological distress as depression or anxiety are not able to function normally in their daily duties and at work, hence the need for psychotherapy to enable them cope with the situation. However, Mathewson (n.d) has countered this assertion arguing that Psychotherapy alone seems inadequate to effectively respond to the psychological needs of both civilian and military personnel in the wake of

terrorism and disasters. Thus, studies have shown that social support plays a protective role during times of stress, by enhancing adaptive coping behaviour of the victims. Dolbier and Steinhardt (2000) affirmed this assertion arguing that a person's perception of the availability of others as a resource, rather than actual support received, plays an important role in the prediction of coping effectiveness, well-being, psychological and physical health. This again corroborates the argument of Galea *et al.,* (2002) that individuals who maintain supportive social relationships are more resilient in the face of life-threatening conditions.

Frey (2009) is one of many other scholars who opted to examine the coping mechanisms of people with respect to their business activities. Thus, he identified two sets of proposals; in the first set he discussed possibilities to reduce terrorists' incentives to attack business premises, while in the second he outlined propositions designed to minimize the costs to businesses once a terrorist attack has taken place so as to reduce the impact. With regard to the first proposition, Frey contends that terrorists are rational actors who want to maximize casualty, hence the cost-benefit relationship must be taken into account. This is because the stronger the effects terrorists may expect their acts to have on businesses, the more likely it is that they will attack firms. He therefore proposes, as a coping strategy, that business buildings be decentralized rather than centralized so as to lower the terrorists' incentive to attack. However, this argument is weak because it is easier to protect only one central location than it is to secure many dispersed locations. Also, the proposition to decentralize activity and to occupy and utilize several buildings will produce higher costs to a firm when it is subject to economies of scale.

In the second proposition, Frey argued that another business coping strategy to terrorism lies in the decentralization of decision-making body of the business firm. According to him if decision-making is decentralized, (rational) terrorists have a smaller incentive to attack respective business leaders and, therefore, will attack them less. A company in question will

need to spend fewer resources to protect their managers and thus saves money (Frey, 2009). However, decentralization of decision-making certainly has its costs; it hinders effective communication and personal relationship among the decision-makers.

Other scholars focused on business coping strategies with environmental threats. Although some of these literatures do not always relate specifically to terrorism, certain themes may be relevant. Kitching *et al.,* (2009) argued that different types of environmental shock can occur with which businesses have to cope; such shocks change the level of environmental munificence, the level of resources available in a particular environment. Thus, adapting to environmental shocks particularly terrorist threat is a capability all businesses have to develop in order to survive. This is because these threats can render the existing business strategies ineffective.

Nevertheless, some writers conceive poverty as a factor that determines the type of coping strategies people employ at individual level. Justino (2013) contends that strategies adopted by people in areas of conflict and violence to secure their lives and livelihoods are typically a function of their vulnerability to poverty and violence. Hence, in most of the terrorist affected areas, particularly in developing world, people tend to fall back on their family, friends and other relatives for survival. This assertion corroborates the findings of Bonkat (2014) that victims of violence largely depend on their relatives from the countryside and the well-to-do extended relatives in the city, religious organizations as well as civil society groups for basic needs. As part of their coping response, some traders seek assistance and advice or even moral support from their friends and family members on their perilous business condition. The seeking out of social support is a coping strategy that can be considered to be relevant to problem-focused coping. This argument was reiterated by Carver, *et al.,* (1989) where they posited that People can seek social support for either of two reasons, which differ in the degree to which they imply problem focus. Seeking social support for instrumental reasons is

seeking advice, assistance, or information. This is problem-focused coping. Seeking social support for emotional reasons is getting moral support, sympathy, or understanding. This is an aspect of emotion-focused coping.

The coping response to urban terrorism is not limited to the commercial people or the markets alone. Rather, it goes beyond that and covers the entire society in which the markets are located. Hence, governments, through the adoption of problem-focused coping strategy, put in place measures that will enable the society cope with the terrorist violence as it affects people in their everyday lives. One of such coping strategies is the physical protection mechanism which has been a popular strategy employed by Nigerian government in fighting and averting urban terrorism through the deployment of heavy security personnel on the major roads in the affected towns. Thus, since the inception of the Boko Haram onslaught, security personnel are being deployed to major towns as part of the Joint Task Force (JTF), a special formation of military, police and SSS units. These are further being supplemented by small contingents from Chad and Niger, members of a Joint Multi-National Task Force (JMNTF) who were initially created to combat smuggling (International Crisis Group, 2012). However, these large troops have not been able to end the terrorist attacks. In fact, various scholars have described the strategies employed by government to combat terrorism in northern Nigeria as brutal and counterproductive.

The brutality was too much that most people in Maiduguri and Kano in particular seemed to be more scared of the police and the army than they were of Boko Haram militants (Walker, 2012). The manifestation of such behaviour could be seen in their inability to go to the police to report any suspicious activities in their neighbourhood. This is also connected to the fact that most of the extrajudicial executions employed by the security personnel as tactics have led to the death of many innocent people in northern Nigeria. Consequently, people are not willing to assist the security personnel in their fight against terror. Hamilton (2012)

corroborates this assertion in his study of Boko Haram where he argued that the heavy military presence in the North is the single most important hindrance in securing any negotiated peace. This could be seen in the multiple military and police checkpoints mounted all over the region. The roadblocks, intended to prevent terrorists from smuggling arms into the towns, have turned into opportunities for police and the military to extract bribes. Once in the queue of traffic, drivers dare not turn around for risk of being fired upon as cases of reckless shootings by police at major roadblocks abound (Walker, 2012). This seems to be the order of the day in almost all military and police checkpoints across the northern states, and perhaps this explains why politicians in the North have begged for the number of security forces to be reduced, as corruption has become endemic among them (Hamilton, 2012).

Another major strategy employed by the security forces to combat terrorism is mass arrest which is often carried out immediately after terrorists' strike. The arrest is carried out at the scene of the attack, often after the attackers have fled the scene. The consequence is that in most cases innocent people get arrested for a crime they know nothing about. Instead of interrogating these people, according to Walker (2012), they are intimidated and money is extorted from them. Moreover, any information about the terrorists' hideouts received from them is acted on in a very heavy-handed way such that in the course of security raid, many innocent people are affected. Another coping strategy employed by the society to subdue terrorist activities is the creation of Civilian Joint Task Force, where young men and women particularly the youths are informally recruited to detect and apprehend the terrorists. These youths are made up of vigilante groups, hunters, informants, intelligence etc., whose main task was to fish out the culprits and hand them over to the formal security forces. This strategy was considered effective by the formal security forces particularly in Borno, Yobe and Adamawa. This assertion agrees with the observation of the International Crisis Group (2012) that Civilian Joint Task Force was formed as a strategy of combating terrorism in the

northeast to assist the formal security forces in driving out the terrorists out of Maiduguri town. However, the same Civilian JTF especially the vigilante group has been accused of molesting and harassing residents. Many people allay their fears that when normalcy returns to the state, the group might become a serious threat to the security of the residents.

Another important societal coping mechanism that is deemed important in dealing with the negative impact of (fear of) terrorism by individuals and societies as a whole is resilience. Resilience indicates the capacity of materials, persons or biotopes to resist sudden changes or stress, as well as the capacity to recover and return to the situation as before. Bakker and Graaf (2014) assert that a resilient society is able to (more efficiently) cope with and to recover from a terrorist attack. Terrorists who attack a resilient society will find it more difficult to have an impact and achieve their goals. The twin towers attacks in New York are a good example of a resilient society.

2.6 Theoretical Framework

Theories serve as guiding principles in all fields of human endeavour. Thus, serious sociological studies are conducted within, and guided by theoretical frames of reference (Maliki, 2012). This is because rather than acting on findings resulting from common sense experience, conjecture or speculations, theories enable a chosen line of action to be anchored in and guided by evidence derived from scientific research (Onah, 2003:128-129). Thus, scholars have propounded so many theoretical models to explain the prevalence of terrorist violence associated with the onslaught of Boko Haram sect in Nigeria. This is owing to the fact that the reprehensible activities of the sect have done serious damage to the socio economic development of Northern Nigeria in particular, and the entire nation at large. Hence, this study explores relevant and suitable theories which provide coherent explanations to the problems under study. In going about this, the study adopted Protection Motivation Theory by Rogers (1975).

Protection Motivation Theory (PMT)

Cogent analysis and understanding of the problem under study was facilitated through the adoption of Protection Motivation Theory (PMT). The theory was originally developed by Rogers (1975). Although the PMT was first proposed in the context of health threats, it has been well adapted to study different scenarios such as man-made and natural disasters where the threat is tremendously significant owing to either physical reasons or the monetary consequences (Rippetoe and Rogers 1987). Thus, the theory was adapted to explain the behaviours of people during and after terrorists' attacks. In most instances where terrorist attacks occur, both protective responses such as deployment of security forces, erection of barricades, turning to religion, seeking social support etc. and maladaptive responses such as avoidance of public places like markets, shopping malls, motor parks, schools, worship centres etc. are often exhibited. While maladaptive coping responses usually lead to an increased negative impact of the attacks on the economy, the adaptive coping responses diminish or reduce terrorist threats and enhance protection strategies of people.

Basic Assumptions of PMT

The Protection Motivation Theory proposes that the intention to protect one depends upon factors such as perceived severity of a threatened event in this case a terrorist attacks; perceived probability of the occurrence, or vulnerability (in this case, the perceived vulnerability of the markets to attacks); efficacy of the recommended preventive behaviour (the perceived response efficacy) and the perceived self-efficacy (i.e. the level of confidence in the traders' ability to undertake the recommended preventive behaviour).

Laudable as the PMT may be, it has some few limitations: it does not consider all of the environmental and cognitive variables such as the impact of social and cultural norms. However, regardless of its shortcomings, it still remains the best theory to be adopted as it provides detailed explanations of the problem under study.

Adoption of Theory

The Protection Motivation Theory enables us to understand the behaviour of people towards terrorist violence; what informs their decisions to adopt a particular protective mechanism in order to adapt to the situation they find themselves. The people of urban Kano, having witnessed a number of terrorist attacks, have become so convinced that terrorism in the City is a social phenomenon that affects their everyday life. More importantly, the people in the commercial sector of the City tend to be the most affected as the effects of the terrorist attacks hit harder on the commercial activities of the people. Hence, they employed coping mechanisms by searching for methods related to control, prevention and mitigation of the effects of the terrorist attacks. Thus, people adopt different strategies which they believe would protect them and their commercial activities from an impending terrorist attack. However, while some of the strategies are deemed normal some are maladaptive in nature such as avoidance strategy where people avoid doing what is normal owing to the fear of terrorism. Thus, PMT explains why people adopt maladaptive behaviours or actually engage in protective behaviours.

CHAPTER THREE

METHODOLOGY

3.1 Location of the Study

Kano State is located in North West Nigeria. Kano metropolis is regarded as one of the ancient and most famous cities in Nigeria. It is urbanized resulting in an explosion of immigrants from all parts of the country. Urban area of Kano is the second largest city in Nigeria and covers 137 square kilometres and comprises six local governments: Kano Municipal, Fage, Dala, Gwale, Nasarawa and Tarauni, with a projected figure of 2,963,225 predicated on the 2006 Nigeria census using 3.2rateof State Growth Formula as set by the National Population Commission.

Kano metropolis had and still has a location advantage as the centre of commerce and terminus of trade with African and some Asian traders. The influx of these business tycoons in the ancient city of Kano has had a significant effect on the socio economic development of the State. This is manifested in the large concentration of middlemen and agents in the famous Kurmi, Kwari and Abubakar Rimi markets as well as large factories and manufacturing industries located in the State. Historically, the groundnut pyramids of the State, which used to be one of the main sources of Nigeria's revenue prior to oil discovery, cannot be easily forgotten as they contributed significantly to the national economy at a point in the history of Nigeria (Sani and Sulaiman, 2011).

Kano metropolis was chosen as the study area because apart from being the largest commercial centre in northern Nigeria, it is also, according to 2006 population census, the most populous State in Nigeria with a projected population growth of 12,332164 at 3.2 rate as set by the National Population Commission. The population of the metropolis is not only large but also diverse, representing almost every ethnic and religious affiliation in Nigeria as well as foreign immigrants. However, the major ethnic and religious groups are Hausa/Fulani

and Islam respectively. The residents of the ancient City are known to be highly industrious, and engage in active commercial activities through buying and selling of various commodities with farming as their main occupation. Factors such as proximity and familiarity with the terrain also influence the researcher's choice to embark on a study in the area.

3.2 Population of the Study

The population of this study consisted of all traders in specialized markets of Kano metropolis. The specialized markets are: *Yan Lemo* market where fruits such as banana, Orange, Mango and water lemon are bought or sold at wholesale price from other states in Nigeria. *Yan-Kaba* Market where potatoes, tomatoes, pepper, Onions, Carrots and other vegetables are sold and distributed. *Kofar Ruwa* Market is that market where building materials and vehicles spare parts are sold. *Dawanau* Market is where grains, yam and other foodstuffs are sold in wholesale price. *Singa* market is a large market designated specially for the sale of varieties of provisional items such as rice, spaghetti, Macaroni, sugar, salt, Maggi, vegetable oil etc. in large quantities. *Kofar Wambai* is a market in which second hand textile materials and electronic gadgets are sold. *Kwari* market is where locally made and imported textile materials are traded. *Abubakar Rimi* market is where electronic gadgets, medicines, kitchen utensils and various kinds of commodities are sold in both whole and retail prices. *Kwanar Dawaki* market is an international market for livestock such as cattle, sheep, camels etc. *Mariri* market is a market where Kola nuts and Fire woods are traded. *Farm Centre* market is a market where mobile phones and other phone accessories are sold

The reason for the choice of the above as population of the study was due to the fact that most of the commercial activities in Kano metropolis take place in these locations and moreover, the impact of urban terrorism was mostly felt by people who actively engage in economic activities particularly, the buyers and sellers as well as the government to whom

revenues accrue. Also, the inclusion of these categories of businessmen enabled the researcher analyze their coping strategies with the fear and impact of urban terrorism.

3.3 Types and Sources of Data

Data were elicited from both primary and secondary sources. The primary data were generated from the questionnaires, In-depth interviews and Focus Group Discussions conducted with wholesalers, dealers, value-added sellers as well as retailers drawn from selected specialized markets in urban Kano, i.e Kwari, Abubakar Rimi, and Farm Centre markets. The secondary data were, on the other hand, elicited from official documents of the government which include Kano State Economic policies handbook, bulletins and journals.

3.4 Methods of Data Collection

Both quantitative and qualitative techniques of data collection were employed. The specific quantitative technique used was survey by administering questionnaires to the respondents. Open-ended, closed-ended questions and dichotomous questions were designed in the questionnaire. This technique was adopted because it allowed the researcher collect numerous views of the respondents.

On the other hand, the qualitative techniques used were Focus Group Discussions and In-depth interviews where, through the use of interview guide, the traders were interviewed on the issues under study. In-depth interviews were conducted in order to have adequate and informed data from experienced individuals which were used to compliment the data obtained through the quantitative techniques.

Also, documentary search was employed using official records which included Kano State Commercial blueprints, Quarterly Economic Journals etc.

3.5 Sampling Procedure and Sample Size

A purposive sampling, which is a non-probability sampling technique, was used to select three markets out of all the specialized markets. These are: Kwari market, Farm Centre market and Abubakar Rimi market. The purposive choice of these three markets was based on the fact that they have been directly attacked, and they are also large in terms of size, nature and volume of commodities traded and customers' patronage.

For the three markets, each of which is made up of multitude of shops, kiosks, stalls, booths, cubicles, etc. located along numerous lanes, a cluster sampling technique was used to group the respondents into smaller units (clusters) based on the categories of the salesmen (i.e. wholesalers, dealers, value-added sellers and retailers) in the markets. The essence of grouping the markets into clusters along the distributive chain was to enable the researcher identify the coping strategies of the traders at their respective points in the distribution process. The following intermediaries were identified between the manufacturers and the consumers, and they include wholesalers, dealers, value-added sellers as well as retailers. They all constituted the clusters in each of the three markets.

For Kwari market, available records in the Market register reveals a sample frame of one thousand five hundred (1,500) traders. Hence, ten per cent (10%) (i.e one hundred and fifty (150) respondents) were selected from the clusters to form the sample size in this market using simple random technique. This technique was adopted because it enabled the researcher to give an equal chance to all respondents in each category. The selection of the respondents from each cluster was done in the following order: a. Dealers = thirty five (35) respondents b. Wholesalers = thirty five (35) respondents c. Value-added sellers = thirty five (35) respondents d. Retailers = fourty five (45) respondents. The reason for the selection of larger respondents from the last category i.e. the retailers, was because they were larger than other categories. Also, their responses were very vital considering the fact that sometimes they

bypassed the wholesalers and obtained their goods directly from the dealers and sold to the end users (consumers).

Available records with the Management of Abubakar Rimi market in the Market register indicated a sample frame of one thousand (1000) traders. Therefore, using simple random technique, fifteen per cent (15%) (i.e. one hundred and fifty (150) respondents) was selected as sample size in the market. The use of simple random technique was informed by the fact that the technique allowed equal representation. The selection of the respondents from each cluster was done as follows: a. Dealers = thirty five (35) respondents b. Wholesalers = thirty five (35) respondents c. Value-added sellers = thirty five (35) respondents d. Retailers = fourty five (45) respondents. Larger number was selected from the retailers owing to their size which was larger than other clusters in the market.

With regard to the third purposively selected market, Farm Centre, the records available with the market Management showed a sample frame of one thousand (1000) traders. Thus, taking ten per cent (10%) from this population gave a sample size of one hundred (100) respondents. The simple random sampling technique was used to select the desired number. The selection of the respondents was done as follows: a. Dealers = twenty five (25) respondents. b. Wholesalers = twenty five (25) respondents c. Value-added sellers = twenty five (25) respondents d. Retailers = twenty five (25) respondents. The reason for the variation in the figures selected from the three markets was owing to the variation in the sizes of the markets selected. Kwari market being the largest was followed by Abubakar Rimi market then Farm Centre market.

Meanwhile, the qualitative data used was elicited through Focus Group Discussion (FGD) made up of male discussants and In-depth Interviews (IDI) made up of both male and few female. One (1) FGD was conducted with traders in the identified categories in the three markets. For the In-depth Interviews, a total of twelve (12) key informants were interviewed.

These were: a Police Officer in charge of the Anti-terrorism unit and one military officer who was directly involved in the fight against terrorism in the State. The selection of these security personnel was done in order to have an insight into their roles in facilitating the coping strategies adopted by traders in the markets.

The market leader *Sarkin Kasuwa*, in each of the three markets was interviewed. Also, one (1) market security officer and two (2) traders from each market were purposively selected and interviewed with a view to having adequate insights into their coping strategies. The essence of the purposive sampling was because the researcher was more interested in obtaining in-depth and rich data about the issue under study which could not be gotten through random selection.

3.6 Methods of Data Analysis

In terms of analysis of the data collected, the quantitative data which involves numerical data was edited and tabulated. The data was analyzed using the Statistical Package for Social Sciences (SPSS version 17.0). The socio-demographic characteristics of the respondents were analyzed by the use of descriptive statistic. This was done by presenting the data in frequencies and percentages. The univariate analysis was employed because it made the data very clear and easy to understand by depicting the nexus and patterns that exist among the variables. Furthermore, the qualitative data was subjected to content analysis.

3.7 Problems Encountered in the Field

Access to the respondents was the major problem faced by the researcher as almost all the traders did not want to spare their time no matter how little. It took the researcher longer time than necessary to get responses from the traders. The long time it took the researcher to collect the data implies expending huge amount of scarce resources, money.

CHAPTER FOUR

ANALYSES AND INTERPRETATION OF DATA

4.1 Introduction

This chapter consists of presentation, interpretation and analyses of data collected from the field using survey instrument (questionnaire), In-depth interview and Focus Group Discussions. Thus, the chapter comprises five broad sections with the first analyzing the profile of the respondents. The second section dealt with factors predisposing Kano to urban terrorism; the third focused on the physical manifestations of urban terrorism in urban Kano; the fourth discussed the effects of urban terrorism on specialized markets of urban Kano; the fifth analyzed the coping strategies adopted by the traders in specialized markets of urban Kano. The analyses were presented in frequency tabular format and were eventually followed by discussion of findings also in line with the research objectives.

The data analyses in this chapter were based on 344 questionnaires retrieved from the field out of the total sample of 400 respondents. The markets that were purposively selected were: Kwari market, Abubakar Rimi market and Farm Centre market. 150 questionnaires were distributed in Kwari market but only 130 were retrieved. In Abubakar Rimi market, even though 150 questionnaires were distributed, only 122 were retrieved. Similarly, 100 questionnaires were distributed in Farm Centre market, but only 92 were retrieved. In-depth Interviews, Focus Group Discussions and observations were also employed to compliment the data elicited through survey technique. However, the analyses of the traders' views in the three markets were presented simultaneously thereby identifying areas of similarity and dissimilarity of responses in the markets.

4.2 Socio-Demographic Characteristics of the Traders

The socio-demographic data presented here include: sex, age, ethnic affiliation, nationality, religion, educational attainment, marital status, number of children, business category and monthly income of the traders.

Table 4.2.1: Socio-demographic Characteristics of the Respondents

Sex	Kwari	Abubakar Rimi	Farm Centre	Total
	Frequency	Frequency	Frequency	Frequency (%)
Male	125 (96.2)	91(74.6)	89(96.7)	305 (88.66)
Female	05 (3.8)	31(25.4)	03(3.3)	39 (11.34)
Total	130 (100.0)	122(100.0)	92(100.0)	344 (100.0)
Age				
<30 years	60 (46.2)	55 (45.1)	61 (66.3)	176 (51.2)
31-60 years	46 (35.4)	48 (39.3)	23 (25.0)	117 (34.0)
61 and above	24 (18.4)	19 (15.6)	08 (8.7)	51 (14.8)
Total	130 (100.0)	122(100.0)	92(100.0)	344 (100.0)
Ethnicity				
Hausa	102 (78.4)	21 (17.2)	73 (79.3)	196 (56.9)
Igbo	08 (6.2)	71 (58.2)	11 (12.0)	90 (26.2)
Yoruba	14 (10.8)	13 (10.7)	06 (6.5)	33 (9.6)
Others	06 (4.6)	17 (13.9)	02 (2.2)	25 (7.3)
Total	130 (100.0)	122 (100.0)	92 (100.0)	344 (100.0)
Nationality				
Nigerian	122 (93.8)	103 (84.4)	87 (94.6)	312 (90.7)
Non-Nigerian	08 (6.2)	19 (15.6)	05 (5.4)	32 (9.3)
Total	130 (100.0)	122 (100.0)	92 (100.0)	344 (100.0)
Religion				
Islam	122 (93.8)	31 (25.4)	75 (81.5)	228 (66.3)
Christianity	08 (6.2)	91 (74.6)	17 (18.5)	116 (33.7)
None	00 (0.0)	00 (0.0)	00 (0.0)	00 (0.0)
Total	130 (100.0)	122 (100.0)	92 (100.0)	344 (100.0)
Education				
Primary	10 (7.7)	16 (13.1)	08 (8.7)	34 (9.9)
Secondary	15 (18.5)	41 (33.6)	13 (14.1)	69 (20.1)
Tertiary	12 (9.2)	57 (46.7)	19 (20.7)	88 (25.6)
Islamic	88 (67.7)	03 (2.5)	46 (50.0)	137 (39.8)
None	05 (3.8)	05 (4.1)	06 (6.5)	16 (4.6)
Total	130 (100.0)	122 (100.0)	92 (100.0)	344 (100.0)
Marital status				
Single	32 (24.6)	52 (42.6)	41 (44.6)	125 (36.3)
Married	68 (52.3)	46 (37.7)	35 (38.0)	149 (43.3)
Divorced	19 (14.6)	15 (12.3)	11 (12.0)	45 (13.1)
Widow	11 (8.5)	09 (7.4)	05 (5.4)	25 (7.3)
Total	130 (100.0)	122 (100.0)	92 (100.0)	344 (100.0)

Children				
1-5	40 (30.8)	43 (35.2)	40 (43.5)	123 (35.8)
6-10	27 (20.8)	11 (9.0)	09 (9.8)	47 (13.7)
11 and above	21 (16.2)	08 (6.6)	03 (3.3)	32 (9.3)
None	42 (32.3)	60 (49.2)	40 (43.5)	142 (41.2)
Total	130 (100.0)	122 (100.0)	92 (100.0)	344 (100.0)
Category of Traders				
Dealers	33 (25.4)	25 (20.5)	17 (18.5)	75 (21.8)
Wholesalers	32 (24.6)	26 (24.7)	27 (29.3)	85 (24.7)
Value-added-sellers	25 (19.2)	30 (24.6)	18 (19.6)	73 (21.2)
Retailers	40 (30.8)	41 (33.6)	30 (32.6)	111 (32.3)
Total	130 (100.0)	122 (100.0)	92 (100.0)	344 (100.0)
Monthly Income before terrorist violence (N)				
< 50,000.00	11 (8.5)	21 (17.2)	26 (28.3)	58 (16.9)
51,000-100,000.00	24 (18.5)	27 (22.1)	21 (22.8)	72 (20.9)
101,000-500,000.00	41 (31.5)	23 (18.9)	29 (31.5)	93 (27.0)
501,000- above	54 (41.5)	51 (41.8)	16 (17.4)	121 (35.2)
Total	130 (100.0)	122 (100.0)	92 (100.0)	344 (100.0)
Monthly income during terrorist violence (N)				
< 50,000.00	50 (38.5)	23 (18.9)	21 (22.8)	94 (27.3)
51,000-100,000.00	26 (20.0)	31 (25.4)	32 (34.8)	89 (25.9)
101,000-500,000.00	39 (30.0)	53 (43.4)	30 (32.6)	122(35.5)
501,000- above	15 (11.5)	15 (12.3)	09 (9.8)	39 (11.3)
Total	130 (100.0)	122 (100.0)	92 (100.0)	344 (100.0)
Duration in business				
< 5 years	31 (23.8)	26 (21.3)	35 (38.0)	92 (26.7)
5 – 9 years	40 (30.8)	29 (23.8)	41 (44.6)	110 (32.0)
10 – above	59 (45.4)	67 (54.9)	16 (17.4)	142 (41.3)
Total	130 (100.0)	122 (100.0)	92 (100.0)	344 (100.0)

Table 4.2.1 indicates that 88.6% of traders in Kwari, Abubakar Rimi and Farm Centre markets were all males and only 11.4% were females. This implies male dominance in the markets which is a product of the cultural practice in the study area where females are mostly

identified with domestic chores as their primary roles. However, it can be seen from the figure that the cultural differences in the selected markets reflected as the largest percentage of female traders 25.4% were found in Abubakar Rimi market which is an area dominated by many Southern Nigerian tribes.

With regard to the age of the traders, the findings of the study reveal that 51.2% of the traders in the markets were below 30 years of age; 34.0% were within 31-60 years and 14.8% of the traders were 61 years and above. The implication of this is that the three markets were all dominated by young adults as majority of the traders in the markets fall below 30 years. Another implication is that the type of goods traded in a market determines the age bracket of the traders. For instance, Farm Centre market is basically where telephone and GSM handsets are sold and repaired, hence majority of the traders in the market are youths of 30 years and below, and that very few adults were found as traders in the market.

Concerning ethnic affiliation of the traders, the findings show that 56.9% in the markets were of Hausa ethnic background. Similarly, 26.2% of the traders were of Igbo ethnic extraction; while 9.6% of the traders were of Yoruba origin, and 7.3% were traders whose ethnic backgrounds differ from any of the aforementioned dialects in the markets. This implies that even though there was representation of particularly the three major Nigerian languages in the markets, it is however, obvious that there was a dominant tribe in each of the markets. For instance, while the Hausas dominate the Kwari and Farm Centre markets, the Igbos have dominated the Abubakar Rimi market. This again points to two factors: (i) the location of the markets and (ii) the type of goods traded in the markets. For instance, Abubakar Rimi is located in an Igbo residential area and the goods sold in the market are traditionally regarded as ‘Igbo peoples businesses’.

In terms of nationality of the traders, the study revealed that 90.7% of the traders were Nigerians and only 9.3% of the traders were foreigners. This implies that the markets were dominated by Nigerians, obviously because they are located in Nigeria.

On the religious beliefs of the traders, the findings showed that 66.3% were Muslims and 33.7% were Christians. This implies that while Kwari and Farm Centre markets consisted of Muslim majority, the Abubakar Rimi market was dominated by Christian faithful.

With regard to the traders' educational qualifications, the table shows that 9.9% of the traders in the markets had only primary school certificates, 20.1% had secondary school certificates, 25.6% had tertiary certificates, while 39.8% have acquired Islamic education. However, 4.6% had no any form of education at all. This implies that while majority of the traders in Abubakar Rimi market have acquired higher qualifications in western education, traders in Kwari and Farm Centre have inclined more towards Islamic education as against the western education. This again points to the cultural differences that exist between the majority of Abubakar Rimi residents who were mostly Christians and the traders in Kwari and Farm Centre markets who are predominantly Muslims, and attach more importance to the acquisition of Islamic education than Western education.

Concerning the marital status of the traders, the study revealed that 36.3% of the traders were single, 43.3% were married, and 13.1% were divorced, while 7.3% were widows. This implies that while majority of the traders in Kwari market were married, the majority in Abubakar Rimi and Farm Centre markets were single. This again points to the fact that traders in Farm Centre market were youths in their early twenties. For Abubakar Rimi market, the culture of the traders simply does not encourage early marriage.

In terms of the traders' children, the study revealed that 35.8% of the traders had between 1 to 5 children, 13.7% had between 6 and 10 children, 9.3% had over 10 children, while 41.2%

had no children. This implies that even though majority of the traders did not have children at all, a significant number of them had.

On the traders' distribution according to their categories, the table also shows that 21.8% of the traders were dealers, 24.7% were wholesalers, and 21.2% were value-added-sellers, while 32.3% were retailers. This implies that retailers were more in number than other categories in the markets. This can be understood from the viewpoint that majority of the customers buy goods in retail quantity.

Concerning the monthly income of the traders prior to the terrorist violence, the table shows that 16.9% of the traders used to earn less than N 50,000.00 per month, 20.9% used to earn between N 51,000.00 and N 100,000.00 every month, 27.0% earned between N 101,000.00 and N 500,000.00 per month, while 35.2% used to earn well over N 500,000.00 monthly. The implication of this is that majority of the traders did very well prior to the terrorist violence in urban Kano.

In terms of the traders' monthly income during the terrorist violence, the table indicates that 27.3% used to earn less than N 50,000 per month, 25.9% earned between N 50,000 and 100,000 every month, 35.5% used to earn between N 100,000 and N 500,000 monthly, while 11.3% of the traders used to earn over N 500,000 monthly. This reveals a sharp decline in monthly income of the traders in the three markets which ultimately signifies a drop in customers' patronage and poor business activities in the markets.

With regard to the length of time spent in business by the traders, the findings revealed that 26.7% of the traders have been in business for less than 5 years, 32.0% have been in business for a period of 5 to 9 years, 41.3% have been in the market for over 10 years. This implies that even though most of the traders have been in business for several years. However, traders in Farm Centre market were not as old as those in Kwari and Abubakar Rimi markets in terms of business. This is owing to the fact that majority of the businessmen in Farm Centre

are youths in their late twenties and early thirties. Therefore, traders in Kwari and Abubakar Rimi markets were likely to be more skilled and experienced in business than those in Farm Centre market.

4.3 Factors Predisposing Kano to Urban Terrorism

This section examines views of respondents on factors predisposing Kano to urban terrorism.

Table 4.3.1: Views of Traders on Factors Predisposing Kano to Urban Terrorism

Factors predisposing Kano to urban terrorism	Kwari		Abubakar Rimi		Farm Centre		Total	
	Frequency	(%)	Frequency	(%)	Frequency	(%)	Frequency	(%)
Population density	22	(16.9)	17	(13.9)	15	(16.3)	54	(15.7)
Religious extremism	25	(19.2)	35	(28.7)	12	(13.0)	72	(20.9)
Large markets	23	(17.7)	19	(15.6)	18	(19.6)	60	(17.5)
Failure of government	30	(23.1)	35	(28.7)	22	(23.9)	87	(25.3)
Unemployment	30	(23.1)	16	(13.1)	25	(27.2)	71	(20.6)
Total	130	(100.0)	122	(100.0)	92	(100.0)	344	(100.0)

Table 4.3.1 indicates variations in responses by traders in Kwari, Abubakar Rimi and Farm Centre markets. It shows that 15.7% of the traders believed that high population density of urban Kano was a factor predisposing urban Kano to terrorist violence. Also, 20.9% of the traders were of the view that religious extremism among some Muslim youths was a factor predisposing urban Kano to terrorist violence. Another 17.5 % of the traders held the view that Kano was exposed to terrorist violence simply because it was the business hub of the North, and contains large international markets which play host to thousands of businessmen and women from near and far. On the assertion that it was the failure of government that made urban Kano vulnerable to terrorist attacks, 25.3% of the traders held this view. Another 20.6% of the traders identified high rate of unemployment among people as the main factor predisposing urban Kano to terrorist violence.

With regard to population density, majority of the IDI informants supported the view that urban Kano was vulnerable to terrorist attacks due to its population density. A dealer in Kwari market stated that: *"Kano has always been a terrorist target just like any other developed cities of the world"*.

Similarly, a wholesaler in Abubakar Rimi market said that:

> *"The population of urban Kano has always been a source of threat considering the daily influx of different people without any proper bio-metric documentation".*

Another wholesaler in Farm Centre market had this to say:

> *"Terrorists across the world target crowded places so as to maximize casualties. This makes Kano very much vulnerable to terrorist attacks".*

These and other responses from majority of the informants point to the fact that Kano is and will remain a terrorist target because the goal of terrorists everywhere is to cause more harm, death and property damage by attacking crowded populations.

On the view that religious extremism among some Muslim clerics was a factor predisposing urban Kano to terrorist violence, IDI informants also revealed that. For instance, a value-added-seller in Kwari market had this to say:

> *"The type of sermon and inciting speeches made by some Muslim clerics in the city incite violence because it creates enmity particularly among people of different faith.This is because most of those who listen to these sermons and preaching are people in their youthful age, most of whom are not even married and are willing to take arms against their perceived enemies at no cost. They are easily brain washed because most of them lack no sufficient Islamic knowledge but only accept what their Malam says blindly".*

This view agrees with an FGD findings from traders in Abubakar Rimi market where the participants unanimously decried what they termed as "abuse of Islamic teaching" by some Muslim preachers. They maintained that Kano has become a terrorist target not because it is populous but simply because it breeds some bad elements who misinterpreted Islam through

preaching hatred and harbouring evil. Similarly, a dealer in Farm Centre market had this to say:

> *"If there is any religion that is grossly misunderstood it is Islam. This is because many people, particularly the preachers, interpret the religion in light of their opinions not necessarily what the real context mean".*

On the assertion that Kano was exposed to terrorist violence simply because it was the business hub of the North, and contains large international markets which play host to thousands of businessmen and women from near and far, all participants of FGDs conducted in Kwari and Farm Centre supported this view stressing that:

> *"Since the beginning of terrorist attacks in the North, series of bomb explosions and gunshots have reigned day and night so much that people do no longer feel secured to be in the markets because they could be bombed or gunned down at any moment".*

Similarly, in an IDI with a dealer in Farm Centre market he strongly agreed with the view that Kano was exposed to terrorist violence because of its prevalent large markets. In his words:

> *"The city of Kano is blessed with what it is known for. It had been a centre of commerce even before the emergence of Nigeria. People all the way from Arabic speaking countries like Sudan, Egypt, and Chad used to come to this city for business purposes. Thus, when this whole issue of bombing started, the perpetrators find it more damaging to destroy the commercial activities of the ancient city by killing and instilling fear in the minds of the people".*

Another key informant (a retailer) in Kwari market supported this idea where he stated that:

> *"The goal of all these attacks was to scare away local and foreign businesses so that the city is reduced to nothing. However, their successes toward achieving this were very minimal as we fervently prayed to almighty Allah to expose those behind these evil acts".*

Similarly, in an interview with *Sarkin Kasuwa* of Kwari market, he stressed that:

> *"The attacks witnessed in Kano were premeditated to cause havoc and destroy the commercial activities of the city. At the peak of the attacks, many shops were deserted and even the few ones that were operational were not patronized because our customers, particularly*

> *those who come from distant locations, have been scared away. Businesses suffered not only because of the attacks but because of the fear that was instilled in the minds of not only the customers but also the traders".*

On the view that it was the failure of government that made urban Kano vulnerable to terrorist attacks, majority of the participants in an FGD supported this view maintaining that:

> *"Adequate preventive security measures have not been put in place to avert terrorist attacks. What you see are measure taken by government after the terrorists' strike. The bottom line is that government has always been inactive, they only become active after the attacks".*

However, this view was opposed to by a police officer attached to the Kwari police divisional office in an IDI where he argued for government stating that:

> *"Government has always provided adequate security by mounting military/police checkpoints which have so far reduced the vulnerability of Kano to terrorist attacks. The infrequent attacks you see are inevitable because they are on soft targets. And everywhere in the world you cannot prevent attacks on soft targets especially where they are carefully planned".*

Similarly, a dealer in Abubakar Rimi market had this to say:

> *"The primary purpose of government is to ensure safety of lives and properties of people. However, it is unfortunate that you hardly see any effective measure being put in place until the terrorists strike. As far as I am concerned a security measure is only effective when it is able to prevent criminal acts which is absolutely lacking in our country".*

A retailer in Farm Centre market also maintained that:

> *"Our government is not doing enough to protect us because if they do, the Friday attack Emir's mosque would not have occurred. About a thousand lives were lost, an incident that I believe was avoidable. That is why I maintain that the government is not doing enough. Had it been that they protected other areas the way barracks and government houses are being protected, everywhere would have been safe".*

However, in his response, a military officer in Abubakar Rimi area, argued that:

> *"Yes, there are challenges but these I tell you are not above government to tackle. You can see the relative peace that is being enjoyed in every part of this state even though there is still tension and fear on the minds of many, but I can assure you that the government is*

doing everything within its reach to contain the insurgency and bring about sustainable peace".

The responses above indicate lackadaisical attitude of government to put adequate preventive measures in place in order to forestall any event of terrorist attacks.

On the assertion that high rate of unemployment among people was the main factor predisposing urban Kano to terrorist violence, most of the traders interviewed held the same view. For instance, a value-added-seller in Kwari market stated that:

"Unemployment especially among youths is a source of concern, because it leads to poverty, and poverty leads a large number of people to commit all forms of vices including terrorism".

This view was equally held onto by a cross section of traders in a Focus Group Discussion who maintained that:

"High rate of unemployment in the city makes the people particularly the youths more susceptible to violence because as they say an idle mind is devil's workshop…… so any move to indoctrinate them could be successful".

However, in an IDI with *Sarkin Kasuwa* of Kwari market, he faulted this claim arguing that:

"Unemployment never makes Kano a terrorist target because the problem of unemployment did not start today; it has been in us long before the onset of terrorist violence in Kano".

One other factor that the informants identified as predisposing Kano to urban terrorism is the historic and commercial value of urban Kano as well as the accessibility of its territories. For instance, a dealer in Kwari market said:

The place of Kano right from time immemorial, which is its commercial value, is what makes it vulnerable to terrorist attacks. Most of these attacks in order places indirectly affect Kano because Kano is the source of all goods traded in those places particularly the North East states.

Another trader, a wholesaler, in Farm Centre market was of the view that the cultural symbols such as Durbar festival and accessibility of urban Kano make it a fertile ground for terrorist activities due to its geographical accessibility and cultural tourism. H stated that:

> *Urban Kano is densely populated with porous geographical accessibility. Its historic Durbar festival is another attractive factor to terrorists*

On the factors most responsible for terrorist violence, the study revealed that majority of the respondents held the view that failures of government i.e negligence on the part of the government as well as the commercial value of the City were some of the major factors mostly responsible for terrorist violence in urban Kano. This factor was followed by religious extremism and unemployment.

On the whole, it can be inferred from the table and responses above that commercial value of urban Kano, high rate of unemployment and failure of government to tackle those issues that increase the vulnerability of people to terrorist violence are responsible for the occurrence of terrorism.

4.4: Physical Manifestations of Urban Terrorism in Kano Metropolis

Here, views of respondents on tactics employed by the terrorists in attacking public places in urban Kano are presented.

Table 4.4.1: Tactics Employed By Terrorists in Specialized Markets

Tactics used by terrorists	Kwari		Abubakar Rimi		Farm Centre		Total	
	Frequency	(%)	Frequency	(%)	Frequency	(%)	Frequency	(%)
Suicide bombing	55	(42.3)	52	(42.6)	40	(43.5)	147	(42.7)
Shootings	50	(38.5)	51	(41.8)	30	(32.6)	131	(38.1)
Kidnapping	10	(7.7)	8	(6.6)	7	(7.6)	25	(7.3)
Assassination	15	(11.5)	11	(9.0)	15	(16.3)	41	(11.9)
Total	130	(100.0)	122	(100.0)	92	(100.0)	344	(100.0)

Table 4.4.1 shows that 42.7% of the traders identified suicide bombing as the tactic used by the terrorists in attacking Kano. Another 38.1% of the traders held the view that shooting was the major tactic employed by the terrorists in attacking people. Also 11.9% of the traders mentioned assassination as a tactic employed by the terrorists. Others, 7.3% of the traders identified kidnapping as a tactic used by the terrorists. These last two views were, however, not supported by majority of the informants.

With regard to suicide bombing as tactic of terrorist attacks in urban Kano, the IDI reports corroborated the view. For instance, a dealer in Kwari market stated that:

> *"Since the onset of terrorist violence in Kano, suicide bombings have been the major tactics employed by terrorists through the use of improvised explosive devices IEDs".*

A retailer in Farm Centre market had this to say:

> *"About 90 % of all the terrorist attacks in Kano were through suicide bombing. Places like our market (Farm Centre), Kwari market, Emir's mosque, Police headquarters etc. are examples".*

On the view that gun shooting was employed by the terrorists as tactic, most of the IDI informants aligned with this view. For example, a dealer in Kwari market said:

> *"The killings by Boko Haram fighters would not have been more dangerous if they were using bombs only. But their attacks were deadly because anytime they detonate a bomb they follow it up with sporadic shootings thereby maximizing the number of the casualties".*

Similarly, a wholesaler in Abubakar Rimi stated that:

> *"Boko Haram succeeded in killing large number of people because it used sophisticated guns as weapon which has resulted in the death of thousands in urban Kano".*

A Value-added-seller in Farm Centre market opined that:

> *"Whenever Boko Haram bombed a particular place they followed it up with heavy shootings. Many victims of bomb blast did not die of the bomb; rather they died as a result of sporadic shootings by the terrorists".*

Majority of the informants however, did not support kidnapping as a tactic used by the terrorists. A wholesaler in Farm Centre had this to say: *"I have not heard of any kidnapping*

cases since the onset of this terrorist violence". Another wholesaler in Kwari market said: *"these terrorist were only known to use bombs and guns but I don't think there is any kidnapping instance as far as I know".* In Abubakar Rimi market, a retailer had this to say:

> *"Kidnappers usually have a motive which is usually to collect ransom but can you say the same thing with a faceless group, a group which does not have a clearly defined manifesto?"*

On whether assassination was employed as a tactic by the terrorists, here again, there were mixed responses from the informants. A dealer in Abubakar Rimi market said:

> *"I don't think assassination as a concept applies to what terrorists did here in Kano because they had a defined pattern and mode of attack which are shootings and bombings".*

In contrast with the above view a dealer in Kwari market stated that:

> *"Boko Haram employed assassination as a tactic because we strongly believe that the assassination of our public figures such as Sheikh Ja'afar Mahmud Adam in 2007, even though it predated the onset of terrorist violence in Kano, it was yet carried out by the same group".*

However, a wholesaler in Farm Centre believed that all the techniques have been employed by the terrorists. He stated that:

> *"Boko Haram has employed all the forms of attacks listed here because their main goal is to kill and in order to achieve their goals, they employed different kinds of techniques".*

The FGD sessions conducted in the markets lent their support for these views. For instance, participants in an FGD conducted in Kwari stated that:

> *"Most of the attacks in urban Kano were carried out through the use of IEDs. The first terrorist attacks in this city were through IEDs at the police HQ. The terrorists used IEDs and complement it with gun shots to kill those trying to escape".*

On which of the techniques was mostly employed, the study revealed that suicide bombing and shootings were the most used tactics. Hence, many people were of the view that one technique alone would not have made the terrorists' much needed negative impact. Thus,

they always combined these two major techniques. This view was shared by a wholesaler in Abubakar Rimi market who said:

> *"In 2012, we experienced the first terrorist attack and it was a combination of suicide bombings and shootings. Ever since, bombing and shootings have become major tools used by terrorists to terrorize people".*

From the table, therefore, it can be ascertained that kidnapping and assassination did not constitute the main means through which terrorists unleash terror on the people. Though there are cases of kidnapping and assassinations, they are nevertheless minimal.

Table 4.4.2: Most Attacked Places in Urban Kano

Most affected places	Kwari		Abubakar Rimi		Farm Centre		Total	
	Frequency	(%)	Frequency	(%)	Frequency	(%)	Frequency	(%)
Police stations	30	(23.1)	35	(28.7)	25	(27.2)	90	(26.2)
Markets	30	(23.1)	35	(28.7)	22	(23.9)	87	(25.3)
Worship places	25	(19.2)	19	(15.6)	20	(21.7)	64	(18.6)
Motor parks	24	(18.5)	17	(13.9)	13	(14.1)	54	(15.7)
Schools	21	(16.2)	16	(13.1)	12	(13.0)	49	(14.3)
Total	130	(100.0)	122	(100.0)	92	(100.0)	344	(100.0)

Table 4.4.2 shows that 26.2% of the traders identified police stations as the most affected places with terrorist violence. Closely followed were the markets as 25.3% of the traders maintained that markets were the locations mostly affected with the terrorist violence. On whether worship centres were the most affected places by the terrorist attacks, 18.6% of the traders held the view that mosques and churches were the most affected places due to large congregations of worshipers in them. Another 15.7% of the traders were of the view that Motor parks in urban Kano were the most affected places by terrorist violence. On whether

schools were the most affected locations by the terrorist attacks, 14.3% of the traders held that view.

Corroborating the view that police stations were the locations mostly targeted by the terrorists in urban Kano, majority of the informants held the view that the genesis of the terrorist violence was a rift between Boko Haram and the Nigeria Police Force. They argued that since the onset of terrorist violence in urban Kano, police stations have been battle grounds. This is because the terrorists perceive the police as their number one enemy because they were responsible for the death of their leader Mohammed Yusuf. A wholesaler in Kwari market had this to say:

> *"The first violent terrorist attacks in urban Kano were on police headquarters, and since then police stations became so attractive to the terrorists. In fact, the terrorists were categorical in their mission in the first instance; that they had no business with civilians but only government. However, they started attacking civilians when they began to feed security agents with information on their hideouts".*

Another trader, a wholesaler in Farm Centre stated that: *"police stations in Kano have suffered a big deal of attacks because of the historical connections between the sect and the police".* These views were also supported by information gathered from the Kano State Security gazette in the ministry of information where it identified police stations as the most targeted places by the terrorists.

A police officer interviewed also had this to say:

> *"We (the police) have been the enemies of the terrorists. You can recall their first and worst attacks were on the police headquarters where several police officers lost their lives and several others permanently handicapped".*

Police stations in urban Kano were, therefore, the most targeted locations by the terrorists.

On the assertion whether specialized markets of urban Kano were the most targeted locations, most of the informants shared the same view. For instance, in an IDI with *Sarkin kasuwa* of Kwari market, he stated that:

> *"When you talk about affected places, there are no other places more affected than the markets because people irrespective of their occupation or status come to markets for their purchases. Therefore, when you attack market you are likely to affect everybody in the society. This is because teachers, royal fathers, government officials, students and even villagers come to the markets. So by attacking markets you are affecting all these people. Therefore, terrorist violence in Kano affected mostly the markets because Kano is only identified with market activities, and any attempt to destabilize the city is a direct attempt to destroy its markets".*

In the same vein, a dealer in Kwari market had this to say:

> *"Markets of urban Kano have been the focus of the terrorists because if you can remember after attacking police stations at the beginning of their attacks, they later concentrated on markets trying to make it pretty difficult for people to engage in commercial activities and by implication destroying the economy of the state which is the hub of commerce in our region".*

Similarly, in an FGD with a cross section of traders in Abubakar Rimi market, the participants held the view that markets were the most attacked places. They maintained that the original intent of the terrorists was to destroy business activities in Kano. Attacks on other places were just diversionary; the main targets were the markets. Majority of the participants held the view that they were blessed with international markets in which billions of naira circulate because of influx of businessmen and women from everywhere. The terrorists also understood this and tried to take advantage of that by intensifying attacks on Kano people, particularly on commercial locations.

With regard to the view that worship places were places mostly affected, some of the informants held that view arguing that the terrorists were anti-people and anti-God and as such were bent on disrupting any religious activity. A wholesaler in an IDI with her in Abubakar Rimi market stated that:

> *"Our churches were a-no-go area to us particularly on Sundays. Despite all the security measures put in place, people were still afraid to go to the church. As for me, I even forgot the last Sunday I went to church".*

On the other hand a Muslim informant, a wholesaler in the same market had this to say:

> *"The fear of these terrorists was real because we had been attacked severally in our mosques. If you can forget any other attacks on other five daily prayer mosques, I don't think you can easily forget that fateful Friday at the Emir's mosque where many worshippers were sent to their early graves including my friends".*

Also, in FGD conducted in the markets some of the participants narrated their encounter with the terrorists at their worship places. An elderly person among the participants had this to say:

> *"I went to the Mosque very early on that fateful Friday; I sat inside the Mosque doing my 'adhkar' while awaiting Imam. All of a sudden I heard an explosion and gun shots that is all I can remember, up to this moment I am speaking I don't know how I got outside the mosque… I sustained some minor injuries which I can't explain how I got them".*

This implies that the terrorists were not only after destruction of property but were also determined to destabilize the social order by instilling fear on the minds of people in all aspects of their lives.

Another set of the informants were of the view that Motor Parks were seriously affected by the terrorist attacks because Motor Parks are usually entry and exist points of travellers, and from experience, terrorists pretend to be travellers just to unleash terror on innocent unsuspecting travellers. We have witnessed this recently in Abubakar Rimi and Kano line motor parks. In this regard, a wholesaler in Abubakar Rimi market narrated that:

> *"It got to a point many people did not want to travel because of uncertainty in our Motor Parks. I know many people who have stopped boarding bus from the Motor Park; they would rather stop by the road and board a moving vehicle so as to avoid the possibility of being attacked… To be honest with you I do the same!"*

Another female value-added-seller in Abubakar Rimi market had this to say:

> *"We have been degraded by these terrorists because anytime we go to the park to board bus to our destination in our hijab, we are stigmatised and many people avoid being in the same bus with us". Another female described the situation in Kano Motor Parks where she said: "I used to wear long hijab, but since they (terrorist) began using hijab to lunch suicide attacks at motor parks, I stopped wearing any hijab instead I now use ordinary veil to avoid been stigmatised".*

Other informants held the view that schools particularly higher institutions were also places which were not spared by the terrorists. That the horrible incidents that occurred at Bayero University and FCE Kano where many people were killed and many injured was still fresh in our memory. In an FGD session, one of the participants who incidentally had lost a niece in Bayero University's attack narrated her experience:

> *"Nowhere is safe. The schools are the most affected locations which when attacked affect the entire society because they (school) contain people from all over the country. That horrible experience that took away my niece in Bayero University, I do not pray to witness such incidence again in my life".*

Similarly, a retailer in Farm Centre said that:

> *"Almost everywhere was affected by the terrorist violence. Even schools were affected because I have a brother who narrowly escaped death in Federal College of Education's attacks where a number of people lost their lives".*

From the responses above it can be deduced that apart from police stations which were the starting points of terrorist violence in urban Kano, markets were the second most affected locations. More so, the impact of the attacks on all location is felt more in the markets than other locations.

4.5 Effects of Urban Terrorism on Commercial Activities of Specialized Markets of Urban Kano

This section consists of views of respondents on the effects of urban terrorism on commercial activities of traders in specialized markets of urban Kano. The section begins with examination of the type of impact of the attacks on the traders as well as the overall effects on the trading activities of the respondents.

Table 4.5.1: Impact of Terrorist Violence on Commercial Activities of Specialized Markets of Urban Kano

Impact	Kwari		Abubakar Rimi		Farm Centre		Total	
	Frequency	(%)	Frequency	(%)	Frequency	(%)	Frequency	(%)
Negative	110	(84.6)	95	(77.9)	75	(81.5)	280	(81.4)
No impact	05	(3.8)	10	(8.2)	06	(6.5)	21	(6.1)
Positive	15	(11.5)	17	(13.9)	11	(12.0)	43	(12.5)
Total	130	(100.0)	122	(100.0)	92	(100.0)	344	(100.0)

Table 4.5.1 shows that 81.4% held the view that terrorism has had a negative impact on the commercial development of specialized markets of urban Kano. A few percentages of 6.1% of the traders in the markets held the view that urban terrorism has had no impact on commercial development of urban Kano. Nevertheless, while some informants and respondents were looking at the terrorist violence from negative angle, another significant number of the respondents were of the view that terrorism impacted positively on the social and commercial development of urban Kano. This view represents 12.5% of the total respondents.

With regard to the view that urban terrorism has negatively impacted on commercial activities of urban Kano, majority of the informants equally expressed that view. For instance, most of the participants in all the FGD sessions conducted supported this view arguing that urban terrorism has obviously had a negative impact on, not only the markets but also the entire society. It has affected almost every aspect of people's lives, be it in homes, markets, mosques and churches, Motor Parks etc. The impact could be seen in the way commercial activities shrank, businesses folded and many foreign investors were scared away. Similarly, a dealer in an IDI in Abubakar Rimi market asserted that:

> *"It is understatement to say that terrorism has had a negative impact on our commercial activities. This is because we know how our markets used to be and how they have become today… everything seems to be stagnant".*

In the same vein, a retailer in Farm Centre in an IDI had this to say:

> *"Our commercial activities have been negatively affected; our markets are not what they used to be just 5 years ago. People from all walks of life used to come to our markets to either buy or sell commodities but since the onset of terrorist attacks on our land commercial activities began retrogressing".*

This view was similar to that of *Sarkin Kasuwa* who stated that:

> *"This market (Kwari) is an international market which is known almost everywhere and enjoys patronage of people from within and outside Nigeria. However, today the story is different as we*

have lost many of our customers who do not now have confidence in coming to our State for businesses".

Similarly in an IDI with the Chairman of Abubakar Rimi market, he asserted that:

"Terrorist attacks in the North have had serious effects on the commercial development of Kano because, for centuries, it has been the commercial centre of not only northern Nigeria but also the neighbouring countries. The impact is also not felt by traders in Kano alone but cut across all the regions which depend on Kano for marketing activities. Therefore, the impact of terrorist attacks in commercial development of urban Kano is very negative".

This further points to the fact that markets were directly and indirectly the locations mostly affected by the terrorists as the effects were glaring to the traders of the specialized markets of urban Kano.

On the other hand, some few participants in an FGD maintained that despite the attacks on their markets, the business activities have not been affected because Kano people were known for commerce naturally and so even when strangers deserted it, the indigenous people remained and businesses were carried out successfully. Furthermore, most of those who believe that urban terrorism did not impact on commercial activities of specialized markets of urban Kano see the whole issue as mere exaggeration by people. For instance, a female trader in Abubakar Rimi market maintained that urban terrorism had not impacted on the commercial activities of urban Kano and she had this to say:

"People exaggerated this whole issue of terrorism but in reality the effect was only read on papers. We in the market did not notice that. As far as I am concerned, my income has not dropped from what it used to be before the onset of the terrorist attacks".

On the assertion that urban terrorism has positively impacted on the commercial activities of urban Kano, the view, though strange and did not represent the majority of the respondents, was backed by some strong reasons by some informants. For instance, a dealer in Kwari market opined that:

"I see a positive impact of terrorism because we used to go about our commercial activities sheepishly without regard for our lives an only few among us knew the value of what we had at hand. But

> *with the terrorist attacks we are now more conscious of our lives and property; many preventive strategies have been learnt. Go to every corner of our market today, if you like, it will amaze you to see security measures put in place which were hitherto unknown let alone put in place".*

Another trader, a wholesaler, in Abubakar Rimi market expressed his view as follows:

> *"I personally believe that, even though am sad about the loss of lives and property suffered, terrorism has made us a more security conscious people; that we can now not only prevent terrorist attacks to some extent, but we do also now know strategies to adopt to save our lives and properties and optimise our little resources".*

A retailer in Farm Centre who also believed that terrorism has impacted positively on the commercial activities of urban Kano had this to say:

> *"Frankly speaking, terrorism has equipped our people with a wide variety of things. It has opened our eyes to knowing what, in less than years ago, used to hear or watch it only on Al-Jazeera. Secondly, it has equipped us with knowledge on protective strategies, and has ultimately increased the level of government's attention to the security of the markets".*

Here, it must be pointed out that while the quantitative responses tilted towards a belief that terrorism has had a negative impact on commercial development, the qualitative information provided mostly a contrary opinion as most of the informants did not believe in the assertion that terrorism has negatively affected commercial activities of the specialized markets of urban Kano.

Table 4.5.2: Effects of Terrorist Violence on the Traders

Statement	Kwari		Abubakar Rimi		Farm Centre		TOTAL	
	A F %	D F %	A F %	D F %	A F %	D F %	A F %	D F %
Terrorism has altered patterns of relationship between traders and customers	98 (75.4)	32 (24.6)	109 (89.3)	13 (10.7)	81 (88.0)	11 (12.0)	288 (83.7)	56 (16.3)
Attacks on Muslims and Christian traders were intended to set them against each other	91 (70.0)	39 (30.0)	105 (86.1)	17 (13.9)	79 (85.9)	13 (14.1)	275 (80.0)	69 (20.0)
Traders of southern extraction have fled the market	70 (53.8)	60 (46.2)	81 (66.4)	41 (33.6)	61 (66.3)	31 (33.7)	212 (61.6)	132 (38.4)
There was low customers' patronage	115 (88.5)	15 (12.3)	105 (86.1)	17 (13.9)	73 (79.3)	19 (20.7)	293 (85.2)	51 (14.8)
Some businesses have shut down permanently	79 (39.2)	51 (60.8)	39 (32.0)	83 (68.0)	23 (25.0)	69 (75.0)	141 (41.0)	203 (59.0)

KEYS: A= Agree, D= Disagree, F= Frequency, %= Percentage.

On whether terrorist attacks have altered the pattern of relationship between traders and their customers, 83.7% of the traders in specialized markets agreed with the assertion. However,

16.3% did not agree with the statement. On the view that the attacks on both Christians and Muslim traders were intended to set them against each other, 80.0% of the traders agreed with the assertion maintaining that terrorist attacks in Kano were planned to inflame religious violence among the traders but 20.0% did not agree. Also, 61.6% agreed with the assertion that traders particularly of southern extraction have fled the markets and relocated their businesses to Southern States due to fear of being attacked. However, 38.4% of the traders disagreed with the statement. On whether urban terrorism has engendered low customers' patronage, majority of the traders, 85.2% believed that there was low patronage for their goods due to fear of terrorist attacks but only 14.8% of the traders disagreed. As to whether businesses have shut down permanently in the markets, 41.0% of the traders agreed with the statement that markets have been permanently shut down. However, 59.0% held contrary opinion maintaining that businesses have not shut down permanently.

In the qualitative responses gathered on whether terrorist attacks have altered the pattern of relationship between traders and their customers, majority of FGD participants maintained that terrorist activities have instilled fear and feeling of mistrust in the minds of the traders so much that many business activities have been abandoned. According to one participant in Kwari market: *"life was scary and very uncertain because one did not know when they come to the market whether they would go back home alive"*. Similarly, in an IDI, a dealer in Kwari market had this to say:

> *"People just lived in suspicion of one another. And this has nothing to do with whether they are of the same religion because even among us, Muslims, we did not trust each other even in the Mosque".*

Another dealer in Abubakar Rimi market also expressed his opinion that*:*

> *"Our market mosques used to be filled and we related friendly with one another, both traders and customers. However, since the beginning of terrorist attacks by suicide bombers, we no longer feel free with each other. Neither do we the traders nor the*

> *customers was comfortable with the other because we were filled with fear and suspicious of one another".*

This implies that the cross cultural interrelations that hitherto existed among the traders of different background have been weakened by the terrorist violence. However, the fear and the mistrust did not only occur between traders of different creed and dialects but also among homogenous traders as aptly captured by a wholesaler in Farm Centre market who said:

> *"The atmosphere was filled with fear and sorrow…knowing that we might be killed at any moment was the main factor that made us scared. Trust has since eroded among people since some of the suicide attacks were carried out by young female children. This made it difficult for people to trust one another be it in the market or church".*

On the view that the attacks on both Christians and Muslim traders were intended to set them against each other, majority of the participants in an FGD maintained that terrorist attacks in Kano were planned to inflame religious violence among the traders. A participant bluntly said:

> *"Last time, it was a Church that was bombed and was immediately followed by another bomb blast in a Mosque. This clearly shows that these attackers were not true adherents of Christianity or Islam; and their main objective was to upset social cohesion by creating suspicion between Christians and Muslims".*

From the responses gathered, it is obvious that there was a general understanding among the traders that the terrorist attacks in the markets were orchestrated by some mischief makers in order to deepen the disharmony and mistrust between Muslims and Christians thereby destroying mutual trader relationships that exist among them. In fact, some of the traders did not believe that the attackers belong to either religions. A dealer in Farm Centre had this to say:

> *"These attackers were neither Muslims nor Christians because Mosques and Churches are sacred places and no one destroys them except a demon… they only wanted to aggravate the existing suspicion between Muslims and Christians thereby destroy our commercial activities".*

Similarly, a Christian informant in Abubakar Rimi market stressed that*:*

> *"In this market, we have lived together Muslims and Christians peacefully; and these attacks on Mosques and Churches cannot destroy our peace even though the perpetrators intended to do that by setting us against each other".*

However, others did have a different interpretation as encapsulated in the view of another trader in Abubakar Rimi market:

> *"To me, attacking Churches alone in urban Kano is enough to create hatred among our Christian customers because it is generally known that the Boko Haram sect claim to be Muslims, so any attack on non-Muslim was tantamount to launching war against Christians by Muslims".*

On the assertion that traders particularly of southern extraction have fled the markets and relocated their businesses to Southern States due to fear of being attacked, findings from IDI also affirmed this pattern of responses. A dealer in Kwari market stated that:

> *"Prior to these ugly attacks, our market was colourful… what I mean by colourful is that different people, both traders and customers, not only from southern Nigeria but also from other parts of the world usually would be found in the market. However, since the inception of these attacks, many have fled the market".*

A wholesaler who participated in an FGD conducted in Abubakar Rimi market corroborated this view where he maintained that:

> *"Activities in our market were usually carried out by people of different background and from different locations. That is why when the terrorist violence began we have noticed reduction in the number of traders because many have decided to relocate to other safer places like Lagos and even Suleja".*

The chairman of Kwari market, when asked whether the market leadership had observed the fleeing of traders from the market stated that:

> *"A market of this nature… I mean big in size and with varied population is always hard to maintain a definite record of all the comers but it is obvious that market activities have been very low and discouraging, in fact many traders have either stopped coming to the market or have clearly fled the City".*

However, some of the traders did not agree that businessmen actually fled the markets due to terrorist violence. A wholesaler in Abubakar Rimi market maintained that:

> *"I do not believe in the assertion that traders have fled our market. Those who fled from the market are not genuine traders because a typical businessman does not run away from his business because of threat. You should know that business is all about risks".*

On whether urban terrorism has engendered low customers' patronage, majority of the informants believed that there was low patronage for their wares due to fear of terrorist attacks. This was gathered from FGD conducted in the markets where majority of the traders stated that they did not enjoy customers' patronage like they used to prior to the terrorist violence in the City. They maintained that customers used to flood their markets but since the beginning of the terrorist attacks, the size of the customers has reduced drastically. Some participants in Farm Centre market unanimously argued that prior to these attacks it was practically impossible for one to even attempt counting customers but now things have gone bad, you can count yourself among the lucky ones if you had up to five good customers in a day. Also, participants in Abubakar Rimi market emotionally stated that they depended on God and on their customers for survival but these terrorists have made life pretty difficult for them. People want to come but they are afraid of what could happen to them either on their way to the City or in the market itself.

These views were equally corroborated by almost all the IDI informants. The *Sarkin Kasuwa* (chairman) of Kwari market had this to say on the low customers' patronage:

> *"We thank Allah for all He has done for us. However, the situation in our market was worrisome because every business strives when two parties are involved: buyer and seller, in our case we are the sellers, we had the goods to sell but buyers were nowhere to be found simply because of fear of terrorist attacks. Our customers come from all over the country, but the moment they hear or read on news that there were attacks in Kano they get discouraged to come. I have a regular customer who used to come from Osogbo to buy goods but since the January 2012 attacks, he has not come and whenever I call him he would tell me he personally wants to come*

> *but his relatives would not allow him; that Kano was no longer safe for business".*

From the above quotation, it can be understood that people practically avoided coming to the specialized markets from other States based on their belief that urban Kano was no longer safe for business activities.

Similarly, majority of the dealers interviewed in the markets expressed their views that they used to get patronage from their near and distant customers from all over the country but all that now has become a thing of the past because their customers from particularly North East have completely stopped coming as their markets have been shut down due to the insurgency. A wholesaler in Kwari market in an IDI maintained that:

> *"Urban terrorism has had negative effects on our markets particularly in respect of customers' patronage and the main factor responsible for this was the spate of violence in the Northeast particularly States of Borno, Yobe and Adamawa. Over 40% of our customers come from that axis. So, whether Kano was physically attacked or not, so long as there were attacks going on in the Northeast, our markets were not safe and businesses would continue to suffer setbacks".*

This implies that the patronage enjoyed by traders in specialized markets of urban Kano was attributed largely to the presence of large markets in North East States of Nigeria as the traders from those markets buy their goods from international markets of urban Kano like Kwari and Abubakar Rimi markets.

Also, the terrorist activities in the North East have affected commercial activities because the markets in Maiduguri were patronized by businessmen from neighbouring countries. This view was contained in an IDI with a trader in Kwari market where he maintained that:

> *"The low patronage experienced was largely due to the insurgency in the North east particularly Borno because well over 40% of our goods are taken to Borno, and from there, people from Cameroon, chad, and parts of Niger like Dikwa went and obtained the goods. Now, all that has now stopped because of the insurgency, and has in turn affected our markets here in Kano".*

The low customers' patronage did not, however, affect large scale traders alone as the retailers also complained of poor turnout of customers. For instance, a retailer in Kwari market opined that:

> *"Our markets are in serious mess because of low patronage. Somebody like me who basically entertain small scale buyers is ideally not supposed to complaint because majority of my customers are from within the city but now even people from the city are not too comfortable to come to the market because they do not know at which point they will be attacked since all our crowded places are no longer safe. And for one to come, they must either go to the park or pass through the traffic".*

Similarly, another retailer in Farm Centre stated that:

> *"Businesses have fallen sharply in our market because of terrorism not only in Kano but the entire North. We seem to be stigmatised with Boko Haram and as such people who hitherto either bring or come for business transactions do not longer do so. But I strongly believe if security of lives and property is restored in the North East, things will get better here".*

Other traders were of the view that the patronage they used to enjoy go beyond Nigeria and its neighbouring countries as they used to host businessmen from Lebanon, Sudan, Mali among others. Thus, corroborating this view, another wholesaler in Kwari market stated that:

> *"Our markets were previously a meeting point for traders not only of Nigerian origin but also foreigners because of the size and type of commodities traded in them. You could always get anything you want in any size in our markets, hence the large transactions, but today as they say in a Hausa adage that 'yawanmutane shine kasuwa' that is,'market is but large congregation of people', very few people come when compared to the number of people that used to patronize our markets. Today, how many foreigners are willing to come to Kano for businesses? Even the local business men find it less profitable to come to our markets. There was therefore, a sharp decline in volumes of transactions in the markets owing to low customers' patronage".*

It can be deduced from the above views that specialized markets of urban Kano were largely affected by terrorist activities in not only urban Kano but also North East States of Borno, Yobe and Adamawa.

As to whether businesses have shut down permanently in the markets, majority of the participants in all the FGD sessions conducted in the markets, did not support the assertion that businesses have shut down permanently. They rather maintained that many traders have been pushed out of business temporarily largely not because of loss of capital to insurgency but because of low customers' patronage which inevitably led to a significant reduction in their disposable income thereby leading them to fall back on their main capital for survival. This view was equally supported by informants in the IDI conducted in the markets. For instance, a dealer in Abubakar Rimi market opined that:

> *"Most businesses in the market did not shut down permanently as some people may think but they were forced to remain idle since they could not sell because there were no buyers; and since there were no customers, how would you expect them to feed their families? So, they had to eat from their capital. Therefore, we did not lose our capital due to terrorist attacks but we lost them through lack of patronage from our customers which inevitably compelled us to eat from our capital".*

A value-added-seller in Kwari market also had this to say:

> *"Ours is to customize a product and sell. However, since the beginning of this Boko Haram violence, particularly their dominance in the North Eastern territories which destroyed their commercial activities, we have been forced to stay idle because in the past, people particularly of shuwa extraction used to come and purchase plain white textile materials in bulk and give us to "add value" or customize for them that is, transform them to their taste but all that has seized with the activities of the terrorists in their land because they no longer come".*

From the presentation above, the data revealed that traders in urban Kano did not suffer poor commercial activities solely as a result of the terrorist violence in their market; rather, it was the effects of the insurgency in the North East that actually affected business activities in specialized markets of urban Kano. This again brings out the status or position of urban Kano as the commercial nerve centre of not only Nigeria but throughout sub Saharan Africa.

Similarly, it can also be inferred from the data presented above that low customers' patronage was the most significant effect simply because the result of all other factors appeared to send people away from the markets which inevitably resulted to poor customers' patronage.

4.6 Coping Strategies of Traders of Specialized Markets with urban Terrorism in Kano Metropolis

This section deals with coping strategies adopted by the traders in specialized markets of urban Kano. It begins with identification of traders' challenges, coping strategies with extortions by security agents, with low customers' patronage as well as security measures taken by the traders.

Table 4.6.1: Major Challenges of the Traders during Terrorist Violence

Challenges	Kwari		Abubakar Rimi		Farm Centre		Total	
	Frequency	(%)	Frequency	(%)	Frequency	(%)	Frequency	(%)
Poor patronage	45	(34.6)	31	(25.4)	31	(33.7)	107	(31.1)
Lack of money	15	(11.5)	19	(15.6)	11	(12.0)	45	(13.1)
Extortion by security forces at checkpoints	29	(22.3)	30	(24.6)	09	(12.0)	68	(19.8)
Fear of terrorist attacks	41	(31.5)	42	(34.4)	41	(44.6)	124	(36.0)
Total	130	(100.0)	122	(100.0)	92	(100.0)	344	(100.0)

Table 4.6.1 shows that 31.1% of the traders considered poor customers' patronage as their main challenge during the terrorist violence. However, only 13.1% of the traders identified lack of money as the major challenge they faced and still face. Another 19.8% of the traders held the view that their major challenge lied with security agents who extorted them through various military and police checkpoints. Furthermore, 36.0% of the traders were of the view that their major challenge was fear of terrorist attacks.

Majority of the informants identified poor customers' patronage as their major challenge. They were of the view that one can only realize enough money to obtain more goods when their customers patronize them. However, with the terrorist attacks the customers' patronage was very low. A dealer in Abubakar Rimi market observed that:

> *"The greatest challenge I faced during the insurgency was poor turnout of customers. I had a store filled with stock but no buyers, and by extension no money to cater for other basic needs".*

In another FGD conducted in Farm Centre market, a participant had this to say:

> *"In business, challenges exist. However, the challenges we experienced during the terrorist violence were unprecedented because many businesses went on their knees".*

On whether lack of money was a major challenge faced by the traders, majority of the informants identified it and related it to the low customers' patronage. This view was equally corroborated by the FGD reports where all the participants identified lack of money as the challenge they faced; maintaining that the lack of money resulted from poor customers' patronage. A dealer in Kwari market stated that:

> *"Our disposable income is dependent on the sales we are able to make. Thus, when there are no customers, there will not be disposable income for a trader".*

Another dealer in Farm Centre market observed that:

> *"In most cases we would come to the market from morning to closing time without making any sales. This really made us insolvent and could neither cater for our basic needs nor buy new goods".*

Similarly, in an IDI with a retailer in Abubakar Rimi market, he stated that:

> *"Lack of money is the major challenge we faced because without money we could not get new goods; and this money comes from our customers who were then nowhere to be found".*

On the view that traders were exploited by security agents at checkpoints, majority of all the FGD participants noted that extortions by security agents at checkpoints constituted a major challenge to most of them. This is because in most cases they had to part with large sum of money in order to get their goods moved from one point to another. Some of the participants had this to say:

> *"Most of us found it difficult to get our goods to the market, not because we could not afford to buy them but because of numerous extortive security checkpoints where we usually parted with huge sum of money to the security operatives".*

Equally, an IDI informant in Kwari market maintained that:

> *"You do not need anybody to tell you that there was massive extortion of traders going on out there by security agents. We have always cried out our plight. That is why now we cannot but thank this new administration which reduced the checkpoints drastically. However, even the few ones that remain still extort us day and night".*

However, a wholesaler in Abubakar Rimi market disagreed with all these views and stated that:

> *"Frankly speaking, we cannot completely blame the security operatives because I do not see what they collect from us as significant enough to constitute a big challenge".*

Supporting this view was the view of a military officer who argued that:

> *"There is nothing like extortion. We mount checkpoints in order to protect people, including the traders, from terrorists and other criminals. But you know people, particularly the businessmen do not like following the rules. And mind you, we are doing this work for them".*

The above presentation implies that despite the lamentation by the majority that they were extorted by security agents, a good number of them had a contrary view.

Moreover, majority of the informants identified fear of terrorist attacks as their major challenge as it has limited them to operate the way they used to prior to the terrorist violence. For instance, a wholesaler in an IDI in Kwari market maintained that:

> *"There was this fear of the unknown on the minds of most of the traders. I personally preferred to remain in the market rather than risking my life and property on the road in order to get new goods. What I usually did was to send my money to my business partners who would in turn ship my goods down to the market. This in turn affected negatively on my businesses because I could not realize much profits as I would if I had gone myself".*

Another informant, a dealer in Abubakar Rimi market had this to say:

> *"I personally limited my movements simply because of the fear that at any point terrorist attacks might occur since neither our motor parks nor the markets are safe".*

The implications of the findings above are that at the peak of the insurgency, the most challenging factor to the traders was the fear of terrorist attack which affected them as much as it affected their customers which in turn brought about low customers' patronage thereby reducing the level of their disposable income.

Table 4.6.2: Coping Strategies of Traders with Extortions by Security Agents

Coping strategies	Kwari		Abubakar Rimi		Farm Centre		Total	
	Frequency	(%)	Frequency	(%)	Frequency	(%)	Frequency	(%)
Gratifying security agents at checkpoints	30	(23.1)	29	(23.8)	23	(25.0)	82	(23.8)
Avoid transporting goods during rush hours	23	(17.7)	21	(17.2)	10	(10.9)	54	(15.7)
Stopped buying goods temporarily	33	(25.4)	34	(27.9)	30	(32.6)	97	(28.2)
Temporary closure of shops	19	(14.6)	12	(9.8)	17	(18.5)	48	(14.0)
Establishing cordial relationship with top security officers	25	(19.2)	26	(21.3)	12	(13.0)	63	(18.3)
Total	130	(100.0)	122	(100.0)	92	(100.0)	344	(100.0)

Table 4.6.2 shows that 23.8% of the traders identified gratification of security agents in monetary terms at check points as their major coping strategy. Also, 15.7% stated that their coping strategy with the identified challenges was avoidance of transporting their goods during rush hours. Still on the table, 28.2% stopped buying goods temporarily because of poor patronage by customers. Also, the table shows that 14.0% stated that their coping strategy was temporary closure of their shops. The table further shows that 18.3% of the traders established and maintained a business-like relationships with some high ranking security officers who stood for them in times of need.

On the gratification of security agents at checkpoints, some of the informants indicated that they did bribe security agents in order to have a smooth passage of their goods. For instance, a dealer in Abubakar Rimi market stated that:

> *"The best strategy I adopted was gratifying security forces who constituted a major threat to free flow of our goods. Sometimes, I would pay up to the tune of N100,000 in order to get a smooth passage of my goods".*

A wholesaler in Kwari market also said:

> *"Most of our goods are packaged and sealed in cartons, and due to the threat of terrorists we were compelled to open every carton for the security agents to ascertain the contents. This harassments compelled us to buy our ways by giving them huge sum of money, sometimes as much as N200,000 especially those checkpoints situated outside the town".*

However, a retailer upheld a contrary view where he said:

> *"I had no problems with security operatives apart from the usual delay and holdup they created. I have never given them a kobo; likewise they never demanded any from me".*

A view of a military officer corroborates this opinion where he said:

> *"Extortion of traders in whatever form is prohibited in our profession. In fact it is clearly stated at all checkpoints that collection of gratification of any nature is prohibited. So we neither receive nor collect any gratification or bribe as you may call it".*

These views indicate that despite the fact that a large number of the traders bought their ways in order to get their goods delivered to the markets, some resisted giving the bribes vehemently.

With regard to avoidance of transporting goods during rush hours, majority of the informants indicated that as their coping strategy. For example, a Value-added-seller in Kwari market said:

> *"Kano metropolis is densely populated, but you get to notice its huge population during the rush hours when everybody is either trying to go to work or go back home. And these hours are usually*

> *the times terrorists target to wreak havoc. So, as a way of avoiding any possible attack, I brought all my goods to the market in the night".*

Similarly, another Value-added-seller in Kwari market said:

> *"It is a good strategy to avoid rush hours because most of the attacks in Kano so far, were lunched during rush hours".*

This therefore indicates that some of the traders in urban Kano adopted avoidance of rush hours as a strategy of coping with fear of terrorist violence as an identified challenge.

On whether the traders have stopped buying goods during the insurgency temporarily, majority of the informants stressed that they adopted this strategy and most of them considered it more effective. For instance, a dealer in Kwari market had this to say: *"Many businessmen stopped buying goods temporarily because one could not buy new goods when the old ones were not sold".* Another dealer in Abubakar Rimi said:

> *"Tell me, when you have existing goods that cannot be sold simply because your customers are afraid to come to your town, how could you have bought new other goods".*

Similarly, in an FGD session in Abubakar Rimi market, a participant stated that:

> *Our businesses to a large extent depend on patronage from North East of Nigeria, particularly Maiduguri, but with the spate of violence in the region, we are feeling the impact because most of the markets in that region were shut down. We had no option but to stop buying more goods because there were no buyers from us".*

Furthermore, a wholesaler in Kwari market in an IDI stated that:

> *"Most markets in the North East which produce a large portion of our customers, were shut down; movements were restricted; our old time business friends in places like Maiduguri, Damaturu and even Yola could no longer sell, hence could not come to buy new goods from us, all because of the terrorist violence. So, we had no option but to stop buying goods temporarily until things got better".*

This again explains the effects of the terrorist violence in the North East on commercial activities of specialized markets of urban Kano.

On temporary closure of shops, majority of the informants did not believe in doing so as a coping strategy. Most of the traders would rather open their shops without customers' patronage than remain idle at home. For instance, a retailer in an IDI in Abubakar Rimi market stated that:

> *"I could not put my shop under lock and key simply because I was afraid of being attacked. I always went to the market and opened my shop despite the fact that sometimes I spent days without making a single sale. I believed the poor customers' patronage was temporary and would soon be a thing of the past. Concerning fear of attacks, no location was safer than another at that moment. The way markets and Motor Parks were attacked that was how police stations and other security outfits were also bombed. For instance, those innocent lives killed in emir's mosque were not killed in the market, so wherever you are if it is pre-ordained that you will be attacked it will surely happen because you cannot escape death".*

However, in an IDI with *Sarkin Kasuwa* of Kwari market, he held a slightly contrary view as he asserted that:

> *"Yes, many strategies had been adopted by traders in order to survive the predicament we found ourselves; and temporary closure of shops was just one among many. From our observations, some traders closed down their businesses in the market even though some still came once in a while but not with any serious business commitment".*

On the view that traders maintained cordial relationships with some top officers, majority of the informants indicated that they did. For instance, a dealer in Kwari market did say:

> *"We usually maintain a good relationship with security officers, especially, the military. This is because in Nigeria, if you do have a high ranking officer especially in the military, you become more or less like an untouchable in the society because people are mostly afraid of the military brutality".*

Equally, a wholesaler in Abubakar Rimi stated that:

> *"There is no way you can succeed in business nowadays without getting well connected with some top military officers. They serve as shield for us in doing business and so any amount we gave them was not in vain".*

These views imply that majority of the traders did not see anything wrong in establishing cordial relationships with high ranking officers. This is due to their belief that getting intimate with them was an asset and a shield for their businesses. A wholesaler had this to say:

> *"Even though it was very common among security personnel at various checkpoints to collect money from businessmen, some of us were being spared simply because of one or two connections we had with some high ranking officers".*

Going through the responses above, it can be ascertained that the most employed coping strategies with extortions by security agents was reduction in the purchase of goods. By adopting this strategy they were able to avoid being exploited by the security agents and survive the low patronage as they created artificial scarcity of the goods by deliberately controlling the supply which ultimately raised the demand for the goods.

Table 4.6.3: Traders' Coping Strategies with Low Customers' Patronage

Coping strategies	Kwari		Abubakar Rimi		Farm Centre		Total	
	Frequency	(%)	Frequency	(%)	Frequency	(%)	Frequency	(%)
Slashing the prices of goods	30	(23.1)	32	(26.2)	09	(9.8)	71	(20.6)
Designing promotional packages to stimulate customers	13	(10.0)	15	(12.3)	06	(6.5)	34	(9.9)
Engaging in fervent prayers	41	(31.5)	28	(23.0)	41	(44.6)	110	(32.0)
Divesting sources of income	25	(19.2)	20	(16.4)	15	(16.3)	60	(17.4)
Investing heavily in market security	21	(16.2)	27	(22.1)	21	(22.8)	69	(20.1)
Total	130	(100.0)	122	(100.0)	92	(100.0)	344	(100.0)

Table 4.6.3 shows that 20.6% of the traders slashed the prices of their commodities as coping strategies with low customers' patronage. A very small number of the traders, 9.9% designed

promotional packages to stimulate their customers. An overwhelming number of the traders, 32.0% in the markets resorted to prayers seeking solution from Almighty. This is in tandem with the cultural belief of the people in the study area where prayer is given priority over other forms of remedies. Another 17.4% of traders in the markets diversified their sources of income. The table equally shows that 20.1% of the traders narrated their coping strategy with low customers' patronage as investing heavily in the market internal security. This implies that a significant number of the marketers willingly co-operated and pulled resources together in order to ensure security of their lives and property in the markets.

Concerning the slashing of prices, majority of the informants supported this view. Participants of an FGD conducted in Abubakar Rimi market were unanimous in their response that they slashed the prices of their goods so as to stimulate their customers. Even though the reduction in the prices was not much, according to them, but it encouraged a good number of customers to patronize them. A dealer in Kwari market bore his mind on this:

> *"Reducing the prices of our commodities was certainly not the best because it affected our overall profit but it was the hard and the only way we felt we could entice our customers to patronise us".*

Another dealer in Abubakar Rimi market also pointed at price reduction as an effective coping strategy because, according to him:

> *"We were able to sell when many were complaining of low patronage. And remember when you reduce your prices you sell much more than others and by implication you make more sales".*

With regard to designing promotional packages, majority of the informants denied making any promotional offers. Responses from FGD revealed contrary views as majority of the participants held a view that promotional packages were usually designed when market is booming. But with low customers' patronage, where did one even see the money to design any promotion for customers. They however, admit that in the past, during festive periods

they gave their customers gifts but now they cannot longer afford that and that their customers also understand that and do not complain.

On engaging in prayers fervently, majority of responses collected through the qualitative techniques agreed with that. Thus, in a session of an FGD conducted in Kwari market, the participants all indicated that they really engaged in prayers fervently. They unanimously maintained that it is normal with every normal person to return to Almighty when things like this happen. As a matter of fact they did not only pray but also invited some Islamic scholars to pray for them in the market. A wholesaler in Kwari market stated that:

> *"Prayer is the key. As far as I am concerned no amount of security personnel stationed in the town would have solved the problem. That is why I did not spend my money on market security as much as I did in prayers. I did it myself and called unto Malam to pray for me, my family and my business".*

A Value-added-seller in Abubakar Rimi market also said:

> *"I spent almost all the little money I made on charity whenever I am faced with calamity. So, during the terrorist violence I did it frequently and at the same time prayed fervently. I also sought prayers from Malams and other Muslims".*

Similarly, a dealer in Farm Centre market had this to say:

> *"Every morning after subhu prayer, we would gather and recite the entire Quran and pray to Almighty Allah to alleviate our sufferings and bring succour to us".*

This shows that the traders considered prayers as the major and most effective coping strategy with poor commercial activities in their markets. Hence, they prioritized prayers over and above any form of coping behaviour.

On whether traders diversified their sources of income, most of the informants acknowledged that stating that with the way things were going in the market, one could not just fold hands and wait for things to get worse than they were already. Some of them admitted that they had other businesses outside the mainstream market, mostly poultry farming which they maintained that fetched them more money than the market did at the time. Most of the

informants in IDI conducted revealed similar patterns of responses. However, a few traders were more specific in their other sources of income. For instance, a dealer in Kwari market stated that:

> *"Apart from my shop in this market, I have another business in our village. I have a sizeable number of livestock which I set up when things were moving fine in the market. During the insurgency, when things were not moving well in the market, I earned nothing less than N150,000 profit from that business venture every week. So, Alhamdulillah, I did fine despite the low customers' patronage in the market".*

Similarly, a wholesaler in Farm Centre market opined that:

> *"The only people who suffered most in the market were those that never conceived any business idea outside the markets. As for me, I have a block factory which fetches me money on daily basis. You know whether there was attack or not people had to look for shelter and that implies looking for blocks and cement… so I made money when many traders were complaining of bad condition of the market".*

On the payment for market security, mixed pattern of responses was identified. While some traders co-operated in the payment for market security, others opposed vehemently to the idea. For instance the chairman of Kwari market stated that:

> *"A good number of the traders cooperated with the Management of the market in the area of internal security provision. We had an internal security structure which was maintained and sustained with the security dues every member of the market pays".*

So, many traders were willing to continuously contribute to the market security. A wholesaler also in Abubakar Rimi market had this to say:

> *"No amount of money was too big for protection of lives and property. Sometimes, apart from the security dues we paid, and still pay now, we gave special taskforce extra money voluntarily".*

However, in an FGD session, majority of the participants opposed the payment of internal security dues. They argued that protection of lives and property was a responsibility saddled on the government alone. Therefore, collecting money from people was nothing less than

extortion. This implies that even though some of the traders contributed money for security purpose, majority of them still felt they were only being extorted.

From the presentation above, it can be ascertained that, as a way of coping with low customers' patronage, the traders strategized in order to cope with the situation by adopting different strategies. However, most of the traders believed in prayer as the best strategy that would bring about peace and restore their lost customers' patronage. Therefore, we can deduce from the above that the main coping strategies adopted by the traders were basically prayers, slashing the prices of their goods, diversifying their sources of income and enforcement of internal security.

Table 4.6.4: Security Measures Taken by Traders during the Insurgency

Do you take any security measures	Kwari		Abubakar Rimi		Farm Centre		Total	
	Frequency	(%)	Frequency	(%)	Frequency	(%)	Frequency	(%)
Yes	130	(100.0)	122	(100.0)	92	(100.0)	344	(100.0)
No	00	(0.0)	00	(0.0)	00	(0.0)	00	(0.0)
Total	130	(100.0)	122	(100.0)	92	(100.0)	344	(100.0)

Table 4.6.4 shows that 100% of the traders took some security measures in the markets. This implies that all the traders in all the markets of urban Kano were security conscious and did take into account the importance of security in sustaining their businesses by adopting one form of security measure or the other.

Table 4.6.5: Security Measures Taken by Traders during the Insurgency

Security Measures	Kwari		Abubakar Rimi		Farm Centre		Total	
	Frequency	(%)	Frequency	(%)	Frequency	(%)	Frequency	(%)
Co-operation with security agents to report any suspicious movement	25	(19.2)	31	(25.4)	21	(22.8)	77	(22.4)
Hiring of market private security guards	23	(17.7)	25	(20.5)	13	(14.1)	61	(17.7)
Monetary contribution by members to install security facilities	23	(17.7)	21	(17.2)	11	(12.0)	55	(16.0)
Barricading entrances and exists	26	(20.0)	25	(20.5)	15	(16.3)	66	(19.2)
Holding special prayers in the market	33	(25.4)	20	(16.4)	32	(34.8)	85	(24.7)
Total	130	(100.0)	122	(100.0)	92	(100.0)	344	(100.0)

Table 4.6.5 shows that 22.4% of the traders held the view that the security measure they took was co-operation with security agents to report any suspicious movement. Meanwhile, 17.7% of the traders considered hiring of market private security guards as the best security measure they took. Another 16.0% of the traders stated that they did contribute money to purchase and install modern security equipments such as garrets, vehicle access control devices and bomb detectors in the markets. Furthermore, 19.2% of the traders viewed the art of barricading the entrances and exits of the market as their security measure. Majority of the traders, 24.7% had a different view concerning the security measures they took in the markets during the insurgency. They held the view that holding special prayers to Almighty in the market was one of their security measures.

On the security measures taken by the traders during the insurgency, information from IDI report corroborates the view that the traders cooperated with security operatives in reporting any suspicious movements in the markets. For instance, a wholesaler in Kwari market said:

> *"Our co-operative attitude with the police has yielded us the much needed result which is peace in the market. There is a police post where we easily report any suspicious move upon which the police act promptly".*

This implies that the traders co-operated with the police by giving them intelligent information. Similarly, a dealer in Abubakar Rimi market stated that:

> "*We fully co-operated with the market Management and the security officers in charge of our area. This co-operation was usually in form of giving them important information, allowing them to carry out any operational activity in the market when the need arose and to some extent giving them some incentives".*

The information gathered through the FGD also indicated that there was high level of co-operation between the traders and the security agents. Majority of the participants believed that the success recorded in the market in terms of security was largely due to traders' co-operative attitude towards security agents. For instance, people co-operated fully whenever they enter or exit the market; they allowed security personnel to do all they needed in the market in order to secure the market and ensure that its people were fully protected.

On whether traders engaged the services of private guards to secure their markets, majority of participants of an FGD session conducted lent their support to this view. They were unanimous in their view that even though the security guards were merely local guards yet, they did well in maintaining the security of the market. Similarly, a wholesaler in Kwari market, in an IDI argued that:

> *"The private security guards were always in the market interacting with people without being noticed because they did not put on uniform. They did well in maintaining the security of our market".*

A retailer in Farm Centre also said:

> *"The measures put in place by the market Management officials of observing and checking any suspicious person was highly commendable. It has now made everybody security conscious".*

This therefore, implies that private security guards were hired and used as private security personnel by the traders; and were seen as part and parcel of the market.

On the view that money was contributed by traders to procure some security gadgets to protect the traders and their markets, some informants supported this view. However, majority of the informants did not support it. For instance, a dealer in Abubakar Rimi market said:

> *"Traders did not contribute any money to purchase security gadgets because we have a union and it is the responsibility of the union to do that. I know during the insurgency some security equipments were used by the hired private security guards. However, the credit goes to the traders because the money used was from their dues".*

Another dealer in Farm Centre stated that:

> *"Money was actually involved in maintaining security of lives and property in the market. This money was not only spent on the private security guards but also on the public security personnel. There were fees charged every month by the market Management".*

This implies that the maintenance of the market security involved monetary expenses on the part of the traders through their monthly contributions.

Reports from IDI on barricading the entrances and exits of the markets equally back the view that all the specialized markets were barricaded with security checks at every entry or exit points. In an in-depth interview with the chairman of Kwari market he said:

> "*We tried to ensure that people who came into the market did their businesses safely and without any fear by putting our men at the market entrances. We had different categories of the security guards; there were those who stopped and search people through the use of garret; we had some who did not even stand at the gate, rather they sat somewhere quietly close to every gate observing".*

A wholesaler in Kwari market expressed his view as follows:

> *"Despite the huge size of our market in terms of people and structure, we have a security system that is well organised and effective. Apart from the physical barricades which were manned by able security guards on a shifting basis. Therefore, barricading our market entrances, particularly during insurgency, was just one among many other measures put in place to secure our markets".*

It can therefore, be ascertained that the existence of barricades in the markets across the markets' entrances was an effective physical protective strategy adopted by the markets in urban Kano.

On holding special weekly prayers, information gathered from FGD reports revealed similar pattern of response as most of the participants identified prayers as the best measure. A dealer in Kwari market stated that:

> *"We embraced prayers always, day and night both at home and in the market. We also held a weekly prayer which we carried out every Friday morning, praying to Almighty to grant us peace in our State, secure our markets so that our customers will resume and commercial activities in our markets will bounce back. Indeed, we have practically seen the impact of the prayers because despite the terror and the attacks, our markets have not been completely overrun as the terrorists wished".*

Similarly, a retailer in Farm Centre market said:

> *"What the evil doers actually wanted was to turn our market into Monday market of Maiduguri but Allah has exposed them and shattered their evil intentions. We really prayed fervently and we have seen the result because any time they intended to carry out attacks, they were exposed. I strongly believe if other places like the police stations were as prayerful as we were in the markets, their stations would not have been turned into battlefield. Despite the restoration of peace, we will continue with the prayers so that we will enjoy everlasting peace in our markets".*

A wholesaler in Abubakar Rimi market had this to say:

> *"People thought those terrorist attacks have brought an end to commercial activities in Kano but alas! With our prayers things are beginning to take shape and all that we suffered will become history. We did not play with prayers, we prayed regularly in the market and at home and we will continue to pray so that such evil will not occur again on our soil".*

These responses point to the fact that there is high influence of culture and religion among the traders because majority of the respondents in the quantitative data and informants in the qualitative data identified prayers as their major coping strategy.

On the most effective security measures among the security strategies adopted by the traders, the data revealed that even though traders in the markets took physical security measures such as feeding security agencies with relevant information, barricading the entrances and exits of the markets in protecting their lives and property, they were nevertheless, more inclined towards spiritual measures (prayers) because most of them strongly believed that their plight could only be eliminated by the Almighty. This can be understood from the background of the respondents; their religious and cultural backgrounds shape their thoughts and life style. We can therefore infer from the data presented above that the most effective measures employed by the traders are prayers and cooperation with security agents.

With regard to the solutions to the problem of urban terrorism, the traders held the view that all security outposts should be dismantled in the State. Also, job creation for the youths should be given a priority; inequality gap in the society should be reduced so as to curb the menace of terrorist attacks drastically.

On the other hand, other traders advocated for creation of programmes that will de-radicalise extremists among the youths. Data gathered from IDI and FGD all indicated that practical solutions such as youth and women empowerment programmes like low-interest soft loans must be initiated by governments at all levels so as to alleviate acute poverty and create jobs. Majority of the informants saw inequality and unequal access to opportunities as driving force of all agitations. An informant aptly said:

> *"If governments at all levels will address the problems of poverty, inequality, corruption, mismanagement of resources and unemployment over 80% of youths problems will be solved. I believe when the youths have something to do, they will not be willing to lose their lives cheaply to mere propaganda".*

The implications of these views as presented above are that government authorities at all levels must identify and deal head on with the problems of extremist ideologies, acute poverty and massive unemployment among youths, not only in urban Kano but in other neighbouring States. This is because the inability of successive governments at all levels in Nigeria to tackle the problem of unemployment through job creation and enabling environment has widened the gap between the rich and the poor, and consequently made the minds of the youths receptive to all forms of radicalism and zealotry.

4.7 Discussion of Findings

From the findings of this study, it has been observed that failure of government was the major factor predisposing Kano to urban terrorism. This confirms a study by Igbuzor (2011) who observed that the state of insecurity in Nigeria was greatly a function of government failure, or could be linked to government failure. The finding indicated that the rise in the cases of terrorist activities resulted from failure of government which is manifested in near absence of basic necessities by the people due to activities of corrupt government officials. This has brought about a pool of frustrated people particularly unemployed youths who, seeing that the country's wealth is being siphoned by few individuals, have become so susceptible and willing to take weapons against government. Similarly, the finding further corroborates findings from a research carried out by Achumba *et. al* (2013) that failure of government in Nigeria is manifested in the incapacity of the government to deliver public services and to provide for basic needs of the people, a situation that has created a pool of frustrated people who are easily incited by any event to be aggressive. Nwagboso (2012) also supported these assertions where he argued that the failure of successive administrations in Nigeria to address the challenges of poverty, unemployment and inequitable distribution of wealth among ethnic nationalities is one of the root causes of terrorism in the country. The argument here is that the administrations have failed to provide the basic social amenities in order to improve the

quality of life in the country. Both the military and the democratic regimes in Nigeria tend to share one common denominator and that is perpetual corruption. This paves way for the emergence of an army of frustrated unemployed youths who are provoked easily by any incident to be violent.

Religious extremism was another major factor the study revealed as a cause of terrorist violence in urban Kano. Hate speeches and inciting sermons by some Muslim clerics were identified as sources of radicalism and religious fanaticism among youths. It was found out that followers of those Muslim clerics particularly those who call themselves the true adherents of Islam get indoctrinated through sermons and inciting preaches they imbibe. This finding however, did not corroborate any of the literature reviewed.

Another factor identified as being responsible in making Kano a terrorist target include high rate of unemployment. This corroborates the view of Haider (2007) that lack of employment opportunities, unequal access to education and to social services could trigger extremism among the people concerned. Similarly, the finding of the study supports the outcome of Akwara's *et al*. (2013) who posit that unemployment and the attendant poverty situation it brings, though not always by itself, poses a serious problem to the security of every nation particularly the developing countries where lack of employment opportunities has contributed to youth involvement in urban conflicts and militancy. Youth unemployment and poverty are some of the factors triggering terrorism that are more peculiar to developing countries such as Nigeria. The wide gap between the rich and poor coupled with the socio economic conditions of particularly northern Nigeria make the region more vulnerable to terrorist violence. The region is characterized by high rate of poverty; inequality in educational, political and employment opportunities; ignorance due to limited educational opportunities; growing unemployment; and governmental corruption, including the misuse of resources, by which the people were disgusted (Usman 1987: 21; Enwerem 1999: 125; Ale 2009: 8) cited in

Adesoji (2010). The study also supports Akande and Okuwa's (2009) assertions that youth unemployment and poverty are playing a major role in African conflict experiences including Nigeria. The high level of unemployment and poverty among Nigerians, especially the youths make them more adversely attracted to violent crime (Adagba, *et al*. 2012).

Still on the factors predisposing Kano to urban terrorism, the study further reveals that concentration of large markets which inevitably brings about high population density has exposed Kano to urban terrorism so much that it becomes a terrorist target because terrorists always want to maximize casualties by attacking crowded locations. This confirms assertions by Savitch and Ardashev (2001) that urban terrorism persists in cities because they have considerable symbolic value. They are not only dense agglomerations of people and buildings but symbols of national prestige and military, political, and financial power. They further argued that a blast in a mountain town or in the countryside may arouse local concern, but it is generally of little or no consequence for the rest of the world. This further confirms Coaffee and Bosher's (2008) assertion that urban areas will remain fertile grounds for urban terrorism.

Concerning the physical manifestations of urban terrorism, the study reveals that suicide bombing, shootings, kidnapping and assassinations were the tactics used in attacking people in Kano by the terrorists. Similarly, police stations, markets, schools, motor parks, mosques and churches were locations mostly targeted by the terrorists. On the tactics used the study confirmed the assertions made by Sandler and Enders (1996) where they posit that although the motives of terrorists may differ, their actions follow a standard pattern with terrorist incidents assuming a variety of forms: airplane hijackings, kidnappings, assassinations, threats, bombings, and suicide attacks. Another study by Nkechi (2013) confirmed this finding where she observed that the uncertainty created by the terrorists grows out of the changing dynamics in the operations of the sect. For instance, its terror campaign, which

initially targeted security formations and personnel, has expanded to include civilians and non-government targets, and the Nigerian public generally. At the beginning of the onslaught, the most common form of the group's attacks were basically shootings through the use of sophisticated guns and later on explosive devices. This study also revealed that the terrorists began their attacks using small arms in attacks such as guns and later used sophisticated weapons. The finding is in line with findings from a study by Umar (2012) which indicated that the group primarily began its operations using small arms in attacks against opportunistic targets before graduating to the use of automatic weapons, grenades, and explosives against fortified or vulnerable targets.

In terms of locations mostly affected, the study reveals that Kwari market, Farm Centre Market and Abubakar Rimi market were hardly hit. Other attacked locations include Police stations, schools, Motor Parks, Mosques and Churches were the most affected places. This finding is in line with the findings of Pham (2012) that Boko Haram group has been responsible for a brutal campaign of attacks targeting public officials and institutions and, increasingly, ordinary men, women, and children, wreaking havoc across northern Nigeria. Similarly, the study agrees with findings of a study conducted by Kolawole (2013) where he maintained that Boko Haram has attacked key Muslim clerics, politicians, and Christians. Originally directed mainly at security forces and government officials, the campaign has expanded to include attacks on Christians, critical Muslim clerics, traditional leaders, suspected collaborators, UN agencies, bars and schools- including against students at secular schools and health workers involved in polio vaccination campaigns (Kolawole, 2013).

With regard to the effects of the terrorist violence on commercial development of specialized markets of urban Kano, the study reveals that the violence has impacted negatively on the commercial activities of the specialized markets as over 70% of traders in all the markets indicated that. Chairman of Kwari market had this to say:

> *"Our commercial activities have been negatively affected; our markets are not what they used to be just 5 years ago. People from all walks of life used to come to our markets to either buy or sell commodities but since the onset of terrorist attacks on our land, commercial activities began retrogressing".*

This finding is in line with the findings of the International Crisis Group(2014) that the terrorist attacks perpetrated by the militant group, popularly known as Boko Haram, in northern Nigeria have undermined public safety across the region and scarred its socio economic development as thousands of lives and property worth billions of naira have been lost to the insurgency. The study further reveals that critical sectors such as education and health have also been negatively affected owing to incessant attacks on tertiary institutions in urban Kano. This finding agrees with the finding of a study by Webmaster (2013) that though critical, sectors such as health and particularly education have also been hit hard as over 882 classrooms were destroyed; parents- fearing attacks- have withdrawn thousands of children from schools, in a region already the most educationally backward in the country.

On the effects of urban terrorism on social life, the study reveals that traders of Southern extraction have fled markets of urban Kano during the insurgency which affected businesses in the specialized markets. Also, the attacks on various mosques and churches in Kano have created deep distrust and enmity between the two different faiths adherents even among the traders. These findings agree with the findings of a study carried out by Ladan (2011) that the insecurity problem in Nigeria, apart from the lives and property worth millions of naira it destroyed, it has equally led to social dislocation and tensions which affect the settlement pattern of the people so much that Muslims and Christians live separately. Similarly, the study agrees with a study by Alao (2012) that Nigeria's religious division crudely falls in line with the country's ethnic division; and that manifestations of religious violence in the country have always shown patterns of ethnic divisions. He further observed that such grave consequences are far more profound in a place like Kano where the ethno-religious division also has some underlining commercial rivalry. This study acknowledges the fact that there

has been mistrust and enmity among people of different religious background in the City. However, with the terrorist violence, the level of the enmity and mistrust among the people has exacerbated. This is in line with the findings of a study by Ladan (2011) that there is a general atmosphere of mistrust, fear, and frenzy especially between Northern Christians and Muslims; and between Northerners and Southerners resident in the North due to urban terrorism in the region. Thus, Religious riots in Kano, for example, have always targeted shops of Igbo traders while counter reactions in Onitsha, eastern Nigeria have always been directed towards shops of Hausa traders resident in the town (Alao, 2012).

Concerning the coping strategies of traders with urban terrorism in the specialized markets of urban Kano, the study revealed that traders in specialized markets of urban Kano adopted several coping strategies in order to increase their disposable incomes. Among the strategies widely adopted by the traders were spending heavily on market internal security, stoppage of buying goods, gratifying security agents, temporary closure of their shops and avoidance of crowded places such as traffic grid locks, Motor Parks, Jum'at mosques or Sunday churches, shopping malls and hotels etc. These findings reveal that the traders adopted emotion-focused strategy of coping and this is in line with the findings of Kowoll (2012) in his study that emotion-focused strategy of coping are behavioural responses that include denial or avoidance of certain places or modes of transportation, generally referred to as avoidance behaviour. The study further conforms to the findings of Huddy *et al.,* (2002) that with increased perceived personal risk perception of terrorism, Americans (after 9/11) refused to travel overseas and to use public transport. Similarly, The Gallup Organization Survey (2005) found that during the three months following 9/11 a significant number of Americans reported voluntary alterations concerning travel plans, avoidance of crowded places and stocking of goods.

With regard to how the traders coped with low customers' patronage, the study revealed that majority of the traders sought spiritual and psycho-social support from their friends and family. This finding agrees with that of Justino (2013) who contends that strategies adopted by people in areas of conflict and violence to secure their lives and livelihoods are typically a function of their vulnerability to poverty and violence. Hence, in most of the terrorist affected areas, particularly in developing world, people tend to fall back on their family, friends and other relatives for survival. Similarly, the study corroborates the findings of Bonkat (2014) that victims of violence largely depend on their relatives from the countryside and the well-to-do extended relatives in the city, religious organizations as well as civil society groups for basic needs. As part of their coping response, some traders sought assistance and advice or even moral support from their friends and family members on their perilous business condition. The seeking out of social support is a coping strategy that can be considered to be relevant to problem-focused coping. This argument was reiterated by Carver, *et al.,* (1989) where they posited that people can seek social support for either of two reasons, which differ in the degree to which they imply problem focus. Seeking social support for instrumental reasons is seeking advice, assistance, or information. This is problem-focused coping. Seeking social support for emotional reasons is getting moral support, sympathy, or understanding. This is an aspect of emotion-focused coping. Both have been found to be adopted by the traders in specialized markets of urban Kano.

On the whole, the study reveals that the society plays an important role by co-operating with security agencies to ensure effective security. Such coping strategy was the physical protection mechanism which has been a popular strategy employed by Nigerian government in fighting and averting urban terrorism through the deployment of heavy security personnel on the major roads in the affected towns. These societal coping behaviours are what the Protection Motivation Theory explains, whereby victims seek protection of their perceived

threat through positive responses such as deployment of security apparatuses, mounting of barricades, seeking spiritual solutions through prayers just as was evident in the markets of Kano metropolis.Thus, contrary to the literature, this study reveals that the security agencies were given full cooperation which, according to the study, was a key factor in the successful degrading of the terrorist violence in urban Kano. This finding contradicts a study by Walker (2012) that the military could not end insurgency because their brutality was too much that most people in Maiduguri and Kano in particular seemed to be more scared of the police and the army than they were of Boko Haram militants (Walker, 2012). This, therefore, indicates that Walker's finding might be a true reflection of what happened in Maiduguri and its environs but not a true picture of what transpired in urban Kano.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Summary of Major Findings

This study was designed to examine the coping strategies of traders of specialized markets with urban terrorism in Kano metropolis. The findings are summarized below in relation to the objectives of the study which include identification of factors predisposing Kano metropolis to urban terrorism, describing the physical manifestations of terrorist violence in urban Kano, examining the effects of urban terrorism on specialized markets of Kano metropolis and analyzing the coping strategies adopted by traders of specialized markets with urban terrorism in Kano metropolis.

In terms of factors predisposing Kano metropolis to urban terrorism, the study found that bad governance which breeds pervasive corruption as a factor predisposing urban Kano to terrorist violence. The inability of the relevant authorities to provide people with basic amenities and create equal job opportunities for all makes the population so vulnerable to terrorist violence.

Religious extremism was also identified as a trigger of terrorist violence in urban Kano. The prevalence of large number of clerics with radical religious ideologies who preach hatred against government and other Muslims and Christians, predisposes urban Kano to terrorist violence.

The study also revealed that Kano was vulnerable to terrorist threats because of its historic commercial value. This is manifested in the large markets and volumes of transactions carried out on daily basis. The patronage it enjoys from customers and traders from different parts of the world makes it vulnerable and a potential terrorist target as any attack on it attracts greater levels of public attention which is one of the goals of terrorists.

The study also revealed that urban Kano is a fertile ground for terrorist activities due to its geographical accessibility. It is large, dense and porous without any bio-metric identification

for its inhabitants. Unlike targets that are located in isolated and difficult to reach terrain which are less vulnerable.

The presence of cultural symbols such as the age long Durbar festivals which attract tourists from across the globe, the historic and sophisticated political system as well as extremely religious adherents all combined to make urban a terrorist target.

High population density of urban Kano is also another factor found to predispose the City to urban terrorism. Due to the population density of urban Kano, any target attacked would result in mass casualties which are the cardinal goals of terrorists.

Pervasive poverty and rampant unemployment have been found to be factors rendering many youths willing tools in the hands of mischief makers. Thus, the prevalence of this army of unemployed youths and the rising level of poverty predispose urban Kano to urban terrorism.

On the second objective, the physical manifestations of terrorism in urban Kano, the study revealed that urban terrorism manifested in specific locations, on specific categories of people and through specific modus operandi employed by the terrorists.

In terms of the locations targeted, the study revealed that major markets of urban Kano were hardly hit. The markets affected, in terms of physical attacks, were Farm Centre, Kwari markets and Abubakar Rimi Motor Park where traders and customers were affected. With regard to the modus operandi of the terrorists in the affected locations, the study revealed that Improvised Explosive Devices (IED's) were used in all the locations. Gun shots were used by the terrorists to complement the bombs detonated in order to maximize casualties. It was also found that young girls were used as suicide bombers in Kwari and Farm Centre markets.

Concerning the effects of terrorist violence on specialized markets of urban Kano, the study revealed that terrorism has harmed social and commercial activities of urban Kano in many ways. Terrorist violence in urban Kano has altered patterns of social relationships so much that it engendered feelings of suspicion and hatred among even people of the same faith. The

findings also revealed that there was mass reduction in the size of investment flow in Kano. This is because many businesses have shut down and others relocated to other areas perceived as risk-free. For instance, the study indicates that the Lebanese and Indian businessmen who had established businesses in urban Kano decades ago have relocated to Abuja, Lagos and other States in the South, while a good number have left the country altogether.

The study also revealed that terrorist violence in urban Kano has compelled governments and the traders to invest too heavily in security, which reduced efficiency in vulnerable sectors such as agriculture, education, power transportation, trade and other basic infrastructure. It has redirected government and even private investments away from more productive economic uses thereby worsening the economic condition of the masses.

Another effect of terrorism on specialized markets of urban Kano revealed by the study is terrorism which led to the ban of Motorcycle operations in the State. The massive exodus of youths in their productive age from Kano to Southern part of the country due to the ban of commercial motorcycle business, their source of livelihood, has had adverse effects on food supply and prices as well, and further compounds the problem of food importation in Nigeria.

The study also found that terrorist violence gave rise to unemployment as many businesses have closed, many others have reduced the size of their business thereby rendering many youths jobless which ultimately escalated the poverty level among people.

On the coping strategies employed by the traders in coping with urban terrorism, the study identified coping strategies adopted by traders at both individual and market levels. At individual level, terrorist violence in urban Kano has altered peoples' behaviour by inducing commercial actors (customers, traders and investors) to avoid areas of perceived terrorist risk.

On the strategies adopted by traders in coping with extortion by security agents, the study revealed that some traders adopted gratifying security operatives at checkpoints and

avoidance of transporting goods during rush hours as their coping strategies. However, majority of the traders stopped buying goods temporarily during the insurgency. These strategies proved effective to the traders as they were able to transport their goods from other locations to the markets without any hindrance or delay.

With regard to the strategies adopted by the traders in coping with low customers' patronage, the study revealed that diversifying sources of income, slashing the prices of goods and engaging in fervent prayers were key coping strategies with low income.

At market level, the study revealed that co-operation with security agents to report any suspicious movement, investing in market security by hiring of private security guards, contribution of money by members to procure and install security devices such as scanners, garrets, bomb detectors etc.; barricading entrances and exits were some of the adopted coping strategies of the traders in specialized markets of urban Kano.

From the findings of the study therefore, it can be understood that the coping strategies adopted by traders in the specialized markets of urban Kano bordered on three major challenges, and with which the traders coped. These are: (i) managing their fears (ii) sustaining their businesses with low customers' patronage and (iii) running their lives with reduced income.

5.3 Conclusion

Studies on the relationship between terrorism and business have been extensively carried out in the literature. However, most of the studies focus on examining the root causes, effects and solutions of terrorism, only few concentrate on coping strategies of business with terrorism. Thus, this study is unique as it takes a different dimension by examining the coping strategies adopted by individual businessmen in specialized markets of urban Kano.

The study begins with identification of factors which make urban Kano a terrorist target. A number of factors have been identified which include commercial value of the City

manifested in the presence of large markets, religious extremism, unemployment, and high population density.

With regard the first objective, the study found that commercial value of urban Kano was the major factor predisposing the City to terrorist violence. This is however, in contrast with most literature which identify poverty and unemployment as factors that make Kano vulnerable to terrorism. The study revealed that the business potentials in terms of patronage Kano enjoys from customers and traders from different parts of the world makes it vulnerable and a potential terrorist target as any attack on it results into massive casualties and attracts greater level of public attention which is one of the goals of terrorists. It is in this regard that this study found out one major factor that makes Kano the biggest victim of terrorist violence as far as business activities are concerned. The finding is that Kano consists of markets that are largely patronized and depended upon by other markets especially those located in the North East and neighbouring countries (Chad, Cameroon and Niger).

The study has been able to observe physical manifestations of terrorist violence in urban Kano where it revealed that suicide bombings using IED's, shootings, assassination and kidnapping as tactics employed by terrorists in attacking urban Kano. Traces of terrorist attacks were equally observed in Kwari and Farm Centre markets, Abubakar Rimi market and Motor Parks. Other places observed include police stations, mosques and churches, tertiary institutions and Motor Parks were the locations mostly targeted by the terrorists; and that traders and their businesses were the category of people mostly affected due to the multiplier effects of terrorism.

On the effects of terrorist violence on the commercial development of specialized markets of urban Kano, this study identified decline in customers' patronage which results to fall in their disposable income and exodus of traders from specialized markets as well as other social

consequences which include exacerbation of feeling of mistrust, enmity between traders and their customers of different ethno-religious background.

On the coping strategies adopted by the traders, the study revealed that the traders have adopted coping strategies in line with their challenges. In their efforts to manage their fears, the traders avoided all perceived terrorist-risk areas which include basically crowded places, other than their markets, like Motor Parks, heavy traffic etc. These behaviours are what the theory of the study, Protection Motivation Theory by Rogers (1975) termed as maladaptive behavioural response because the traders avoided doing what was normal in an effort to manage their fears.

With regard to coping strategies with their businesses, while majority of the traders engaged and sought protection through prayers seeking God's protection and solution to their plight, others divested their sources of income, some merged their shops, and some temporarily stopped restocking their markets. These coping behaviours were in consonance with the aspect of protective response proposed by the theory whereby victims seek protection of their perceived threat through positive responses such as deployment of security apparatuses, mounting of barricades, seeking spiritual solutions through prayers just as was the case in the specialized markets of Kano metropolis.

5.4 Recommendations

This study was carried out to examine the coping strategies adopted by traders in specialized markets of urban Kano. Most of the findings of the study revolve around individual-centred strategies. However, based on their identified strategies, the researcher recommends both short and long term market security strategies and societal strategies that are encompassing and target cure and prevention of the recurrence of further terrorist violence. Below are some of the recommendations:

1. Since insurgency in the Northeast affects commercial activities of specialized markets in urban Kano, the Federal government should redouble its efforts in eradicating the terrorists from their Sambisa forest which is their stronghold.
2. Special task force should be set up by the federal government to monitor the operations of security forces at checkpoints so as to stop the extortion of traders by the security agents.
3. Modern security devices should be procured and equip all the specialized markets of urban Kano so as to prevent the occurrence of terrorist attacks in the markets.
4. For all the specialized markets which are prone to attacks, the State government should put in place a standard package of protection so as to protect traders. Once put in place, the traders can be vigilant to ensure that their markets have the required services and are regularly maintained.
5. Stationing and preparing for rapid response security and emergency management teams in the markets. By stationing response squad and preparing carefully for the event of an attack the damages suffered by the traders can be reduced considerably. Immediately after an attack, the security personnel in the markets should be reinforced by deploying more security personnel to ensure the safety of the markets. They must ensure the integrity of buildings and prevent panic from spreading and causing additional damage.
6. Feedback between security personnel and traders should be established and maintained.
7. A central database where identities of all traders in the specialized markets can easily be verified should be put in place in order for the market leadership and government to have adequate control of both owners of the business and customers, to some extent, so as to make significant progress in fighting terrorism.

8. Due to the dominance of culture and Islamic religion in urban Kano, there is need for more involvement of women in market security. The state government should select a reasonable number of women and train them on how to carry out security operations in the markets. This will be an effective measure in tackling the problem of female suicide bombers.
9. The Managements of the markets should organize educational programmes for businessmen periodically. Workshops, seminars, and other educational programs should be offered on topics such as disaster avoidance, disaster insurance, and best practices for crisis management, emergency response, and business recovery.
10. Kano State government should also establish a regulatory body that will monitor and mitigate abuse of religion through inciting preaches or sermons.
11. Since the goal of terrorists is to maximize casualties, the architecture of all the specialized markets of urban Kano should, in a long term, be re-designed in such a way that it discourages rational terrorists from launching attacks. For instance, the Ministry of urban and town planning can ensure that market structures are dispersed so as to reduce the effects of terrorist attacks.

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APPENDIX I

QUESTIONNAIRE

COPING STRATEGIES OF TRADERS OF SPECIALIZED MARKETS WITH URBAN TERRORISM IN KANO METROPOLIS

Dear Respondent,

Ayuba, Muhammad Ribadu is my name. I am a student of Department of Sociology, Ahmadu Bello University, Zaria. I am conducting a research on "Coping Strategies of traders of Specialized Markets with urban terrorism in Kano Metropolis" with a view to providing solutions to the problem. This is why you have been selected to answer the questionnaire. The study is a requirement for the award of Master of Science Degree in Sociology. I would really appreciate it if you would provide correct and candid answers to all the questions in this questionnaire. More so, the information you provide will be treated with utmost confidentiality, and your name will not in any way be mentioned in the findings.

Therefore, you are required to choose from the options provided and fill in the appropriate blank spaces.

Thank you.

Section I: Socio-Demographic Characteristics

1. Gender
    a. Male [ ]
    b. Female [ ]
2. Age
    a. Less than 20 [ ]
    b. 20-29 [ ]
    c. 30-39 [ ]
    d. 40-49 [ ]
    e. 50-59 [ ]
    f. 60 and above [ ]
3. Ethnic Affiliation……
4. Nationality
    a. Nigerian [ ]
    b. Nigerienne [ ]
    c. Chadian [ ]
    d. Cameroonian [ ]
    e. Others (specify)……
5. State of Origin (If Nigerian)……..
6. Religion
    a. Islam [ ]
    b. Christianity [ ]
    c. Traditional [ ]
    d. Others (specify)……

7. Educational Qualification

   a. None [ ]

   b. Primary [ ]

   c. Secondary [ ]

   d. Tertiary [ ]

   e. Islamic [ ]

   f. Others (specify)……

8. Marital Status

   a. Single [ ]

   b. Married [ ]

   c. Divorced [ ]

   d. Widow [ ]

9. No. of Children

   a. Nil [ ]

   b. 1 – 3 [ ]

   c. 4 – 6 [ ]

   d. 7 and above [ ]

10. To which category of the salesmen do you belong?

   a. Wholesaler [ ]

   b. Dealer [ ]

   c. Value-added seller [ ]

   d. Retailer [ ]

11. What is your monthly income before the terrorist violence (2009)?

   a. Less than #20,000 [ ]

   b. #21,000 – 40,000 [ ]

c. #41,000 – 60,000 [ ]

d. #61,000 – 80,000 [ ]

e. #81,000 – 100,000 [ ]

f. #100,000 – and above [ ]

12. What is your monthly income presently?

a. Less than #20,000 [ ]

b. #21,000 – 40,000 [ ]

c. #41,000 – 60,000 [ ]

d. #61,000 – 80,000 [ ]

e. #81,000 – 100,000 [ ]

f. #100,000 – and above [ ]

13. How long have you been trading?

a. Less than 5 years [ ]

b. 6 – 10 years [ ]

c. 11- 15 years [ ]

d. 16- 20 years [ ]

e. 21- and above [ ]

Section II: Predisposing Factors of Urban Terrorism

14. Which of the following factors do you consider responsible for terrorist violence?

[Tick as many as possible]

a. Large markets [ ]

b. Religious extremism [ ]

c. Unemployment [ ]

d. Failure of government [ ]

e. Population density [ ]

f. Others (specify)……

14b. Which of them do you consider MOST responsible?

Section III: Physical Manifestations of Urban Terrorism

15. Which of the following modus operandi do you think terrorists consider most effective in attacking Cities?

a. Bombings [ ]

b. Kidnappings [ ]

c. Assassinations [ ]

d. Suicide Attacks [ ]

16. Which of the following soft targets are mostly affected in recent attacks in urban Kano? [Tick as many as possible]

a. Institutions of learning [ ]

b. Motor parks [ ]

c. Worship places [ ]

d. Police stations [ ]

e. Specialized markets [ ]

f. Others (specify)……

Section IV: Effects of Urban Terrorism on Commercial Activities of Specialized Markets of Urban Kano

17. How would you describe the impact of terrorism on the commercial development of urban Kano?

a. Negative [ ]

b. No impact [ ]

c. Positive [ ]

18. To what extent do you agree with the following statements?

Statement	Agree	Strongly Agree	Undecided	Disagree	Strongly Disagree
a. Fear of terrorist attacks has damaged social life of the traders in Kano specialized markets					
b. The attacks on both Christians and Muslims is intended to inflame religious tension and upset social cohesion					
c. Urban terrorism has engendered low customers' patronage					
d. Traders of southern extraction have fled the city and relocated their businesses to Abuja and the South-east due to the fear of being attacked					
e. Many businessmen have shut down permanently due to loss of capital outlay to the insurgency					
f. The volumes of transactions in the markets have dropped drastically as many buyers are afraid to come to Kano because of the security situation					

Section V: Traders' Coping Strategies with Urban Terrorism

28. What would you consider a major obstacle in getting your goods to the market?

    a. Poor patronage [ ]

    b. Extortion of bribe by the security at checkpoints [ ]

    c. Fear of being attacked by the terrorists along the road [ ]

    d. Lack of money [ ]

29. How do you surmount the challenges posed by the security forces at checkpoints?

    a. I paid huge sum of money at each checkpoint [ ]

    b. I established good relationship with some senior security officers [ ]

    c. I avoided transporting my goods during rush hours to escape attacks [ ]

30. Do you experience low customers' patronage in the market?

    a. Yes [ ]

    b. No [ ]

31. If yes, how do you manage the poor turnout of your customers?

    a. By slashing the prices of the commodities [ ]

    b. By designing promotional packages to encourage customers [ ]

    c. By resorting to prayers fervently [ ]

    d. By divesting my sources of income [ ]

    e. By investing in security [ ]

32. Do you take any security measures in the market?

    a. Yes [ ]

    b. No [ ]

Section VI: Security Measures taken by the Traders

33. To what extent do you agree with the following suggestions on ending terrorist violence in urban Kano?

Statement	Strongly Agree	Agree	Indifferent	Disagree	Strongly Disagree
Cooperation with security agents					
Hiring of private guards					
Monetary contribution for security gadgets					
Barricading entrances and exits					
Special prayers in the market					

APPENDIX II

FGD and IN-DEPTH INTERVIEW GUIDES FOR TRADERS

1. General characteristics of the informants
    a. Age
    b. Sex
    c. Marital Status
    d. Department
    e. Position
2. Predisposing factors of urban terrorism in Kano

    Probe for:

    a. Causes of terrorism
    b. Nexus between the factors identified and terrorism
3. Physical manifestations of urban terrorism in urban Kano

    Probe for:

    a. The mode of operation of terrorists in the state
    b. The degree of sophistication of each identified pattern
4. Economic consequences of terrorism
    a. Identification of such effects on the specialized markets
    b. Agreement that terrorism has impacted on the commercial activities of the markets
    c. Identification of such effects on the business transactions in the markets
5. Traders' coping strategies in the specialized markets

    Probe for:

    a. The strategies adopted by individual traders to survive the terrorist violence

b. The adopted strategies for market security

c. Examination of the ways the traders get their goods to the market

d. Discussions on how the traders manage their businesses in an atmosphere of fear.

e. The strategies adopted by the traders who lost their capital

f. The strategies employed by the traders to revive customers' patronage

g. The effectiveness or otherwise of those strategies

6. Suggestions on how to end terrorist violence and help traders in their coping with urban terrorism

Probe for:

a. Policies

b. Campaigns/propaganda

c. Enlightenment campaign

d. Support for the government

e. Marketing strategies

f. Market structural design

APPENDIX III

FGD and IN-DEPTH INTERVIEW GUIDES FOR MARKET LEADERS

1. General characteristics of the informants
    a. Sex
    b. Age
    c. Marital status
    d. Position
2. Predisposing factors of urban terrorism in Kano

    Probe for:

    c. Causes of terrorism
    d. Nexus between the factors identified and terrorism
3. Physical manifestations of urban terrorism in urban Kano

    Probe for:

    c. The mode of operation of terrorists in the state
    d. The degree of sophistication of each identified pattern
4. Economic consequences of terrorism
    a. Identification of such effects on the specialized markets
    b. Agreement that terrorism has impacted on the commercial activities of urban Kano
    c. Identification of such effects on the business transactions in the markets
5. Traders' coping strategies in the specialized markets

    Probe for:

    a. The strategies adopted by market to survive the terrorist violence
    b. The adopted strategies for market security

c. Examination of the collaborative ways between the tradersand the security agencies
d. Discussions on how the markets manage their businesses in an atmosphere of fear.
e. The strategies employed by the market leaders to revive customers' patronage
f. The effectiveness or otherwise of those strategies

6. Suggestions on how to end terrorist violence and help traders in their coping with urban terrorism

   Probe for:

   a. Policies
   b. Campaigns/propaganda
   c. Enlightenment campaign
   d. Support for the government
   e. Marketing strategies
   f. Market structural design

APPENDIX IV

FGD and IN-DEPTH INTERVIEW GUIDES FOR SECURITY PERSONNEL

1. General characteristics of the informants
    a. Sex
    b. Age
    c. Marital status
    d. Position
2. Predisposing factors of urban terrorism in Kano

    Probe for:

    e. Causes of terrorism
    f. Nexus between the factors identified and terrorism
3. Physical manifestations of urban terrorism in urban Kano

    Probe for:

    e. The mode of operation of terrorists in the state
    f. The degree of sophistication of each identified pattern
4. Society's coping strategies with urban terrorism

    Probe for:

        a. The strategies adopted by security personnel to tackle terrorist violence
        b. The adopted strategies for market security
        c. Examination of the collaborative ways between the traders and the security agencies
        d. Discussions on how the security personnel manage the situation
        e. The effectiveness or otherwise of those strategies
5. Suggestions on how to end terrorist violence and help traders in their coping with urban terrorism

Probe for:

a. Policies
b. Campaigns/propaganda
c. Enlightenment campaign
d. Support for the government
e. Marketing strategies
f. Market structural design