

THEMATIC SERIES

# UnSettlement: Urban displacement in the 21st century

This thematic series explores the scale, nature and dynamics of internal displacement in towns and cities across the world



## CITY OF CHALLENGE AND OPPORTUNITY

Employment and livelihoods for internally displaced people in Maiduguri, Borno State

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Nigeria's president, Muhammadu Buhari, declared Boko Haram "technically defeated" in 2015, but in reality the insurgency is far from over.<sup>1</sup> The number of suicide bomb attacks was at its highest in two years in 2017.<sup>2</sup> The group's violence and the military campaign against it have forced 1.9 million people to flee their homes in north-eastern Nigeria since 2009, and Maiduguri, the capital of Borno state, at one point doubled in size as many sought the relative security of the city and its periphery.<sup>3</sup>

Evidence shows that internally displaced people (IDPs) in urban settings such as Maiduguri face a range of challenges in accessing services and employment, and that these are specifically related to their displacement.<sup>4</sup> They impede their efforts to achieve durable solutions and increase the risk of their becoming trapped in protracted, repeated or cyclical displacement. There is, however, only limited information about how the challenges that IDPs in urban areas face differ from those experienced by their counterparts in rural areas and the broader urban poor.

If they are to achieve durable solutions, IDPs must have access to livelihoods and an adequate standard of living.<sup>5</sup> The Inter-Agency Standing Committee (IASC) states: "Employment and livelihoods available to IDPs must allow them to fulfil at least their core socio-economic needs, in particular where these are not guaranteed by public welfare programs." The UN Office for the Coordination of Humanitarian Affairs (OCHA) also stresses the importance of labour in improving self-reliance and preventing displacement from becoming protracted.<sup>6</sup>

As IDPs continue to settle in Maiduguri, their access to employment is a key issue for stakeholders in the region. Given job opportunities, they are able to integrate into the socioeconomic framework of their new homes, reduce their dependency on government and humanitarian aid, and contribute to the local economy.<sup>7</sup>

This case study examines that process and considers the opportunities and challenges displaced men and women encounter in securing employment. It is based on a mixed methodology, including desk research and qualitative interviews with IDPs, business leaders, market officials and members of financial institutions and government. The goal was to understand how IDPs achieve durable solutions through economic integration in an urban centre during an active crisis, and how the private sector, government and the international community can support them in doing so.

## BACKGROUND

Nigeria is Africa's most populous nation and largest economy, and investments in oil and gas production have led to exponential economic growth in recent decades.<sup>8</sup> The economy also appears to be diversifying. Growth in manufacturing, the food industry and entertainment was 8.4 per cent in 2013.<sup>9</sup>

That said, the drop in oil prices in 2016 led to the country's first economic contraction in decades. In response, a series of policies were introduced, including a national economic recovery and growth plan for 2017 to 2020, which aims to promote economic diversification and development, particularly in the agricultural sector and among small and medium-sized businesses.<sup>10</sup> The country emerged from recession in September 2017.<sup>11</sup>

Nigeria's economic growth has tended, however, not to be inclusive.<sup>12</sup> Corruption and unequal government capacity across the country mean the population does not benefit equally from infrastructure investments, and there are stark disparities between the country's 36 states.<sup>13</sup> Transparency International ranked Nigeria 136th out of 176 countries on its corruption index for 2016.<sup>14</sup>

There is a notable lack of investment in public goods and services in the north-east. According to a presidential committee established to oversee the region's recovery, "the comparatively high and stable national economic growth in recent years has not made a strong dent in poverty and destitution in the North East largely because it has not resulted in a diversification of the sources of labour income for the poor who are trapped in traditional low-productivity, subsistence activities".<sup>15</sup>

Half of all men and 61 per cent of women in the region receive no state-sponsored education, which represents a significant impediment to local economic growth. The federal education system has historically competed with the parallel Qur'anic system, which has been in place since before colonisation and independence.<sup>16</sup> Boko Haram has also systematically targeted the region's schools and teachers, reducing access to education still further.<sup>17</sup> Less than half of Borno's schools have opened for the 2017 to 2018 academic year.<sup>18</sup>

## DISPLACEMENT DRIVERS

Internal displacement in north-eastern Nigeria is driven by a confluence of insecurity, weak governance and climate change. Boko Haram has launched increasingly dramatic attacks since mid-2014, leading to an unprecedented protection crisis in the region and the wider Lake Chad basin. The group's indiscriminate attacks against civilians, including bombings, mass shootings, suicide attacks, kidnappings and the destruction of property, have prompted millions of people to flee within Nigeria or across its northern and eastern borders into neighbouring Niger, Cameroon and Chad. These countries have also experienced insecurity and displacement as result of Boko Haram's activities within their own territories.

Criticised for its limited security presence in the area, the government has stepped up its counterinsurgency efforts, leading to allegations of extrajudicial killings, the razing of property in communities thought to be harbouring insurgents, physical abuse and excessive use of force. Its military campaign



Counter-terrorism messaging in Monday Market. Photo: Lauren Wyman for IDMC, July 2017

has forced both civilians and militants to flee within and across Nigeria's borders. The Civilian Joint Task Force, made up of as many as 45,000 vigilante fighters, has also gained traction in recent years.<sup>19</sup>

Access to livelihoods, water and grazing pasture has been under strain for decades, with the surface area of Lake Chad shrinking by 90 per cent over the last 45 years. The UN Environment Programme attributes the decrease to overuse for irrigation, consumption by populations in Nigeria, Cameroon and Chad, and climate change and variability.<sup>20</sup>

There have been thousands of forced returns and resettlements of Nigerian refugees living in Cameroon in recent months.<sup>21</sup> A tripartite agreement between Nigeria, Cameroon and the UN Refugee Agency (UNHCR) outlines the conditions in which Nigerian refugees would be able to return from Cameroon safely, but Nigeria's military has forced them back into the country in collaboration with Cameroonian forces, and without providing them accurate information about the situation that awaits them.<sup>22</sup> Given the lack of a viable strategy and continued insecurity in the north-east, returnees face secondary displacement and heightened vulnerability.<sup>23</sup>

An October 2016 survey by the International Organisation for Migration (IOM) found that 98.5 per cent of IDPs wanted to return to their place of origin, but that 76 per cent saw better security as a prerequisite for doing so.<sup>24</sup> IDPs want to return to their villages only once the security situation returns to normal, but the government has announced that it intends to

close displacement camps in Maiduguri.<sup>25</sup> If this happens and IDPs are moved to another location, they will lose the fragile networks they have developed during their time in the city, making them even more vulnerable and durable solutions a more distant prospect still.

There were 275,720 IDPs in Maiduguri as of October 2017, the majority of whom have lived there for two or more years.<sup>26</sup>

## CHALLENGES AND OPPORTUNITIES FOR THE MAIDUGURI ECONOMY

Maiduguri has historically been an economic and education centre in northern Nigeria. Parents have sent their children to Borno state to learn about Islam for centuries, establishing a migration route from the rest of the north to the north-east. Borno, which sits on the border with Niger, Chad and Cameroon, has also been a centre for cross-border trade. The local economy has traditionally been rooted in farming and fishing, and there is a small manufacturing sector.<sup>27</sup>

### High unemployment and food insecurity

There are a few sustainable employment opportunities in Maiduguri, which makes integrating many hundreds of thousands of IDPs into the local economy all but impossible. The unemployment rate in Borno is 27.7 per cent, higher than the national average of 23.9 per cent.<sup>28</sup>

Maiduguri is primarily a place of micro and small businesses.<sup>29</sup> The largest companies, including Golden Penny Mills, shut down during the peak of the insurgency in the city in 2013. It reopened in 2015 following improvements in security in Maiduguri and surrounding areas. National policy aims to support more micro, small and medium-sized businesses to promote economic growth and reduce chronic unemployment, but there is simply not enough industry and employment in the city to absorb so much excess labour.<sup>30</sup>

Rising food prices and lower agricultural production caused by insecurity mean that Maiduguri residents buy less food with the income they are able to earn.<sup>31</sup> Conflict and displacement also mean that the 80 per cent of IDPs in Borno who were previously farmers struggle to engage in their livelihoods. Both displaced and host families in Maiduguri resort to negative coping strategies such as begging, food rationing and skipping meals in order to get by.<sup>32</sup> Displaced households consume an average of 30 per cent less food than host communities of similar economic level.<sup>33</sup> The prices of food and non-food essentials will continue to rise relative to average purchasing power, a trend made worse by drought and potential crop failure.<sup>34</sup>

## Insecurity has led to economic stagnation

Transport and trade restrictions and inaccessible areas around Lake Chad have impeded economic activity in Maiduguri. Market officials in northern Maiduguri said insurgents had hijacked two lorries carrying food items on their way to the city from Taraba state. Such security concerns on roads throughout the north-east have compelled companies to find alternative routes, which has pushed up transport costs.

The devaluation of the naira because of falling oil prices has also affected the flow of capital to the north and marketplace resilience.<sup>35</sup> Mohammed Usman, the general manager for Golden Penny Mills, said there had been a significant dampening of the economy in recent years: "From 2013 to 2015, the plant had shut down because of the insurgency. The insurgency prevented buying and selling. It wasn't that there was no wheat. Insecurity prevented operations from happening, prevented people from coming to work and also affected the suppliers of raw materials."

Counterinsurgency operations have also hampered economic activity in the north-east, including restrictions on civilians' movements under which people are often contained in the centre of their villages. Farmers are only allowed to work land within a certain distance of their villages, and are only allowed to plant low-lying crops to prevent insurgents from hiding in them. The sale of fertilisers has been restricted to reduce the chances of them being used to make explosives, and the Maiduguri cattle market, one of the largest in the country, was shut down temporarily when military intelligence learned that Boko Haram was earning income from it.<sup>36</sup>

## New market opportunities

Improved security in Maiduguri and on the roads into the city has allowed business to stabilise over the last two years. The displacement crisis has also opened up new market opportunities in the north-east, and economic hubs have been established in impoverished areas of Borno. According to a World Bank and UNHCR report: "Local markets have emerged in isolated areas to serve the needs of internally displaced persons and refugees ... Camps are often surrounded by small make-shift markets that then grow as more displaced people settle in the camps."<sup>37</sup>

The presence of NGOs and international organisations has also contributed to an increase in demand for day labour in construction, transport and the procurement of supplies in Maiduguri, particularly since July 2016.<sup>38</sup> Many businesses welcome the extra revenue, but the influx has also pushed up rent prices and there are concerns about the development of an "NGO economy".<sup>39</sup>

## IDPs' ECONOMIC PARTICIPATION IN MAIDUGURI

The following analysis is based on 32 interviews conducted between 1 June and 28 July 2017 in Geneva, Abuja and Maiduguri. The research reveals that urban IDPs in Maiduguri engage in a range of economic activities, but opportunities are not equally distributed between men and women. Financial institutions are working to increase the number of Nigerians with bank accounts, but a lack of financing opportunities means that many IDPs are unable to restart their livelihoods or establish new ones once they arrive in the city.

### KEY FINDING 1: IDPS ENGAGE IN A RANGE OF ECONOMIC ACTIVITIES

#### Day labour is common but sporadic

Day labour is a typical livelihood strategy for displaced men, and is becoming more prevalent as security and economic conditions improve. Most IDPs can make enough money to meet some of their basic food needs through day labour, but such jobs tend to be sporadic and hiring often comes down to the empathy of the individual business owner. The ability of Maiduguri's micro, small and medium-sized businesses to hire extra labour is also highly dependent on upticks in the local economy.

Adam Laminu is a retired civil servant, former banker and owner of Mustadam Gas. His plant is located across the road from the Bakassi displacement camp, which is home to around 10,000 IDPs. His company employs seven people permanently, two of them relatives who have been displaced. He also hires IDPs for day labour work such as moving bricks and tending to his vegetable garden. "Sometimes IDPs come by the gas plant, it's just across the way, and I give them something to do, to keep them occupied," he said. "Other businesses do the same, mostly labour jobs. It gives them something to do."

Alhaji Sani of Sani Steel Enterprise distributes non-food items for the Norwegian Refugee Council, and he too has hired IDPs for day labour. He used to meet IDPs during his monthly distributions, and eventually began to hire men to load his trucks.

Insecurity during the peak of the insurgency decimated some businesses and their ability to bounce back. Nuhu Musa, the general manager at the Mashadamami water plant, said: "Before we had 40 employees in plastics but now we just have three ... We don't have enough capital now. Before we produced huge quantities, but because of the insurgency the market collapsed and now we are just getting by."

Laminu said: "Here in Maiduguri, there is no such thing as a five-year plan. The economy will determine how much companies can grow."



*Timber Market between Bakassi Camp and the Mudusulumuri Host Community - IDPs often come to sell timber they collect.  
Photo: Lauren Wyman for IDMC, July 2017*

## IDPs engage in petty trade in markets

Petty trade is another common livelihood strategy for IDPs in Maiduguri. At the city's Custom Market, they can register with market officials and form an association. Registration includes a 500 naira (\$1.39) fee and 20 naira (\$0.06) in monthly dues. If individual traders do not have their own goods, the association gives them a product to sell. They return the value of the product to the association and keep the profit at the end of each day.

Maiduguri's markets have become places where people sell anything they can find. "Before the insurgency came, traders would sell specific products in specific markets. There would be a fish market, a grain market," said two officials at the Custom Market. "After the insurgency, people just started selling whatever they could, they started to engage in any business. Smoked fish, fruit, grains, some will even sell meat. They come with whatever they want to sell."

"You have to be rugged to set up a business in Maiduguri," said John Adidi, a staff member at the Central Bank of Nigeria's Entrepreneurship Development Centre (EDC), which helps impresarios start and grow businesses in the city. "There used to be money in selling farm products in the local government areas, but now all the petty traders are competing in Maiduguri. There is high competition and a congested market."

## Farming livelihoods

Opportunities exist for displaced people to continue their farming livelihoods in Maiduguri, but they tend to be far from a durable solution because IDPs do not have secure tenure over the land they work.

According to Y Y Balami, the desk officer for IDPs at the Ministry of Agriculture, displaced people tend to access land in one of two ways. "One, you have a family member who has

land in Maiduguri and gives you access to it. Two, you 'rent' land, cultivate and give a percentage to the person who owns the land," he said. Some farmers have to hand over 10 per cent of their harvest, according to Samuel Mbaya, the head of extension services at the ministry's agricultural development programme.

Nor does access to land guarantee IDPs sustainable livelihoods because they lack capital and inputs. "Farmers, usually, they are not better off here," Mbaya said. "There is little access to land, and they have few inputs. They usually left them behind, like boreholes, and they are capital intensive."

## KEY FINDING 2: WOMEN FACE ADDITIONAL OBSTACLES IN ACCESSING THE LOCAL ECONOMY

Displaced women face more barriers than men to economic integration in Maiduguri. The government, NGOs and the international community recognise this, and there are specific livelihood programmes for women, including training in crafts, tailoring, millinery and gardening. EDC has trained thousands of women in the city to set up and grow businesses, particularly in petty trade, food processing, knitting and millinery.

"Usually the ratio is 50-50 male-female, but sometimes it is 30-70, because we discovered that women are good managers," EDC's Adidi said, but he acknowledged that they have more difficulty integrating into markets than men. "Men suppress women's businesses," he said. "Men are able to do major businesses, and are more successful here."

Petty trade is open to women, but there are significantly fewer female than male traders in Maiduguri's markets. Of 126 traders the World Food Programme interviewed in November 2016, only one was female.<sup>40</sup>

One woman in the Mudusulumuri host community said she had found it relatively easy to find agricultural day labour, but

that she was paid a quarter of the normal daily wage. She said: "Farming jobs are not so difficult for people to get, you go each day and ask, and they pay you from 300 to 500 naira (\$0.83 to \$1.58) depending on the size of the plot you are farming."

Some IDPs resort to agricultural work after being turned away from jobs in the urban centre. A group of women in the Bulayala community went to the city to look for work as cleaners, but were turned away. They spoke Kanuri rather than Hausa, the lingua franca in the region. They found work picking herbs on nearby farms, making soup and collecting firewood instead.

### KEY FINDING 3: FINANCIAL EXCLUSION IMPEDES IDPS FROM RESTARTING THEIR LIVES

Maiduguri's IDPs have little or no access to sustainable financing, which makes integrating into the local economy even more difficult. Financial exclusion is prevalent in north-eastern Nigeria, where only 31.6 per cent of the population has a bank account.<sup>41</sup> The region also has the highest percentage of ATMs and commercial and microfinance bank branches out of service in the country, at 11.3 per cent, 22.6 per cent and 16.7 per cent respectively.<sup>42</sup>

Opportunities do exist for IDPs to open bank accounts in Maiduguri, but they do not include access to loans. The United Bank of Africa allows IDPs to open accounts and provides them with debit cards. It also offers training in financial literacy. Others, such as Access Bank, have financial inclusion initiatives that promote formalised banking for the ultra-poor.<sup>43</sup> At the national level, the Central Bank of Nigeria has worked to increase the mobile payment system and other cashless options, promote financial literacy and provide financing for micro, small and medium-sized businesses. EDC's Maiduguri branch also provides recommendations for loans particularly for women and young people.<sup>44</sup>

The vast majority of IDPs in need of financing, however, are left to rely on grants and family support to get by. "It's difficult to give IDPs loans, because you may never see them again to have them pay back," said Adidi. "They are living here for only a certain amount of time." United Bank of Africa officials in Maiduguri expressed a similar sentiment. "Lending is where we don't have products that IDPs can tap into, because there is a lot of risk involved," said Mohammed Umar, but "once the bankers see the risk has been minimised, then they can design a product for them, as a function of demand of course."

For an IDP to get a loan, they need a guarantor. The local government in their areas of origin can act as one in theory, assuring the bank that the person concerned has a good name and property back home. Most, however, are so strapped for cash that it is impossible, leaving IDPs without the access to capital they need to restart their lives.

## CONCLUSION

Eight years after the resurgence of Boko Haram, insecurity and fear have had profound socioeconomic impacts. The large-scale influx of IDPs in urban centres such as Maiduguri challenges existing social dynamics as competition for scarce jobs and resources increases, and levels of trust may vary depending on perceptions of why IDPs moved to the city.<sup>45</sup> Poorly prepared, insufficiently funded and under-staffed local governments face significant challenges in responding and assisting urban IDPs, especially given that the urban poor face similar vulnerabilities.

Opportunities do exist, however, and as security improves and the Nigerian economy stabilises, there are actions the government, UN agencies and NGOs can take to help IDPs re-establish their lives and livelihoods.

### 1. Coordinate livelihood programming across sectors:

Humanitarian and development organisations should coordinate more closely with the owners of micro, small and medium-sized businesses in Maiduguri to facilitate IDPs' integration into the local economy. Many gain employment through social or family networks, but the government, and humanitarian and development agencies should provide livelihood training relevant to job opportunities in Maiduguri's private sector.

Involving the private sector would also support work toward Sustainable Development Goal (SDG) 17, to strengthen the means of implementation and revitalise the global partnership for sustainable development. To do so in areas affected by conflict, the government should promote public-private partnerships and leverage the experience and strategies of each sector with the aim of creating employment opportunities for IDPs.

### 2. Expand access to financing: IDPs' lack of capital to buy agricultural inputs or products to sell constitutes a major drawback in their efforts to integrate into the local economy. Facilitating access to loans and raising awareness of their availability would support IDPs' pursuit of durable solutions. It would also support work toward SDG 8, to provide decent work and economic growth, by working with national financial institutions to expand financing opportunities for displaced people.

### 3. Promote women's livelihoods: While respecting local cultural and societal norms, female agricultural labourers should receive fair and equitable pay for their work. Doing so would also support work toward SDG 5 on gender equality by promoting equal pay for equal work.

Such a relationship between cities and the IDPs who live in them can create socioeconomic gains. IDPs bring skills, resources and other assets that benefit cities, and cities in turn can support their self-reliance by offering them access to goods, services such as housing, health and education, and skills and income opportunities that reduce their vulnerability.<sup>46</sup> Such interaction is complex and difficult to capture in all its dimensions, but it is a phenomenon of growing importance in a rapidly urbanising Nigeria. Securing long-term resilience for all urban residents, including IDPs, and reducing the risk of future shocks is key to building sustainable cities and reduce forced displacement.

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Cover photo: Construction site, a common sight in Maiduguri, Nigeria.  
Credit: Lauren Wyman for IDMC, July 2017

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