



Bayreuth International  
Graduate School of African Studies



# **Surviving in a conflict Environment: Market Women and Changing socioeconomic Relations in Jos Nigeria—2001 – 2010**

**A Thesis submitted in partial fulfilment of the requirements for the Degree of Doctor of  
Philosophy (Dr Phil) in Political Science awarded by BIGSAS at Bayreuth University**

**By**

**Lohna Bonkat**

**Supervisor: Prof. Dr. Alexander Stroh**

**December 2015**

## **Dedication**

To my parents Rev and Mrs Amos Zwalnan Bonkat of blessed memory.

For your dreams you never lived to see.

## **Acknowledgement**

My profound gratitude goes to GOD ALMIGHTY for his mercies and loving kindness, and the great things he has done to make it possible for me to complete this dissertation.

I am grateful for funding from the Deutscher Akademischer Austauschdienst (DAAD), BIGSAS and all the staff for your patience, support (morally and financially) and encouragement throughout my studies.

I extend my sincere gratitude to my supervisor Prof. Dr. Alexander Stroh, for his guidance, support and advise throughout the research process. Particularly, I would like to appreciate my mentors Prof. Dr. Ulrike Schultz and Prof. Sati Fwatshak for reading through all the drafts and giving me useful comments to the final production of the thesis. I also owe my appreciation to Dr. Kocra Assoua for his guidance during the initial process of the thesis. Special thanks to Prof. Dr. Martin Doevenspeck, and Dr. Eric Anchimbe of the University of Bayreuth for their support. I want to thank Prof. V. A. O. Adetula and Prof. Bonaventure Haruna for believing in me.

I particularly thank my graduate school, the Bayreuth International Graduate School of African Studies (BIGSAS) for their support throughout my stay in Bayreuth and for giving me the opportunity to acquire skills through workshops, seminars, summer school and conferences.

I am equally grateful to Dr. Jimam Lar and Serawit Bekele for their friendship and for reading through my drafts and making useful comments. God bless. I am particularly grateful to all my BIGSAS and non-BIGSAS friends for your friendship and support. You made my stay in Bayreuth memorable. Special thanks to Azza Mustapha, Diana Manuel, Rose Nyakio. Vanessa Wijngaarten, Pamela Omanga, Dr. and Mrs Robert Owino, Tarry and Daniel Reim, Leo Igwe, Chimezie Ocha, Dapo Ajayi, Seun Tanimomo, Abiola, Tope Ejoiyi, Uche Oyali, Genevieve Nrenzah, Fulera Issiaka, Kolade Igbasan, Antonia Dugga, Mary Zakaria, Alphonso Teca,

Temitope Ejioye, Matthew Sabbi. A special thanks to all my Ph.D. colleagues. I also thank my friends, Dr. Chikas Danfulani, Dr. Plangsat Dayil, Mary Musa, Alheri Mutashi, Sarah Dawam, Nanfe Chumle, Talatu Bello, Nanma Dashe, Emma Collins, Florence Dashe, I thank the Freie Christen Gemeinde (FCG) Bayreuth “a home away from home” and the African fellowship for your spiritual guidance throughout my stay in Bayreuth. God bless you all. Many Thanks to Dr. Bola for proofreading.

My deepest gratitude goes to my Dad and Mum Rev and Mrs. Amos Bonkat of blessed memory who believed in me and got me educated. To, my sibling Ponman and Nantip of blessed memory, GP Nanjul and Chalya Kumzhi, Mr. Simon & Chancit Bunshak, Burchang Bonkat, Mr. Timloh & Makcit Dauda and Mandam Bonkat, my nephews and nieces. Thanks for your telephone calls, love, prayers, support and encouragement throughout during the Ph.D. process. I also thank my in-laws for their love, prayers and support.

To Lt. Jonathan Polit I specially appreciate you for your support, prayers and encouragement. I love you.

My heartfelt gratitude and many thanks to all the respondents; Markets leaders and traders who welcomed me, gave me their time and cooperation. I would also like to thank my research assistants Talatu Bello and Daniel Audu, who supported me during the research process. I also thank Elabo Ahmid for producing some maps for the thesis.

# Table of contents

Surviving in a conflict Environment: Market Women and Changing socioeconomic Relations in Jos Nigeria—2001 – 2010.....	i
Dedication .....	ii
Acknowledgement.....	iii
Table of contents .....	v
List of figures .....	viii
List of Maps .....	viii
List of tables .....	viii
List of Photographs .....	viii
List of Abbreviations.....	ix
Glossary.....	x
Summary .....	xi
<b>Chapter 1</b> .....	<b>1</b>
<b>1 Introduction to the study</b> .....	<b>1</b>
1.1 Research problem and question.....	1
1.2 Objectives of the Study .....	7
1.3 Scope and Limitation of Study .....	7
1.4 Organisation of chapters.....	7
<b>Chapter 2</b> .....	<b>11</b>
<b>2.1 Theoretical Framework</b> .....	<b>12</b>
2.1.1 Social Capital Theory .....	12
2.1.2 Social Identity Theory .....	18
<b>2.2 Conceptual Framework</b> .....	<b>23</b>
2.2.1 The Market: an Empirical Space .....	23
2.2.2 Insecurity .....	26
2.2.3 Uncertainty .....	27
2.2.4 Agency.....	29
2.2.5 Power relations .....	31
<b>2.3 Review of related literature on conflict in Jos and Women in Conflict: The current studies and the gap this study fills</b> .....	<b>32</b>
<b>2.4 Conclusion</b> .....	<b>39</b>
<b>Chapter 3</b> .....	<b>40</b>
<b>3.1 Methodological Approach</b> .....	<b>40</b>
<b>3.2 The Case Study</b> .....	<b>42</b>
3.2.1 Selection of Research Site and Informants.....	43
3.2.1.2 Selection of Informants .....	47

<b>3.3 Data Collection Methods.....</b>	<b>49</b>
3.3.1 Semi-Structured Interviews .....	51
3.3.2 Focus Group Discussions .....	53
3.3.3 Observation (Participant).....	56
3.3.4 Challenges encountered and how these were managed.....	57
<b>3.4 Data Analysis Process .....</b>	<b>58</b>
<b>3.5 Methodological Reflection and Researcher Reflexivity .....</b>	<b>61</b>
3.5.1 Researching in a conflict environment .....	61
3.5.2 Ethical considerations in doing my research .....	62
3.5.2 My field research experience.....	63
3.5.3 Building rapport to gain access .....	63
<b>Chapter 4.....</b>	<b>65</b>
<b>4.1 The Peoples of Nigeria .....</b>	<b>67</b>
4.1.1 Geography and Ethnic Groups .....	67
<b>4.2 Nigeria: Political, Social, and Identity Politics .....</b>	<b>73</b>
<b>4.3 General Overview of Conflicts in Nigeria: From Independence to Date .....</b>	<b>74</b>
<b>4.4 The Peoples of Plateau state .....</b>	<b>80</b>
4.4.1 The Geography and Composition of the Peoples of Plateau state.....	80
4.4.2 History, Conflict and Contestations in Jos (2001–2010).....	83
<b>4.5 Socio-Economic Composition of Jos .....</b>	<b>85</b>
<b>4.6 The Conflict in Plateau state .....</b>	<b>87</b>
4.6.1 The Root Causes of the Conflict Plateau state .....	88
4.6.2 Chronology of Violent Conflicts in Jos from 2001–2010 .....	94
<b>Chapter 5:.....</b>	<b>103</b>
<b>5.1 Markets in Jos and Markets under Study.....</b>	<b>103</b>
5.1.1 Markets in a Legal Context and Market Security.....	104
<b>5.2 History of Vegetable Production and Markets in Jos: Case Study Overview .....</b>	<b>106</b>
<b>5.3 Categorisation of Vegetable Markets .....</b>	<b>108</b>
5.3.1 Farin Gada Market.....	109
5.3.2 Kugiya Market.....	111
5.3.3 Tomato Market (located at Bauchi Ring Road/close to a popular bridge called Cele Bridge) .....	114
<b>5.4 Market Structure in Jos.....</b>	<b>116</b>
5.4.1 Structure of Market Associations .....	116
5.4.2. Socio-Economic Relations, Actors, Markets and Conflict.....	130
5.4.3 Centrality of Trust in the Marketplace .....	148
<b>5.5 Conclusion.....</b>	<b>151</b>
<b>Chapter 6.....</b>	<b>153</b>

<b>6.1 Market Women’s Profile in Jos: Categorisation by Language and Ethnicity, Education, and Marital Status .....</b>	<b>153</b>
6.1.1 Categorisation of Women.....	153
6.1.2 Language and Ethnicity:.....	157
6.1.3 Educational Level of Market Women .....	158
6.1.4 Marital Status .....	160
<b>6.2 Motivations for Informal Market and Vegetable Retailing.....</b>	<b>161</b>
6.2.1 Minimal Capital Requirement .....	161
6.2.2 Low Literacy Level .....	163
6.2.3 Unimportance of Formal Skill Acquisition .....	163
6.2.4 Domestic Influence.....	164
6.2.5 Need to Supplement Family Income .....	165
6.2.6 Flexibility of Work Hours .....	166
6.2.7 Role Change Due to Widowhood.....	167
6.2.8 Proximity between Home and Marketplace .....	168
<b>6.3 Women’s Responsibilities and Family life .....</b>	<b>169</b>
6.3.1 Gender Roles before the Conflict .....	170
6.3.2 Gender Roles after Conflict.....	174
<b>6.4 Conclusion.....</b>	<b>178</b>
<b>Chapter 7.....</b>	<b>179</b>
<b>7.1 Violent Conflicts and Socioeconomic Relations.....</b>	<b>179</b>
<b>7.2 Changes in Economic Relations .....</b>	<b>180</b>
7.2.1 Market Women’s Access to Goods for Trading.....	180
<b>7.3 Social Relations: Changes.....</b>	<b>189</b>
<b>7.4 Cooperation with Low Level of Trust .....</b>	<b>192</b>
<b>7.5 Changing Perceptions and Attitudes among Traders: An Analysis .....</b>	<b>195</b>
<b>7.6 Effects of Conflict on Market Women.....</b>	<b>198</b>
7.6.1 Market Women Who Were Not Displaced or Who Failed To Move.....	199
7.6.2 Displaced and Relocated Market Women .....	203
<b>7.7 Women’s Place in the Gendered Structure and Power Relations of Marketing .....</b>	<b>205</b>
7.7.1 The Changing Gendered Market Structure and Power Relations.....	205
<b>7.8 Conclusion.....</b>	<b>205</b>
<b>Chapter 8.....</b>	<b>207</b>
<b>8.1 Coping with Insecurity: The Response of Market Women .....</b>	<b>207</b>
<b>8.2 Physical Security Strategies Employed by Market Women during Conflicts .....</b>	<b>208</b>
8.2.1 Temporary Relocation or Withdrawal.....	209
8.2.2 Creation of New Markets .....	212
8.2.3 Changing Market Structure and Power Relations .....	220

8.2.4 Hawkers Change Trading Places.....	226
8.2.5 New Beginnings: Emergence of Women as <i>Dillali</i> and Wholesalers.....	227
8.2.6 Creation of Competition.....	229
<b>8.3 Diversification of Income-Generating Activities by Market Women.....</b>	<b>230</b>
8.3.1 Dependence on Social Networks.....	234
<b>8.4 Market Women as Economic Actors.....</b>	<b>238</b>
<b>8.5 The Roles of Government, NGOs and Religious Organisations in Conflict in Jos.....</b>	<b>239</b>
8.5.1 The Government’s Response to Conflicts in Relation to Women.....	239
8.5.2 Non-Governmental Organisations (NGOs)’ Support to Women.....	241
<b>8.6 Conclusion.....</b>	<b>244</b>
<b>Chapter 9.....</b>	<b>246</b>
<b>Summary of Findings.....</b>	<b>247</b>
References.....	264

## List of figures

Figure 5: Vegetable market channel in Jos.....	129
------------------------------------------------	-----

## List of Maps

Map 3: The study area showing Farin-gada and Tomato markets.....	46
Map 4.1: Map of Nigeria showing the 36 states.....	68
Map 4.2: Map of Plateau State showing local government areas.....	82

## List of tables

Table 3.1: Details of markets selected and composition of traders.....	44
Table 3.2: Details of traders selected.....	48
Table 3.3: Number of interviewees.....	53
Table 3.4: Example of codes.....	60
Table 5: Summary of trader’s roles and characteristics.....	130
Table 6.1: Approximate educational level of market women.....	159
Table 6.2: Marital status of market women.....	160

## List of Photographs

Photograph 5.1: Market women in Farin-gada market.....	109
--------------------------------------------------------	-----



Photograph 5.2: A caption showing traders in Kugiya market.....	113
Photograph 5.3: Market women in Kugiya market.....	113
Photograph 5.4 Overview of Tomato market .....	115
Photograph 5.5: Market woman in Tomato market.....	116
Photograph 8.1: Women selling more than one type of goods.....	234
Photograph 8.2: Woman during training.....	244

## **List of Abbreviations**

ADP .....	Agricultural Development Programme
AG.....	Action Group
ATR.....	African Traditional Religion
BIGSAS.....	Bayreuth International Graduate school of African Studies
CAN .....	Christian Association of Nigeria
CBD .....	Central Business District
ECWA .....	Evangelical Church Winning All
FCS .....	Fellowship of Christian Students
FGD .....	Focus Group Discussion
HRVIC .....	Human Rights Investigation Commission
JUTH .....	Jos University Teaching Hospital
LGA .....	Local Government Area
LURD .....	Liberia United for Reconciliation and Democracy
MSS .....	Muslim Students Society
NAPEP .....	National Poverty Eradication Programme
NCNC .....	National Council for Nigerian Citizens
NDLEA .....	National Drug Law Enforcement Agency
NGO .....	Non-Governmental Organisation
NPC .....	Northern People’s Congress
PIDAN .....	Plateau Indigenous Development Association of Nigeria

## Glossary

Adashe:.....	Savings
Dillali:.....	Middleman
Dillalia:.....	Middlewoman
Esusu:.....	Savings
Lambu:.....	Dry Season Farming
Masu-Gadi:.....	Watchmen
Sallah:.....	El-dir-Ftir/Ed-Malaud
Sarkin Kasuwa:.....	Chief of Market
Yan-Banga:.....	Vigilantes

## Summary

This thesis has examined the impact of conflict on social relations and its effects on women's lives, in the case of three vegetable markets in Jos. In specific terms, this thesis is concerned with the socio-economic relations between traders of diverse social identities in the vegetable markets in Jos, with particular reference to the women in these markets. The analysis has focused on socio-economic relations between traders before, during and after conflict. Of particular interest is how the conflict has impacted on market women, the implications for their lives, and finally, how the market women have responded to these changes. My research departs from other studies whose focus has been on the macro-level analysis of the conflict, in that it takes a deeper, careful look into how conflict has affected people (women)'s daily lives, and how they have coped with conflict. This study has revealed that the pre-conflict relationship between traders of different social identities has been affected but not totally severed. Despite these changes in relations, they have continued to coexist for the purpose of meeting their livelihood needs. While various changes in socio-economic relations, and high levels of insecurity and uncertainty have affected market women, they have not remained passive; instead they have shown resilience in finding ways of coping, by relocating and establishing new markets and by drawing on their social networks, such as family ties and associations, to continue making a living. I have argued here that the coping strategies employed by market women became further advantageous to them because they brought in a new social order; for example, by changing the gendered division of roles, giving women autonomy and affording them authority.

In terms of qualitative research, I have mainly relied on the methodologies of political ethnographic fieldwork to obtain the data that formed the backbone of the study. Observation, participant observation, interviews and focus group discussions were the main techniques of data collection. I also relied on secondary materials to give the history of the conflict and the establishment of markets.

In theoretical terms, the work primarily relies on the theories of social identity and social capital to analyse and interpret the data obtained from the field. Social identity theory has provided insights for the understanding of identities, how identities have evolved and are constructed. In (capturing and) analysing the role ethnic and religious identities play in informal markets, I have relied on the works of Tajfel (1972); Tajfel & Turner (1986); Trepte (2006); Bryan (2008); and Demmers (2012), amongst others. The core argument drawn from these scholars is that

when people of diverse identities relate, it does not always lead to conflict. Instead, individuals seek to identify with others to reduce uncertainty, and achieve a secure and positive sense of security through their participation. In a situation of conflict, however, there is a tendency for relations to be affected. In the case of Jos, for example, where religion and ethnicity have been used as sources of mobilisation in conflicts, there is a tendency that people of the same ethnic or religious backgrounds refrain from relating with others. I have relied on the works of Bourdieu (1986); Coleman (1988); Putnam et al. (1993); Woolcock (1998); Fukuyama (1995); Goodhand et al. (2000); and Sawyer (2005), all of whom stress the importance and centrality of social capital in understanding relations between people within a particular space, for insight into social capital theory. According to social capital theory, the relationship of people (traders) depends and is embedded in the various social networks and ties – based on trust, reciprocity and cooperation – that they have with their colleagues, that is, other traders in the marketplace. This simply means that social capital connects people from different groups and their relationships. Apart from, for example, connecting and building trust between traders, as posited by Goodhand et al. (2000) and Sawyer (2005), social capital is also used as a coping strategy by people in times of conflict, as they depend on their social networks to cope. In Jos vegetable markets, for example, the women traders have relied on their families, friends and ethnic or religious associations as a strategy to cope and continue in business, and survive.

The study found that there are various actors involved in Jos vegetable marketing; they include farmers, *dillali*, wholesalers, retailers, hawkers, customers, revenue collectors, and the market authorities. Of these, this study has taken as its particular focus only the intermediaries that is the *dillali* and wholesalers (who were pre-conflict, and still are mainly), Hausa Muslim men; and the retailers and hawkers, who are mainly Christian, indigenous women. It is these actors upon which the study has focused in an attempt to understand social relations in the Jos vegetable market; this is because they are the set of actors that coexist and relate in the marketplace. It is notable that the composition of traders in the vegetable market does also reflect the existing social identity dynamics in the city. Interestingly, the study discovered that the power relations that take place among traders in the process of relating are such that they do indeed influence one another, here for the purpose of making a profit, and for meeting livelihood needs, in line with Bourdieu's argument on power relations, where he points out that individual agents in the process of interaction influence one another to the benefit of all. What this means is that the market serves as a space that brings diverse groups who meet and interact, that is, "a site for the working out of social differences" (Sherman, 2011, p. 22).

The study has also explored and provided valuable insights into the vegetable marketing system in Jos. These insights include an understanding of the importance of market associations, particularly the role which they play in organising traders. There are rules and regulations contained in the associations' constitutions that guide the members in their everyday operations. These associations also play roles in settling disputes, ensuring the peaceful coexistence of traders, reducing conflicts in the marketing chain; also in price control, and the representation, security and survival of traders in the marketplace, particularly, in light of the ongoing situation of conflict in Jos, which has affected most parts of the city over a period of 10 years. The markets have both bigger and smaller associations, whose leaders collaborate to ensure order and the smooth running of the markets, with the involvement of all traders. The ability of the informal markets, that are labelled as unorganised, to be, in fact, *this* organised, either gives a new meaning to the term 'informal markets', or challenges that notion. This study has further showed that the leadership of the central market association has long been occupied by mainly Hausa Muslim men, in markets that they dominate. Thus, I argue, as well as that of the dominance of a particular ethnic and religious group, this brings the wider issue of patriarchy in public places to the fore, and the strategic agency used here by this group to dominate women in economic places. More recently, however, it should be noted that there have been efforts to involve more women in the leadership to ensure equal representation. This was not the situation in the past, but the ethnoreligious conflict has created a consciousness towards the inclusion of all traders (along the lines of ethnicity, religion, and gender), in order to show their unity in spite of the conflict. The study has also found that the conditions of markets in which traders spent their everyday lives were, and still are not, encouraging. The markets lack basic facilities like toilets, water, shop kiosks, roads, and shelter; also that, amongst other things, the traders endure long working hours with limited benefits.

The interactions that take place in the vegetable marketplace are divided into economic and social relations. The chapter's focus on economic relations showed that the relations and roles carried out by traders had been divided along gendered lines, which had been accepted by all traders (with men serving mainly as *dillali* and wholesalers, with women, who are the majority in the market, serving mainly as retailers and hawkers). Overall, this was found to indicate an interdependent or symbiotic relationship rather than a dominating relationship, which means that traders relied on one another despite their diversity for all traders to benefit. The relations, while also customary, were voluntary: traders could do business according to their own free will, meaning they could choose anyone at any point to relate with, and this is still the case now. Another point on these relations is that they were complementary; power relations were,

therefore, not felt to be competitive, as traders accepted and carried out their complementary roles, interacting with no feeling of domination. As a result, there was little, or no visible, friction in their relationship. Here I maintain, however, that there were, and are, some elements of exploitation and domination of the women retailers by the *dillali* and wholesalers, but that it largely was outside of the women's power to do anything about it; as such, they remained happy and contented with their position, because at least they could meet their needs, and sustain their families, which is of the utmost importance to them, certainly more important to them than mounting challenges to power relations.

Trading on credit is a distinct kind of cooperation that exists in trading relations, which is based on trust and reciprocity. This is because there are no written contracts to bind or explicitly state when debtors are to pay back creditors, despite which, there are few cases of those that have defaulted on payment. The concept of power relations is used to describe how traders influence one another through their interdependent and complementary roles, in the process of relating. Here, it is discussed how traders depend on one another to access and/or dispose of goods, and not by dominating or forcing others to do what they want. This is because both parties in any such transaction need each other to survive in vegetable trading.

Another pertinent relational pattern here is that of social relations, which this study argues are embedded in economic relations. This is because, apart from buying and selling, relations between traders also comprise of important conversations, like discussing of family issues, taking place; these bind traders together, and this in turn builds friendship, which further builds trust among them. In other words, the study shows explicitly how the market is more than a space for commerce; it also is a location where social relations thrive, and relationships are built. Social relations make feelings of friendship possible; this simply means that friendship is a necessary context for functioning markets (Storr, 2008). Social relations in the market are divided into two kinds here: everyday social relations and planned social relations. The first type take place on a daily basis, and include greetings, eating and drinking together, and so on. The second type here, that of planned relations, means those that are organised or mediated either by the market associations or individuals, including contributions, loans and assistance, and visits to other traders in times of need. Social relations built by traders of diverse identities have helped in bonding traders, maintaining their close ties, and the building of strong friendships and trust in the vegetable marketplace in Jos.

This study discovered that four categories of traders operate in the vegetable marketing system in Jos: these are retailers, hawkers, *dillalia* and wholesalers. Most of the women traders are to

be found at the lowest level in the marketing chain – in the roles of retailers and hawkers. The reasons for this is their lack of resources, and the fact that, as a group, they got into vegetable trading later than their male counterparts. As a result, they could not break the niche already carved out for themselves by the Hausa men; this is what Guyer calls niched<sup>1</sup> commercial systems (Guyer, 1997). However, the conflict in Jos, which affected trading relations, also displaced and led to the forceful relocation of many market women. Ultimately this also led to their emergence as *dillalia* and wholesalers, a position formally occupied by men.

This study also shows that most of the women in vegetable trading were indigenous to the Plateau State, largely because of language (they speak Hausa) and their knowledge of the environment. Another reason for indigenous women's domination of the vegetable retail trade is that of their poverty, as, due to the possibility of trading on credit, it is possible to start vegetable trading with very little capital. There are also some women from neighbouring states involved in Jos vegetable trading, due to their relative proximity, hence their similar culture and language.

This study shows that the roles of women before the conflict were not just to take care of their homes, children or care for the sick and the aged. Apart from those stipulated roles of caregiving, they also played important roles in supporting their husbands in generating income to meet the needs of the family, as (for reasons articulated in the study) it was increasingly no longer possible for men alone to provide for the family. Most men were thus supported by their wives, who provided money for food, shelter and paying for children's school fees. The conflict situation further exacerbated the circumstances that led to these changes, as the economic situation became increasingly difficult, such that the income brought home by men was hardly enough to meet the needs of the family. Women came to play multiple roles, at once keeping the home and taking care of the children alongside supporting their husbands with financial resources.

This role of sharing financial responsibility has given married women a voice in the home, such that they now sometimes influence decision making.

Also, quite a number of the women interviewed stated that they have faced an increase in their financial responsibilities because the conflict in Jos led to the death or incapacitation of their

---

<sup>1</sup> A 'niche' can be defined as a situation where a particular person or group specialises in selling a particular commodity, or in one form of trade or trading position. For example, the position of *dillali* and wholesaler has been a domain of Hausa men until recently.

husbands, meaning that, of necessity, they have now taken up the breadwinner's responsibility of providing for, and protecting the family.

Some of the women in this study who shared their experience of sharing the expenses of the home with their husbands also said that the conflict had left them with more responsibility than they had anticipated, and that this had been very difficult and challenging. I have argued here that in spite of all these pressures, these women have shown strength and resilience by ensuring that they continued to find ways of providing for the family.

What women have done here shows them taking a plurality of roles, meaning women are taking at least double roles, as the providers *and* caregivers of their families. The same problem has faced women in other African societies that have experienced conflict. For example, Igbo women in Eastern Nigeria during the Biafran war were equally affected; also women in Sierra Leone, Liberia, and Congo, amongst other places. The interesting thing here is that these women did not remain passive. Instead, they were resilient in findings ways and means of survival.

This study shows that the conflict in Jos has also affected and reconfigured the dynamics of trading relations between traders in the market divided here into the two kinds, of economic and social relations. Of these two, according to this study's findings, economic relations were the most impacted by the conflict. The change in these relations was primarily linked to difficulties traders – especially the male traders – faced, which were sometimes due to the scarcity of goods, and the resulting price rises, or the behaviour of those traders who defaulted on payments. Pre-conflict, the interaction or relationship between traders in the market was interdependent and symbiotic in nature, relying heavily on transactions on credit; however, with the persistence of conflict, the men (*dillali* and wholesalers) were increasingly reluctant to give goods or money on credit like they used to.

This study notes that for the men (*dillali* and wholesalers) to overcome these challenges, in line with Evers' 'strategies for coping' (Evers, 1994), they took the following measures, ensuring goods were either sold on a cash-and-carry basis, or requiring that retailers make a deposit payment of at least 70% before goods were released to them; also by relying on those retailers or hawkers with whom they had established a strong personal relationship. Here 'Strong relationship' means a close relationship, to the extent of knowing them beyond the marketplace (and, crucially, knowing where their homes were, so they could easily track them down there, in a situation of their defaulting on payment – so, for a combination of interpersonal and pragmatic reasons). This shows how relationships between traders are embedded in their various social networks and social ties, also by trust, cooperation and reciprocity with their



colleagues. Thus, even though the conflict wrought changes in trading relations, *dillali* and wholesalers continued to extend goods on credit to the retailers with whom they had strong ties. The relations between such traders continued to work because they were governed by morality and norms of reciprocity and trust that have been established over a long period. The fact that traders (*dillali* and wholesalers) did at least continue to do business with retailers they knew quite well also ensured that they were not seen as bad people with no moral values.

Change also occurred in the category of social relations. This study shows that the situation of conflict in Jos has weakened social relations, and has led to feelings of fear and reduced trust among traders of different collective identities in the marketplace, for example, many traders told me that they could not visit one another anymore at home because of the levels of insecurity involved in entering different neighbourhoods due to the division of the city along religious lines. Therefore, only Christians could visit Christians, and the same held true for Muslims. Thus, the traders' dependence on one another, or reliance on one other's social networks to look after each other's goods, for instance, had been reduced, meaning that social capital had also been reduced between traders to some extent. Thus, the assertion of social capital theory that violent conflict affects social relations is applicable here. Overall, the general situation, as described above, was that changes affecting both economic and social relations had occurred as a result of the conflict. However, despite these changes, traders continued relating because of their common need to make a livelihood.

The findings of this study show changes that occurred in economic relations affected women retailers most of all because most of them depended on *dillali* and wholesalers to access goods, including on credit. This meant that the livelihoods of these women were (and are) shaped by, and dependent on the outcome of their interactions. As it became more and more difficult for them to access goods, or they had to pay more for access, of necessity, the women sought solutions; ways to continue in business and meet their daily needs. Some of these women told me that they had had to fall back on their social capital, in the form of social networks and social ties (family, friends, saving groups, colleagues) to access resources to buy goods, as a strategy to cope with changes in economic relations. Others pooled their resources together, which enabled them buy goods and then distribute them among themselves, for retail, to generate income. Other effects of the conflict on women traders included those of low levels of patronage and income; the loss of customers, the high prices of goods; the destruction, spoilage and theft of goods; and the challenges involved in changing the site and/or the manner of their business.

The conflict displaced or caused a forceful relocation of many market women from their customary trading sites, due to the high insecurity of some marketplaces and the destruction of others. Despite this displacement or relocation, women did not stop trading, or avoid relating with traders in their former markets, most particularly those with whom they had strong ties, instead continuing to maintain these relationships. It also pushed market women into looking for alternative ways and strategies to cope. It was necessary for them to explore ways of sustaining and continuing their business in order to meet their family needs, in what Lubkemann describes as the “social condition of war”<sup>2</sup>. The point here is that war or conflict does not stop or suspend social process; instead, people strategically continue to pursue their lives under changing circumstances. Likewise, the market women had to continue their lives of trading by employing different strategies, in spite of the conflict.

This study as has been shown in Chapter Seven, the violent conflict in Jos greatly affected market women as the changes in economic relations and the upsurge of insecurity caused their displacement and forceful relocation. Equally important, as pointed out in Chapters Seven and Eight, were the factor of the loss of lives; the destruction, spoilage and theft of goods; their loss of customers, and low levels of patronage; low-income generation, displacement, and the high prices of goods, amongst others. The interesting thing here is that the market women did not remain passive in the face of these effects. The women’s strategies have been divided into two kinds, for the purposes of this study: livelihood strategies, in response to the changes that occurred in economic relations; and physical security strategies. As before, one strategy collectively employed by women with limited resources was to pool their resources together to enable them access goods. Other women used their social networks, like their families, to access resources to purchase goods to maintain their businesses and help others. The strategies they employed here were also for collective benefit, and not just for their own individual good, to meet their own immediate needs. This shows how women were forced to use their social capital, in the form of social networks and social ties, as coping strategies to meet their livelihood needs and maintain their business. The dependence on networks by women shows the volume of social capital they possessed, and which was deployed to effectively mobilise the collective in order to cope with difficult situations. The notion of social capital as coping strategy, as described by Goodhand et al., (2000) and Sawyer, (2005) is applicable here, because as shown in this thesis, the market women relied on their social networks as coping strategies, both during and after the conflicts in Jos.

---

<sup>2</sup> Details in the next point.

These actions by the women also changed their level of cooperation, and they cooperated among themselves, more than with the men, thereby carving a niche for themselves. These transformative actions also elevated a number of the women to the position of *dillali* and wholesalers, that is, to higher-up positions in the vegetable marketing chain. The elevation of some women to these positions changed the gendered division of roles in Jos vegetable trading. It also restructured authority, or power relations in vegetable marketing because of their inclusion in the marketing chain, beyond final retail, which had not been the situation before the conflict. Furthermore, the newly-elevated position of women, that is, their participation at a higher level, has reduced the economic dominance of the Hausa middlemen, thereby re-gendering the dynamics of the vegetable market chain. These strategies employed by the women that led to the elevation of some women did not go unchallenged, and there are already signs of competition brewing, which will perhaps deserve further study.

Those market women who were displaced or had to relocate did not remain passive and accept situations of victimhood; they rather employed various strategies to cope with insecurity, and to continue in business. They either used available spaces in secure environments, moved to secure, already-existing markets, or created new markets. These strategies became advantageous to the market women because they led to the creation of spaces of authority, which gave them the power to make decisions and the opportunity to develop their networks. For example, in Tomato and Kugiya markets, women can act as *dillali* and wholesalers because they now have space that they control, with no one dictating or deciding for them.

The creation of new markets in Jos is not a phenomenon peculiar to those founded by women vegetable traders, such as the Tomato and Kugiya markets; other traders, of other goods have also created new markets as a strategy to cope with insecurity. But concerning the new vegetable markets, apart from the women now having their own sphere of influence, this study argues, such markets also opened up opportunities for yet other women to start trading, while others were elevated to a higher position in vegetable marketing. The inclusion of women in the male-dominated structure is another newly obtainable phenomenon, as a result of these changes. Even though the women face continue to face challenges such as competition, and limited space in which to do business; the high prices of goods; their loss of customers, and losses of goods, and feelings of marginalisation; despite these challenges, the present situation in the vegetable trading system in Jos has been redefined by the elevation of women to the position of *dillali* and wholesalers.

In addition to these coping strategies, and the attendant changes in relations, the market women in the three markets studied here had also had to employ other strategies to generate more income, either to support their husbands' income, or to cater solely for the family especially, those taking up new roles as breadwinners. This situation has overburdened such women, and to survive, many of them had to engage the services of their children to trade alongside with them. The involvement of children in trading is not a new phenomenon; however, the conflict situation and related difficulty in generating income increased the number of women engaging their children in trading. Children, and familial relations, thus served here as a form of social capital to help in generating income for the well-being of their families and businesses. Selling at home, and trading in more than one type of commodity has also increased as a way of meeting livelihood needs. Some women also went back to farming, both to provide food for their families, and to sell crops for income, which was not the situation before the conflict. This means that such women had access to land, and did so because of the situation in which they found themselves.

The market women in this study also revived or relied on already-existing social networks that helped them in maintaining their businesses, and also in supporting their domestic responsibilities. Market women relied on rotating credit schemes to which they made daily, weekly or monthly contributions. From these contributions, they were able to receive large sums of money in return. These resources were normally used to access more goods for their supplies; for meeting family needs, especially paying school fees, and sometimes for buying a piece of land. Many women borrowed money or food from their relatives or friends, and several women changed their line of business, all to generate more income for their survival and continuation in business.

As in Chapter Eight, several market women discussed the role non-governmental organisations (NGOs) have played, both in training them to acquire skills like tailoring, knitting, hairdressing, and sewing, and via assistance with soft loans; these may also be considered forms of social capital, that have supported them. This support from NGOs has empowered several women, I argue, and is sustainable because they can now also rely on these skills alongside trading, to generate more income. For women who lost everything during the conflict, the soft loans provided by NGOs have enabled them to start all over again. Access to these loans has reduced the burden on these women, offering them the resources they were looking for to start a business all over again, as well as giving them some independence and empowerment so that they do not have to depend on *dillali*, *dillalia* and wholesalers to access goods.

This research has contributed in two folds; contextually and conceptually. Firstly, I will posit that they offer us insights into our understanding of how groups and individuals respond to collective violence, within the particular context which the thesis has focused on. In other words, having studied vegetable markets in Jos, Nigeria, the thesis makes a specific contextual contribution. This relates to the point that the other studies carried out on the conflict in Jos to date have explored the structural dynamics of the conflict. By closely focusing on the experiences of people or groups affected by violent conflicts such as women and displaced persons, as well as what they did to cope and survive in unstable environments.

I would also suggest that the arguments emerging from this study contribute to debates on the role and impact of women during episodes of violent conflict. Scholarly studies of the role of women in conflicts in Africa have shown that women emerge as victims, as well as political agents; sometimes active in perpetrating violence, while in other cases critical actors in the pursuance of peace. I argue that, through their efforts, in response to these effects of conflict, the market women became economic actors on a scale previously unknown within their specific socio-economic context, all of which provides a new perspective on the roles women play in conflict situations, as shown above.

This research has also contributed to the understanding of the relations between a number of actors from different social identity groups, and how they have interacted peacefully despite their different identities.

This study has equally provided an understanding of the dynamics of relationships among people and groups in a post-conflict environment. Furthermore, the insights drawn from these dynamics also contribute to the wider debates on post-conflict relations. The study also contributes to research on how market dynamics are specifically impacted by conflict. The study also contributes methodologically, as an example of a study that has drawn insight from studying local dynamics via a grounded theory approach.

Further research needs to be carried out in order to understand the ongoing growth of these newly-created markets, and how they are faring with the return of relative peace to the city of Jos. The market women who have emerged as *dillali* and wholesalers need further exploration, if we are to understand how this new development may change the market dynamics in the long term. Such future research should also usefully inquire into whether any competition exists because of the emergence of this group. Further study is also imperative to understand what is now happening to the socio-economic relations that have been affected by the conflict, and to

understand if trust has been rebuilt. There have subsequently been Boko-Haram attacks on Jos markets, thus there is a need to examine if (and if so, how) this dynamic is different, and how traders are now coping and ensuring security in the marketplace in the face of this new threat.

## **Chapter 1**

### **1 Introduction to the study**

#### 1.1 Research problem and question

Nigeria is a highly complex pluralistic, multi-lingual, multi-cultural and multi-religious polity, with a diversity of ethnic groups (Osaretim, 2013, p. 349). This social dynamic plays out in the way the country is divided along lines of religion, language, culture, ethnicity and regional identity (Osaghae & Suberu, 2005, p. 4). Since independence, these identity lines have been used in Nigeria as tools of mobilisation that have deeply divided the country. Over the years, the country has faced a series of violent conflicts which have caused extensive human casualties and the destruction of property. Competition between different identity groups, particularly religious and ethnic groups is deeply rooted in Nigerian history, and is the main factor responsible for these violent conflicts (Best & Rakodi, 2011), including that which is studied in this thesis. Contemporary rivalries between identity groups in Nigeria can be traced back to the colonial period, when the colonial government politicised religion and ethnicity by instituting a divide and rule policy. Writing in 1958, James Coleman argued that the basic attitude of the colonial government towards the concepts of self-government, patriotism, nationality, and nation (Coleman, 1958, p. 194), in relation to Nigeria, could be summed up as follows: (1) the idea of a Nigerian nation was inconceivable, and the government was determined to oppose its development; (2) national self-government was a concept applicable only to self-contained and mutually independent Native states; (3) true patriotism and nationalism were sentiments that must be directed to those “natural” units; and (4) the question of ultimate control of the superstructure binding these separate states together into a modern political unit was then outside the realm of permissible discussion. (Coleman, 1958, p. 195). Thus in order to access political power, ethnic groups subsequently formed political parties along identity lines, which created scenarios of mutual suspicion and inter-ethnic tensions. The late 1970s ushered in another era, one in which religion became equally as destabilising as ethnicity, as proponents of Christianity and Islam each worked to unseat the rival religion, to impose their values, and to control the state (Falola, 1998).

It is therefore understandable that most violent conflicts in Nigeria have assumed ethnic and religious dimensions. The various eruptions are related to claims and contestations over the determining of who is to be included in, or excluded from, decision-making, opportunities and

/ or resources in particular situations (Alubo, 2006) on an identitarian basis. This argument is supported by Akinwumi, when he points out that conflicts in Nigeria result from the manipulation of ethnic and religious identities by the political class for individual or group interests (Akinwunmi, 2004), meaning that most violent conflicts have revolved around the politics of identity.

Clearly, therefore, people are easily mobilised to protect their religious and ethnic identities. Religion, used as a mobilising force, has also often been manipulated to suit ethnic political aspirations (Sha, 2005). This explains why the term “ethnoreligious” is often used in Nigeria to mobilise people to defend their interests in situations of conflict. The two poles of ethnicity and religion, where group interest converge, are inseparable in conflicts in Nigeria. Religion and ethnicity have therefore overshadowed other causes of conflict. This toxic dynamic has been used for both political and economic purposes, and particularly in relation to arms proliferation. Suberu further captures this point as follows:

The general socio-psychological struggle to secure, assert, affirm, enhance and promote ethnic (or other) group worth, identity or integrity (and) the competition among ethnic groups or more accurately among group elites for scarce material rewards or resources. (Suberu, 1999, p. 4).

These conflicts have increasingly challenged the Nigerian state’s capacity to provide and maintain peace and security for its citizens. This is because “identities have continually been formed along these lines of thinking, and have been the source of mutual suspicion and the resurgence of overt conflicts that have been witnessed of recent” (Sha, 2005, p. 5).

(Osaghae & Suberu, 2005) stated, as a result of these conflicts, Nigeria is usually characterised as a divided state in which major political issues are vigorously and or violently contested along the lines of the complex ethnic, religious, and regional divisions in the country. (p. 4).

By virtue of its complex web of politically salient identities and history of chronic and seemingly intractable conflicts and instability, Nigeria can be rightly described as one of the most divided states in Africa. The high point of this crisis seems to have been the civil war in 1967, which ensued shortly after independence in 1960 ( Osaghae & Suberu, 2005). Of recent years, with Nigeria’s return to civilian rule in 1999 there has been a rapid increase of conflicts



in the country, with Jos, located in central Nigeria – the case studied in this thesis – being one of the cities that has experienced collective violence along ethnic and religious lines.

Jos, the capital of Plateau State, is a cosmopolitan city with residents drawn from different parts of the country. As a major centre of tin mining during British colonial rule, Jos attracted a huge flow of labour migrants from other parts of Nigeria. As the city continued to grow in the decades after independence in 1960, tensions developed between autochthonous groups referred to in the literature as “indigenes” and some of the migrant groups generally represented in the literature as “settlers”. These tensions culminated in violent conflicts. The first of these collective violent conflicts erupted in September 2001, and further episodes took place in 2004, 2008 and 2010. This continuous recurrence of violence in the city perhaps explains why some scholars have linked the violence in Jos to the Nigerian indigene versus settler crisis. This is a conflict typology that can be used to describe several conflict theatres across the country, with Jos as one of the most volatile theatres.

The violent conflicts in Jos have affected social, economic and political relations between various actors and groups in the city. The changes they have effected have had tremendous impacts on the daily lives and interactions of ordinary people within the city. Some of these changes are obvious in the settlement patterns and social group relations in Jos. Displacement, polarisation, insecurity and uncertainty now characterise the conflict-ridden city. The conflict has also resulted in the destruction of property, including some of the city’s most viable economic centres like the Jos Main Market and the Bukuru Market. The people most affected by this are those of the less privileged, poorer communities of the city, of all ethnicities and religions, and perhaps it is for this reason that, to date, no research has been conducted in order to understand just how their lives and relationships have been affected, how the conflict has shaped their experiences and actions, or how they cope with these conflicts. In order to redress this omission, this study is therefore focused on examining how the relationships, experiences, and livelihoods of one such group in Jos, that of market women, have been affected by the conflicts, and what coping mechanisms they may have developed. The marketplace has been chosen as the case study because it is the place where people, especially women, from different social identity groups (both ethnic and religious) must interact and negotiate to make a living. The focus is on women, since as pointed out by Lemmon, women are most often the main survivors, left to support their families when their male relatives are killed or get injured in battle. Consequently, women’s economic activity is critical for rebuilding economies after

violent conflicts (Lemmon, 2012). Although women are not the *only* survivors in the context of Jos, they have played a vital role in providing for their families, which role has been made ever more difficult for them by successive conflicts.

The marketplace in this study is a place where societal processes take place between diverse groups on a daily basis. It is a place where people from different identity groups (religious, ethnic and gender) meet for both economic and also social reasons. It will be used here as a lens, or microcosm through which to understand the wider society. The people who converge on the market have different interests, e.g. economic, commercial, religious and social, and these relations reflect the structure of the society. Markets are central to the economic growth of most countries, especially developing countries, and so it is important to understand how markets fare in conflict situations because it is mostly through informal markets that most citizens, especially women, get their source of livelihood.

Though several studies have been carried out on the conflict in Jos, the focus has tended to be on general issues related to the causes, history and parties involved in the conflict. They have generally been limited to the macro-level, mostly paying attention to understanding the dynamics and causes of the conflict in Jos: its history, people's perceptions of the conflict, the parties involved; the strategies, attempts and efforts made to resolve the conflict, and its consequences (see Danfulani & Fwatshak, 2002; Adetula, 2005; Alubo, 2006; Best, 2007, 2008; Gwamna, 2010; Ostien, 2009; PIDAN, 2010). While these studies are important in highlighting and discussing the Jos conflict as a case study of a larger Nigerian problem, this study focuses on the micro-dynamics of markets, thus contributing to our understanding of how local actors contend with, and respond to, outbreaks of collective violence.

Few studies have paid attention to the impact of conflict on markets and the social and economic relationships of market people (traders) in the Jos conflict situation. Cohen and Guyer have looked into the relationship between markets and communities, particularly in the south and western parts of Nigeria, while Meagher has studied markets in the eastern part of Nigeria, focusing on the networks of markets. Other studies (including Blench & Dendo, 2003; Porter, Lyon, Adamu, Obafemi, & Blench, 2005; Higazi, 2011; Best & Hoomlong, 2011; Fwatshak, 2011) have discussed markets in the Plateau State and the northern parts of Nigeria during conflict situations but only in passing. Mang (2012) is the exception, with his focus on the relationship between indigenous ethnic groups and Hausa middlemen traders within the meat market in Jos. Mang's particular focus is on the meat sellers' economic relations after conflict

in Jos. The lack of studies that focus on the impact of conflict on social relations, informal markets and on women in particular (who are the majority population in the economic spaces of markets) in the particular context of a conflict and post-conflict society still constitutes a significant gap in the literature, to which this study aims to contribute. The vegetable marketplace has thus been chosen as the case study here because it reflects the diversity (religion, ethnicity and gender) of the city, as well as being the space where most women in the informal markets in Jos are found doing business. The vegetable market is also important because, according to the level of participation, it is one of the major sites of economic activity in the city. There, the relationships of traders cut across religious and ethnic groups, between, for instance, Hausa Muslim traders and mainly Christian women of various ethnicities, especially the indigenous. It is the only space where people for some time continue to relate across identity lines, despite the conflict.

This research therefore attempts to study the insecurity, socioeconomic uncertainty and changing relations created by incessant episodes of violent conflicts in Jos, central Nigeria, as these manifest in the marketplace. It seeks to examine patterns of relationship among traders, i.e. commodity chains the integrated social system that connects traders (Bestor, 2004). The patterns of social relationships studied here help us to understand what the relations were like before, and if they have changed after conflicts. Of particular interest to me is the ways in which commodity chains or networks composing of both Christians and Muslims interact, because it is through these relations that women traders can generate income.

This study provides a perspective from the micro-level on how conflict has impacted social and economic relations, the everyday lives and activities of people, especially women, and their survival in situations of insecurity and uncertainty caused by violent eruptions. The lives of traders will be the lens through which I will examine how the conflict is affecting social relations in the everyday lives of women, and their reactions to conflict at the micro-level. The choice to focus on women, their lives and livelihoods, within the market context has also / mainly been made because women constitute about 50 per cent of those engaged in the informal market sector both in developing countries in general and in Nigeria in particular (Chen, 2001), where they depend largely on the informal markets to make a living. Yet even though women are obviously the majority in most markets in Jos, hardly any study has been carried out on market women in the Jos conflict. I believe the focus on women in this research will thus bring a new perspective to studies of the conflict in Jos, helping us to understand their conflict and

post-conflict experiences. At the early stage of the conflicts in Jos, in 2001, each time violence erupted, traders, especially women ran away, but they always returned to the markets when calm was restored. In recent times, however, most women traders have not returned to their former markets post-conflict, which must severely affect their sources of income. Overall, this is an indication that the conflict may have changed the dynamics of socio-economic relations among traders, that is, between Hausa Muslim middlemen and Christian market women. Additionally, it has also affected the strategies that market women have previously used to cope with insecurity in the Jos metropolis.

The main question of this research is to understand to what extent successive episodes of violent conflicts have affected socio-economic relations in market centres in Jos, Nigeria. The research is particularly interested in examining the impacts of conflict on socio-economic relations amongst traders, comprising *dillali*/middlemen/wholesalers and retailers/market women. If any changes *have* occurred in such relations, this research is concerned to study the implication of these changes on the lives and livelihoods of market women and their strategies for coping with changing relations and insecurity within three market centres in Jos metropolis.

To answer this overarching question, the research will seek to answer the following sub-questions:

- Who are the major actors in the marketplace?
- How have they interacted before the conflict?
- Have the patterns of interaction changed, if so, how?
- What are the implications of changing relations on market women's lives and livelihoods?
- Which strategies do market women devise to cope with changes caused by conflict-triggered insecurity and changing socio-economic relations in Jos?

In addressing this set of questions, the study provides a perspective from the micro-level on how conflict has impacted the social and economic relations, everyday activities and lives of people, especially women, and their survival in situations of insecurity and uncertainty caused by the conflict. As above, the lives of traders will be the lens through which I will examine how the conflict is affecting social relations in the everyday lives of women, and their reaction to conflict at the micro-level.

## 1.2 Objectives of the Study

The violence in Jos has clearly had severe effects on the citizens of the city and has resulted in the loss of lives, extreme deprivation, displacement, destruction of property, and infrastructure. The general objective of this study is to understand how violent conflicts has affected the pattern of socio-economic relations between traders in markets in the Jos metropolitan area, and how their daily lives are changing as compared to the period before violent conflicts in Jos. The traders in the context of this research comprise Hausa Muslim middlemen/wholesalers and (mainly Christian) market women/retailers of various ethnicities, interacting in markets in Jos metropolis.

The specific objectives of this research are:

- To examine socio-economic relations between traders – wholesalers and middlemen and retailers, market women.
- To describe, from the traders' perspectives, the conflict-driven changes in the patterns of socio-economic relations in the market.
- To examine the implications of the changes on the lives and livelihoods of market women.
- To understand the strategies adopted by market women to cope with insecurity and changing relations.

## 1.3 Scope and Limitation of Study

The scope of this research is limited to the activities of traders in three vegetable markets in the Jos metropolis. The Jos metropolis comprises the Jos North and Jos South local government areas. The reason for choosing these areas is because of their exposure to violent conflicts for over a decade. The time frame of this study is from 2001–2010 when the conflict was active.

## 1.4 Organisation of chapters

Chapter One, which is the introductory chapter, gives a general background to the study by discussing the questions, objectives, scope and limitations, relevance and contribution of the study.

Chapter Two explores the theoretical frame of the study, beginning with social capital theory, which is used to understand the interrelations among actors in the market space, with a specific interest in the concepts of trust that figure in socio-economic behaviour, especially in changing environments caused by identity conflicts and the networks that support these relations. It

further uses this theory to understand the coping strategies and responses of women to changes that have occurred; that is, their means of coping with insecurity and changing relations among networks in the marketplace caused by the conflict. Social identity theory is also employed here, in order to understand the extent to which identity plays a role in changing relations among traders of different identities during conflict. The second part of this chapter constitutes the analytical framework used in this study, comprising the two different approaches taken. It also looks into the concepts of marketplace, insecurity, uncertainty and agency. The third part of this chapter reviews some of the literature on the conflict in Jos. It looks at different debates on the study of markets in Nigeria, reviews the literature on various debates on women in conflict in Africa and considers the arguments that women are no longer only victims but actors in times of conflict. Although this study focuses at a micro-level, it draws on macro-level studies of women in Africa to situate its arguments within the larger conflict debate. In order to further situate the study as regards the market women who are the main focus of this thesis, a detailed literature review of market women in Africa, especially West Africa and Nigeria, was also undertaken.

Chapter Three is the methodology chapter, where I start by showing that ethnographic method was used to understand the informal market. Specifically, that of political ethnography. This enabled me to immerse myself, to interact and understand how various actors interact, and to observe their peculiarities. Semi-structured interviews, focus group discussions and observations were the methods employed here. To choose my informants, I used two sampling techniques: purposive and snowball sampling. The computer software Atlas.ti was used to enable me to process my data. The analysis of data was descriptive, based on the data derived from various sources like interviews, focus group discussions, observation, field notes, secondary documents and key concepts. Finally, I showed how I went about my field research within a conflict environment in order to build trust and access my informants.

Chapter Four gives the background to the case study. It starts by giving a general overview history of conflict and violence in Nigeria and specifically in Plateau State by focusing on cases of identitarian conflict and relationships in the local context. It further discusses the impact of the conflict on the society in Jos, and the current situation.

Chapter Five starts with a discussion of the structure of the three vegetable markets: the Farin-gada, Kugiya, and Tomato markets, by describing the various actors – *dillali* (middlemen), wholesalers, retailers and hawkers – their interactions and relations to their work, and using

social capital theory to explain the importance of trust and network in relating. The activities of associations and their roles in the marketplace are also discussed. This chapter shows women's role in the marketing structure as final distributors of goods. It further presents a trajectory or history of socio-economic relations among traders of different identities before the conflict; the role identity plays in the market; the traders' perception of one another, as well as their attitudes and behaviours towards one another before the violent conflicts in Jos. The main findings are that there is cordiality and interdependence among traders despite their different identities. Focusing on the concept of trust to explain the importance of trust in marketing relations also shows that the mutual self-perception amongst traders is that of oneness, and there is a lot of trust among these traders, despite their different identities.

Chapter Six introduces and contextualises the lives of market women in the informal economy by detailing their collective profile, in terms of language, ethnicity, educational level and marital status, and exploring the reasons for their choice to operate within the informal economy as well as their preference for vegetable marketing. The chapter also examines the importance of their trading to the families of the women. It discusses the impact of violent conflict on the traditional roles of women, showing the changes that have occurred as women have taken on new roles in the family, as family heads and active supporters, becoming important actors in providing basic needs like food, clothing, school fees, etc.

Chapter Seven critically discusses how socio-economic relations have been transformed or transfigured by conflict. Here I argue that the violent conflict has destroyed trust among traders in Jos to a large extent. There are some exceptions, because there is still cooperation, but with low levels of trust. Some of the traders argued that these changing relations are not a result of issues of identity exacerbated by conflict; rather, they are attempts by *dillali* (middlemen) and wholesalers to minimise risk, the "trader's dilemma". I will argue that the changes in relations that have occurred have major implications for the lives of market women because most of their livelihoods depend largely on these economic relations in order to thrive, as shown in the marketing structure. Women have been forced to diversify their livelihoods, and they have done so through engaging their social networks, by farming amongst others. The finding is that, extra to their dependence on daily sales, women have also relied on their social capital, in the form of their social networks and social ties, both contributing to and / or depending on their families and friends to help them survive and provide for their families. Women participate in *adashe*<sup>3</sup>

---

<sup>3</sup> *Adashe* means savings in the Hausa language.

groups (rotating saving schemes) by belonging to more than one, depending on their needs and level of income. In order to cope, they have also employed their children and relatives in retailing goods. This chapter further discusses the role conflict has played in changing relations and the perception and attitudes of women towards other, male traders. I conclude that in spite of these changes there is still relative trust among traders, especially for those women who remained in the market space despite conflicts.

Chapter Eight presents market women's lives and livelihoods under changing circumstances. It further analyses market women's strategies or responses to cope with insecurity and changing economic relations in the marketplace. I argue that conflict has created a high level of insecurity and destroyed socio-economic relations; however, market women have employed ways to cope with these changes and continue with their lives despite these changes. Because of the high level of insecurity in some neighbourhood markets, at times market women have either created new markets or relocated to old existing markets in neighbourhoods where they feel more secure as a way of ensuring their safety. Such movement or displacement has opened up unexpected opportunities, and a space of control and authority to women, independent of Hausa Muslim men; several women have become *dillali* (middle women) and wholesalers. It also reduced men's monopoly as *dillali* (middlemen) and wholesalers and put several women in a relative position of power and competition, giving women some form of agency. I further argue that the new markets have created opportunities for new women to become traders and meet their livelihood needs, because of the proximity of the new markets to their homes. The actions or strategies employed have their challenges; on the whole, however, market women feel more secure, happy and independent because of these changing power relations and the reduction of the monopoly of the Hausa middlemen. I conclude this chapter by arguing that women who are always perceived as victims in times of conflict or changing situations have in fact employed strategies that have both empowered them economically and given them some form of agency, albeit very little, which has enabled them to negotiate and act.

Chapter Nine concludes the study and shows the summary of findings, their implications and outlines areas for further study.



## Chapter 2

### Theoretical and Conceptual Framework

#### Introduction

The theoretical framework of this study has three main parts. The first part focuses on the theoretical approach taken, which combines the social capital and social identity theories. The second part presents the conceptual framework within which this research is contextualised, and the third part presents the review of related literature. The theoretical frame of reference for this study was derived via the use of grounded theory (GTM), which, according to Glaser & Strauss (1967), is “discovery of theory” (see Chapter 3, Research Methodology). The reason for taking this approach was in recognition of the need to avoid imposing theory on the data collected in answering the research questions. I preferred, rather, to pursue a way of arriving at theory suited to its supposed uses (Glaser & Strauss, 1967). GTM means that the theory and concepts that emerged from the field data then help to inform the theoretical perspective that will be most suitable for the study, rather than forcing the data to fit a pre-chosen theory. The theories that arose or suggested themselves from the data in this study are, perhaps inevitably, drawn from different disciplines. This is because violent conflict is a complex social phenomenon that it can only be understood and explained from a multi-disciplinary approach (Demmers, 2012). Here, in approaching the conflict, many other aspects than just the causes of conflict have been discussed. As a result, it has been found necessary and appropriate to refer to theories drawn from other disciplines for help in explaining the phenomena under study. As above, the main approach undertaken in this study has been a combination of social capital and social identity theories, as these have found to be most suitable for explaining the data obtained from the fieldwork here, and answering the research questions. In particular, they have been found useful in explaining the impact of violent conflict on social relations and actions, as they deal with the impact of conflict and the role identity plays in such relations. Here specifically, these theories have been brought to bear on socioeconomic relations in the Jos marketplaces, as vital to understanding how the conflict is impacting them.

## **2.1 Theoretical Framework**

### **2.1.1 Social Capital Theory**

Social relations and networks (economic or social) are a form of capital because time and resources are invested in them with the expectation that everyone involved will benefit. To date, most debates on social capital have focused on development and civil society, with nothing much on social capital in times of violent conflict (Goodhand, Hulme, & Lewer, 2000; Sawyer, 2005). The assumption is that conflict destroys social capital; war zones are perceived as zones where social capital is limited. However, there is limited empirical evidence to either prove or refute this assumption (Goodhand et al., 2000). Despite the limited empirical evidence, a few non-governmental agencies engaged in conflict reduction activities are increasingly using the concept as an intervention strategy (Goodhand et al., 2000). In this study, social capital theory has been used to understand both the social relations between people (traders) before and after violent conflicts, and their coping strategies. Social capital has been defined in various ways by different scholars (e.g. Bourdieu, 1986; Coleman, 1988; Putnam, Leonardi, & Nanetti, 1993; Woolcock, 1998). The common emphasis of these scholars is on those aspects of the social structure – trust, norms and social networks – that facilitate collective actions for the benefit of all. Fukuyama describes social capital as “the ability of people to work together for common purposes in groups and organisations” (Fukuyama, 1995, p. 10). He gives a further definition of social capital “as the existence of a certain set of informal values or norms shared among members of a group that permit cooperation among them” (Fukuyama, 2000, p. 16). Foster defined social capital is defined as the ways in which people acquire specific goods (materially and socially, amongst others), using their networks to achieve these goals (Foster, 2006). Meaning that strong social networks can produce significant economic and social welfare gains for geographically defined communities. This capital can also be enhanced or weakened by development decisions and land use (Foster, 2006). Capital can otherwise be destroyed or built according to the manner in which it is used, and because of decisions taken. Juyiro defines social capital as the “structure of informal social relationships conducive to developing cooperation among economic actors aimed at increasing social product, which is expected to amass to the group of people that are part of those social relationships” (Juyiro, 2009, p. 98). For Mbisso social capital connects people from different groups as they relate either economically or non-economically. It seems to rely strongly on ties among people, including the varying formal and informal groups and connections between them (Mbisso, 2011). These

ties may be used to settle differences or problems within a network. Bourdieu argues that social capital encompasses not only those social relationships that provide access to resources, but also the amount and quality of the latter, meaning actual or potential resources and the respective profits which result from membership in a group. For Bourdieu, these become the basis for solidarity (Bourdieu, 1986; Popova, 2009). A durable network of more or less institutionalised relations of mutual assistance and / or recognition might therefore be seen to provide most benefit to its members. People who own high levels of other forms of capital can enter or establish networks most easily, because others see them as carriers of better social capital (Bourdieu, 1986). Social capital provides useful support in a social relationship when it is needed (Häuberer, 2011). Social capital is the glue that binds relations and people together as well as benefiting them. In a situation where problems arise in a group and destroy relations, their already-established ties or relations can help build it back up. However, this is not possible in all circumstances, because there are some ties which, depending on the reason for their destruction, might be difficult to rebuild. This study intends to unravel few examples of those.

Trust, networks and norms are the three most important components of social capital. These components play an essential role in creating opportunities and choices for people, as well as influencing their behaviour and development (Putnam, 2000). They also play a significant role in relations among the market traders in this study, especially due to the diversity of people in the market space. As Fukuyama argues, social capital and trust are important within an economic framework, and are accumulated through norms of reciprocity and successful cooperation in networks (Fukuyama, 1995). In Fukuyama's work on the 'radius of trust', that is, the circle of people where cooperative norms are fully functional, social capital is described as those features of social organisations, such as networks, norms and trust, that enhance coordination and cooperation for mutual benefit. The term 'radius of trust' describes the circle of people among whom cooperative norms are operative (Delhey, et al., 2011, p. 787). This shows the importance of cooperation among networks. As the argument above suggests, social capital is important in the sense that it can bind individuals together, as they relate to their benefit. Within an informal institution, such as my case study of the marketplace, such relations, whether economic or social, depend on trust, information and communication, especially in changing circumstances. During periods of conflict or instability, relations can break down, and this in turn both negatively affects communication and destroys trust, especially among groups in conflict. In this case study, for example, the social and economic relations (i.e. networks)

between Hausa Muslim male traders and Christian women traders who have been trading for a long time on the basis of trust have been affected and weakened when ethnicity and religion have been used as a basis for conflict mobilisation.

Discussion of social capital with an emphasis on social relationships only makes it incomplete, because social relationship does not exist in a vacuum. Therefore, it is also important to define the social structure in which social relations take place. Social capital, therefore, encompasses social structure as well as the norms and relationships that constitute its fabric. This means that social capital can only be fully defined by taking government, legislation, markets, and other actors into consideration (Popova, 2009). The social structures that shape the actions of agents include power relations, institutional frameworks, habits and cultural patterns (Lyon, 2000). The focus of *this* research is on power relations and institutional frameworks in the marketplace.

In the context of this study, social relations are defined as those things that connect, bridge, and bind individuals, or groups of people of different ethnic and religious identities, and communities. The relations of traders are based on trust and reciprocity among networks and / or individual actors gained through their actions. As before, this study focuses on social relations between diverse traders in the marketplace during times of conflict. The components of social capital, those of networks, reciprocity and trust, will now be discussed below.

### Networks

Networks can be defined as consisting of those links that connect people in a social environment, and are important in describing relations between and among different actors. All actors have a part to play within a network; each person can be described in terms of their links with other people and elements in the network (Popova, 2009). For instance, in the market space, networks connect traders, goods producers, customers, local government authorities, sales departments and the surrounding community (Mbisso, 2011). Such relationships can influence social and economic processes in petty trading activities (Mbisso, 2011), which tells us something of the importance of networking as an instrument that not only connects various actors but may also further enhance relations between them. For traders to do well in business, they need to have links with others to be able to access goods or comfortably relate in the marketplace. Socioeconomic networks are argued to be operative at different levels. Woolcock (1998, pp. 162–178, cited in Lyon, 2000) distinguishes between the macro level (the formal business, political and social organisations of societies) and the micro level (intra- and inter-community ties). He also distinguishes between those links that are highly embedded in a

community, and those that are autonomous. While it is accepted that networks are important for the creation of social capital, there is a danger of taking a romanticised view of networks, or 'the community'. Power struggles exist and affect the ways in which groups control certain resources and what they do with them. This raises the issue of who is included and excluded in certain networks (Lyon, 2000). Networks, therefore, are very important for traders in vegetable markets because they depend on one another to access goods and trade them to earn a living. For example, the *dillali*<sup>4</sup> and wholesalers need retailers, who are mainly women, to buy goods from them, while in turn the retailers (women) need to access goods from the *dillali* and wholesalers. That is how the circle revolves. This study intends to understand the interactions and relations between traders, and if their ties in the marketplace may be, or may ever have been weakened or destroyed as a result of violent ethnoreligious conflicts.

### Trust

The concept of trust is central to social capital since social relations are its main focus. Trust is needed in social relations; it determines how closely-tied a network is, and how it operates. Trust is of particular significance to this study, given that social relations among networks can be affected or influenced by violent conflicts. Trust as a concept has received much attention from scholars in fields such as psychology, management, marketing, political science and risk management, and has been used by social researchers to explain levels of cooperation and interactions in different social and political environments. Trust is defined by Fukuyama as “the expectation that arises within a community of regular, honest, and cooperative behaviour, based on commonly shared norms, on the part of other members of the community” (Fukuyama, 1995, p. 27). Giddens defines trust “as confidence in the reliability of a person or system, regarding a given set of outcomes or events, where that confidence expresses a faith in the probity or love of another, or in the correctness of abstract principles” (Giddens, 1995, p. 30).

These definitions show the centrality of trust in human relations. Elsewhere, trust has been defined as the bond that nourishes close personal relationships with people (partners, friends and families), which, in turn, give a sense of belonging and attachment to social groups and larger social categories (Hogg, 2007). Graham Greene captures the importance of trust in any social relationship, stating, “that it is impossible to go through life without trust; that is to be imprisoned in the worst cell of all, oneself” (Greene in Ho & Weigelt, 2004). Trust thus plays

---

<sup>4</sup> *Dillali* means middleman in Hausa and is, one of the main actors in market relations. Details in Chapter 5.

a very important role in any form of interaction whether public or private, especially among social groups or networks. It operates best when there is confidence in other agents, despite uncertainty, risk and the possibility for them to act opportunistically (Ho & Weigelt, 2004; Lyon, 2000). Trust can be derived from both generalised norms of morality and more personalised sources embedded in social networks. Agents do not always aim to maximise their profits; they may also consider minimising risks and maximising access through developing personal relationships with other agents. This is especially important in a situation characterised by imperfect information and a lack of effective legal mechanisms (Lyon, 2000). Trust is central to informal marketing relations because there are no rules and regulations that guide the conduct of traders, meaning that people rely on norms to guide their conduct. However, there are times when people do not rely on norms, at which trust comes to play an important role, because depending on how much trust they have will dictate whether and to what extent, for example, traders in an informal market will transact business. When there is instability, there is a possibility of trust being destroyed, which might affect relations among actors. As before, social networks do not necessarily relate only to make profits; actors may also build relationships with others beyond profit or economic reasons. Another aspect of trust that is important in trading relations is that involved in what are called personalised, or social trading relationships that have been identified as such in some studies, and which should be differentiated from close kinship links (Lyon, 2000). Lyon further differentiates between numerous kinds of personalised trading relations in order to show the centrality of trust in all of them, using the following instances: Davis, 1973 documents the *suki* relationships in the Philippines; Mintz, 1964 refers to the *Pratik* relationships in Haiti; Finan, 1988 describes the Fregues strategies in North-East Brazil; Trager, 1981 documents the Onibara relationships in Nigeria, and Clark, 1994 describes the "customer" relationships in Ghana (Lyon, 2000)<sup>5</sup>. Relating at a personal level is when traders relate not only on the basis of norms, but of trust as well. They do this by building a close relationship, beyond economic relations toward a more personal one. The above examples show that the reason for the centrality of trust in trading relations is because it helps in reducing risk, as most informal market transactions do not have rules and regulations guiding them. Therefore, there is a need for traders to have the confidence to rely on one another in the course of relating in the market, especially in situations of instability like conflict. The aspect of trust as a component of social capital is thus very important in understanding the way that traders

---

<sup>5</sup> See Lyon 2000: Trust and Power in a Farmer-Trader Relations: A Study of Small-Scale Vegetable Production and Marketing Systems in Ghana for details.

relate; also that trust remains very central in relations among trading networks during conflict situations, despite the fact that conflict could also destroy it. In a situation where trust *is* destroyed, there is thus a need for its reconstruction after violent conflict, because of its great significance in social relations among social networks.

Thus despite the fact that the basic components of social capital discussed above – trust, networks and norms – allow for the building of successful relations, there are limitations to each of these components. For instance, if a member of the network is not honest in his or her dealings that might affect the whole group. To reduce the consequences of the actions of such individuals, the person could be expelled or excommunicated in order not to destroy the social relations of the group. It is therefore important to note that while together these basic components of social capital do constitute the ingredients needed for successful social relationships among actors, which, my study also argues, foster and enhance relations between traders, the basis of *any* successful relation in any community, organisation or marketplace, whether social or economic, is that of reciprocal trust among networks and / or individual actors.

As noted earlier, social capital theory will equally be used to understand people's strategies for coping with violent conflicts. As has been pointed out by Sawyer and Goodhand et al., most research work does not consider the application of social capital theory as it relates to violent conflict. This is because of a) its positivist thrust, b) its emphasis on co-operation and c) its conceptualisation of conflict as a non-violent activity, that is, as being like a 'lack of trust', a lack of accountability. (Sawyer, 2005; Goodhand et al., 2000). This conceptualisation is borne out of the fact that in situations of violent conflict, the expectations are that social capital (i.e. social relations) is (are) always destroyed, and people are left to find a way of tackling this (Sawyer, 2005). Here, however, I will argue that this is not always true, because people are not passive; rather, that they always find ways to survive using their social capital. A person may well be dependent on others in order to be self-reliant and make a living, even in a situation of violent conflict. A study by Fuest shows how women used their networks in a strategy to survive, by stepping into the markets and becoming economic actors, in response to the absence of Mandigo traders displaced by the conflict in Liberia (Fuest, 2008). Ostrom shows how people have crafted and adapted those institutions of collective action that provide clues regarding the possibilities for self-governance. These possibilities can also be extended to situations of violent conflict where survival is important (Ostrom, 1990). Social capital theory *will* therefore be used here, to understand what people do to survive in the face of insecurity, and continue their lives

despite violent conflict. Understanding social capital among local people can offer insight into possibilities how they might build such capacities in future (Sawyer, 2005). The application of social capital theory will help to explain socio-economic relations among traders of different and diverse ethnic and religious groups as they relate daily. It will show the mechanisms used among traders to sustain their relations and operations in the marketplace, in terms of their actions towards one another, despite the differences in their ethnic, religious or community groupings, especially in a conflict situation, as the context of my study. Their actions are dependent on their connections, affiliations and bonds with other traders, embedded in ongoing systems of social relations which build trusting relations; however, in conflict situations these relations could change.

### 2.1.2 Social Identity Theory

Issues and constructions of ethnic and religious identity have been debated extensively across different discourses, ranging from those of politics to religion and economics (Giddens, 1990; Landa, 1994; Mang, 2012). As diverse groups of people from different ethnic and religious backgrounds coexist within the marketplace in Jos, this study will look at the role ethnic and religious identity plays in informal markets. Here social identity theory will help to explore the extent to which the socioeconomic relations of traders from different social identity groups continue to operate within a conflict context in which religion and ethnicity have been used as instruments of mobilisation. Since identity plays a role in the way people relate, it will be necessary to discuss identity, particularly social identity, in order to understand what role it plays as traders relate, especially in a conflict environment where identities (ethnic and religious) have been used to mobilise warring parties.

### Identity

The concept of identity is commonly used in everyday interactions. People use it to give a sense of identification with a person or group of people, whether in an organisation or a more informal set-up like the market. It can be invoked to defend political, cultural and social positions, because identity carries authority: it is authority, beyond rationality, preference, choice. Identity has to do with the essence or centrality of the self, as that which defines the person or is used for self-definition. Identity, therefore, relates oneself to oneself, and oneself to other individuals, groups and the world (Funk, 2013). In the context of this study, the concept of identity is used in relation to specific groups, and also one's decision to identify with a group



of persons with whom one shares some things in common. As Hogg argues shared values, attitudes and practices map out the contours of social identities (Hogg, 2007). Therefore, it is easier to relate to the particular group one identifies with, especially in an unstable environment, than with the “out-group” that one perceives oneself not to be part of, or sometimes as one’s enemies.

## Social Identity

Social identity has been defined by Brewer (cited in Bryan, 2008) as “categorizations of the self into more inclusive social units that depersonalise the self-concept, where I become we” (Bryan, 2008, p. 17). As defined by Tajfel (1972), social identity is the individual’s knowledge that s/he is a part of a particular social group, together with the emotion and meaning it has for him/her to be part of this group. Likewise, according to Stets and Burke, social identity is a person’s knowledge that s/he belongs to a social category or group. A social group here refers to individuals having some social identification or seeing themselves as members of the same category; that is, people that have and share something in common see themselves as in-group, while those different from them are classified as out-group (Burke & Stets, 1998). Similarly, Tajfel & Turner define a social group or social unit as:

“a collection of individuals who perceive themselves to be members of the same social category, share some emotional involvement in this common definition, and achieve some degree of social consensus about the evaluation of their group and their membership in it” (Tajfel & Turner, 1986, p. 15).

As the definition above tells us, “a social group is not limited by size or proximity” (Bryan, 2008, p. 18). Also, as Trepte argues that while interaction may take place within a group, it is by no means a safe presupposition that its members perceive themselves as belonging to the same group (Trepte, 2006). This means that the simple fact that one person relates to the other does not mean they are of the same group; they may *have* to relate to others, if the situation in which they find themselves permits. As asserted by Demmers, the concept of social identity is about the relationship between the individual and the social environment. It is:

“about the categorical characteristics – such as nationality, gender, religion, ethnicity – that locate people in a social space. A person, therefore, has a certain social identity if he or she shares certain characteristics with others. Social identity is “relational which means it is not limited” (Demmers, 2012, p. 21).

This means that one person can have more than one identity because of the different social categories that define that person. For example, within the market space traders have different identities – like being Muslim, Hausa, and male; or being Christian, Berom, Rukuba and female – based on the categories by which these traders are defined. Demmers further argues that differences in social identity do not necessarily mean that antagonistic or conflictual relationships must exist. In the context of this study, for instance, traders identify and see themselves as a part of a social category in a social space. That is, being Hausa Muslim and male or Christian, Berom, Rukuba and female is not conflictual, but it is an effort to identify with a specific group in the social space one finds oneself. Therefore, belonging to and identifying with a group does not necessarily mean not wanting to associate with the other, except in peculiar situations as in the context of my study.

### Social Identity Theory and Inter-Group Relations

Nonetheless, the main idea behind social identity theory is to understand inter-group conflict. This study makes use of it in order to understand inter-group relations among traders in Jos. The social identity approach will be used to understand the connections between groups as they relate within a particular space (the marketplace), because, as stated earlier, the research subjects always pointed to their identity in discussing their relations. The central argument of social identity theory is that individuals seek to reduce uncertainty and achieve a secure and positive sense of self through group participation. For Demmer, this human tendency results in the formation of in-groups and out-groups (Demmers, 2012), to this end. To a large extent this assertion is true, but I argue that it is not always the case, because people may also feel a sense of belonging to a group, no matter their internal differences or diversities. It is necessary in trading relations, for example, to belong to a group because of the need to reduce uncertainty in transactions among traders, and for protection. Gibson and Gouws argue that social identity theory focuses on the group membership and affiliation that is said to form our social identity. This identity is thought to be maintained through evaluative comparison between in-groups and relevant out-groups. Therefore, membership in a group, and especially the subjective evaluation of that membership, forms the basis for an individual's social identity and behaviour (Gibson & Gouws, 2007). Northrup asserts that belonging here gives a sense of being part of a group that builds confidence and the need to rely on the other, believing that the other will be comfortable and not afraid while relating. Social identity includes characteristics that denote a person's membership in informal social groups, such as gender, race, nationality, and religion.

(Northrup, 1989). Of particular relevance to this research is the work of Turner (1987, cited in Bryan) in which he contends that the general process underlying mutually co-operative intentions and expectations is the extent to which players come to see themselves as a collective or joint unit. That is, to feel a sense of ‘we-ness’, of being together in the same situation facing the same problems. Shared social identity makes it possible for group members to produce shared knowledge and shared understanding about ways of thinking and acting that are situationally appropriate (Bryan, 2008). Certainly, it is important that ‘we-ness’ gives traders a sense of belonging according to which they will act and think within the group to which they belong. However, there are situations that may arise to affect this sense of identity, to the thinking of which this research also intends to contribute. In their 2006 study, Shamir and Sagiv-Schifter similarly examined a situation in which conflict altered the social and human choice matrix. The result of this conflict was the creation of threats that affected the needs, concerns and priorities of the people concerned. This situation pushed people to collectively identify more strongly with people in their in-group, which increased their in-group love, while out-group hate increased (Shamir & Sagiv-Schifter, 2006). This tells us something of how people belonging to a social group who share understanding and knowledge can be affected by conflict, which sometimes changes their behaviours towards the other; especially while looking for protection and security, they may drop their former oneness, moving instead towards groups that promise to protect them and reduce their uncertainty and insecurity, as argued by Demmers above<sup>6</sup>. Therefore, as argued by Turner et al., social identities are not fixed and absolute properties of individuals but are “relative, varying, context-dependent properties” (Turner, Penelope, Alexander, & Craig McGarty, 1994, p. 456). This means that in conflict situations, there is a tendency for change to occur in the ways people relate to and/or perceive each other, which may be positive or negative depending on the circumstances that have resulted in the conflict. Here for example, the conflict in Jos has been mobilised along ethnic and religious lines, so the question must be that of whether and if so, how, this influences traders’ behaviour towards one another because of their differences in identities. Or, do they continue to cooperate and collaborate, not minding their identitarian affiliations, because they share some commonality in trading relations? In discussing social identity, Funk (2013) states that social identity is perceived as that part of the self-concept arising from both the knowledge of, and the value or importance of group membership for an individual. Through the process of self-

---

<sup>6</sup> See Demmers 2012 on theories of violent conflicts

categorisation, one categorises oneself and the others around one in groups, which in turn defines self-identity in relation to society. It is 'natural' that favouritism sets in for and within the in-group even when there is no actual conflict or competition with an out-group. What happens here is that group members build positive in-group distinctiveness by seeing the out-group as negative. With this underlying attitude of groups toward each other, it is sometimes very difficult for groups to continue to relate, especially in a situation of instability when identity is used as a variable for mobilisation (Funk, 2013), as in the case of my research. Funk further argues that the only way reconciliation can take place effectively is when the self or group agrees to receive the other into itself and undertake a re-adjustment of its identity in light of the other's alterity. That is, each group must revise its identity to give enough room to accommodate the identity of others (Funk, 2013). Thus, in a situation of conflict, there is the likelihood that individuals within a group will be more comfortable relating to people within their in-group than with their out-group, because of what they share together. There is the possibility of ongoing cooperation, but only if traders forget about their differences and do not allow themselves to be influenced by the conflict in such way as to hamper it. Another aspect of this theory is the idea of contextual responsiveness, which focuses on the notion that social identities are both stable and fluid. Deaux (1993, cited in Bryan) has suggested that social identities are "categories of membership that are reasonably stable to which a person claims to belong, together with sets of personal meanings and experiences linked to the identities". He recognised that each category contains a context or domain in which "its influence is most likely to be evident" (Deaux cited in Bryan, 2008, p. 22). Deaux, for example, found that adults commonly claimed about seven social identities, which remained relatively stable over the life of his study – approximately one year. As social realities shifted, respondents were able to move from one salient social identity to another. Thus equipped with a set of stable identities, Deaux concluded, "individuals have some latitude as to what identity will come to the forefront. At any given time, in any given interaction, one identity may be more prominent than others, guiding behaviour and influencing the sequence of events" (ibid). Similarly, he argued that both internal forces, such as the number of interactions one has that are "defined in terms of that identity," and external forces, such as "strong situational demands", as well as more subtle actions and cues, influence what social identities are likely to emerge (Deaux, 1991, p. 85). Moreover, individuals do not simply cast about in a sea of influences but, instead, "approach situations with particular goals in mind and then consciously choose which identity or aspect of self to depict" (Bryan, 2008, pp. 22–23). The social identity as discussed above tells us how

people's identity can be affected by situations that can influence their behaviour towards others and make them want to take actions that best protect their interest by reducing uncertainty and finding security. As stated earlier, the social identity theory will be applied to the situation in Jos to explain the extent to which identity and belonging to a social network (group) in the marketplace influence choices and decisions made by individuals within social networks as they relate daily within the marketplace. It will also describe the extent to which the changing environment can affect these relations. The social identity theory also looks at the type of relations among and between actors of different identities within a given space which may even influence their identities (ethnic or religious) and the way they relate, behave and respond towards one another, in an environment of conflict that is affected by, and divided along identity lines.

While they are useful, the theories discussed above are not adequate in themselves to explain the interrelationship that takes place in the marketplace. It is also important to discuss and conceptualise the physical space in which these relations take place, which, when conceptualised, can help us understand the day-to-day relations and activities that take place among traders of different social identities. This can also aid our understanding of the insecurity, uncertainty, trust, agency and power relations in play there. The analysis of these concepts will help us to describe the context or situation in which traders are living their lives, how they relate, and what actions they take to cope with changes and insecurity.

## **2.2 Conceptual Framework**

### **2.2.1 The Market: an Empirical Space**

In this research, I engage with the physical space of the market in order to understand relations among traders, with particular emphasis on women's lives, livelihoods, well-being, and relating patterns in conflict situations. From our discussions, because of how they described it and its centrality to their well-being and lives generally, it became clear that this space is of great importance for the market women. Paying attention to their actions, interactions, and how they utilised this space allowed me to conceptualise and understand the meaning the women gave to it. From observation, the activities, events and interactions that take place in the marketplace make it much more than a space for economic activities and profit-making. It is a space where religious activities like prayers are conducted, as well as other social relations like mutual assistance and cooperation. Therefore, I argue that the market is a public and social space where

not only commerce, profit-making ventures and the earning of livelihoods take place. Instead, it reflects and defines what the society and community are all about. A market, therefore, can be conceptualised as a complex place composed of many integrated systems, with a dynamic set of relationships between them. It is not only a place for the exchange of goods and services but also for working, meeting and socialising (Mbisso, 2011). The marketplace is a space where societal processes are played out on a day-to-day basis. It is where people are confronted with societal oppositions, where social networks intermingle and where communication and identity play important roles in creating a feeling of belonging (Butter, 2011). It also opens a community's door to wider social interactions and provides commercial significance. It is a space where people connect and interact socially, economically and religiously, and carry out their daily activities. It is a space of interaction and a place where people with different social identities negotiate. It is a space that brings people from different settings, such as religious and ethnic groups, together for not only economic exchange but social exchange, too. As a social space, it is ever-changing, continuously recreated and transformed through social interaction. It is also a space of exception, because there are no written laws or regulations that guide the behaviour of networks, and so relating is based on trust and norms. As Porter et al. argue, trust and a range of moral norms are what shape economic behaviour in markets and allow the food supply system to operate (Porter, Lyon, Adamu, Obafemi and Blench, 2005).

Therefore, the marketplace itself is used in this research as the empirical entrance to an analysis of socio-economic relations among traders; of the actions, interactions and relations between and within trading networks, and the extent to which belonging to a network (religious or ethnic) influences relating patterns in situations of conflict. This study uses the market space to understand and conceptualise women's actions and strategies undertaken in order to continue with their lives and meet their needs, despite the insecurity, uncertainty and changing socioeconomic relations caused by violent conflict. I will look at their everyday lives, how they relate and negotiate before conflict, and, if and when changes *have* occurred after conflict, how market women cope with these changes. Taking the market space as my empirical field allows me to analyse and understand the market women's place; their relationships and interactions, even their day-to-day activities, and the implications for their livelihoods of all this taking place in an unstable environment.

While there are many goods found in a typical African market, the main commodities there are food items. Like those of many sub-Saharan African countries, the markets in Nigeria are

heterogeneous, which means that a variety of food items are traded there from different parts of Nigeria. Along with the heterogeneity of the markets, with many food types coming from different geographical areas, there is also the tendency for different (ethnic and/or religious) groups of people to be identified with each of these food types. In many cases, people within these ethnic and/or religious groups mobilise around a particular food trade and carve a niche for themselves. This is, therefore, one way that identity plays a role within this space. Clark has argued that identity plays an important role in giving access to important resources. Here, it also has a way of creating both cleavages and solidarity, both within the market, and between traders and outsiders. It influences trading relations in the marketplace and defines the most hotly-contested boundaries (Clark, 1994). Condorelli and Galeotti point out that the majority of trade in goods and services takes place within a complex and fluctuating network of bilateral relationships, which are affected by bonds of trust developed through repeated interaction, ethnicity ties, geographical localisation and so forth (Condorelli & Galeotti, 2012). Appadurai argues for the extent to which food has a, “capacity to bear social messages, such as rank, solidarity, and community, identity or exclusion and intimacy or distance” (Appadurai, cited in Mang, 2012, p. 9). It follows, for Appadurai that local paradigms of conflict might arise from contestations over how food and food products are identified in a society, and factor in as variables in relation to peace-building in contested societies. Appadurai further points out the important roles that ethnicity and religion play in relation to the use of food as an instrument of social order (or disorder), from the home to places of worship (as cited in Mang, 2012). Put simply, this means that issues of identity construction play an important role in the way people (traders) behave and relate within market systems. These issues are clearly important to this research because it is looking at how conflict affects relationships between the traders from different ethnic and religious groups that depend on each other for daily sustenance and survival in the vegetable markets of Jos, (with a focus on the implications for the market women’s livelihoods).

The market is a public space where social interactions and social processes constantly take place, as well as a space where power is exerted through individual or collective actions. For the purpose of this study, the marketplace is taken as the empirical framework within which to understand the different ways these actors of different identities negotiate; how violent conflict affects and potentially changes the dynamics of relating therein, including those of women’s lives and livelihoods, their actions and interactions. The study is also concerned with changes to the social structure, as traders of different identities act and interact at the micro-level, in

order to understand the macro-level in a changing environment, whose changes are caused by violent conflicts.

### 2.2.2 Insecurity

Insecurity is defined as a situation of danger, fear, or threat to one's life during times of conflict or in an unstable environment. Insecurity is one of the main concepts that will be used throughout this analysis because my subjects of research act in a situation of insecurity, because of the unstable and unpredictable environment that they have to cope with and adapt to, caused by constant eruptions of ethnoreligious violence. The notion of insecurity is applicable both to what is constructed, and that which can be seen (Butter, 2011). Referring to Butter, I argue that constructed insecurity, in the sense of how it is 'lived' by a person, varies. The question is then, what is insecurity to somebody whose life is constantly under threat and what choices can the person make as a result of these threats? In conceptualising insecurity, McIlwainem & Moser have argued that insecurity is mostly seen as the threat of violence or disruption in people's lives. Insecurity is usually linked with physical threats to safety that could be endangered by the use of violence, or other risks that could be environmental, or related to lack of infrastructure. They have further argued that the perception of insecurity cannot be reflected in statistical evidence; however, it fundamentally affects well-being or, simply defined, everyday life. (McIlwainem & Moser, 2003). As cited in Butter, De Bruijn et al. argue that in insecure situations, contrasts within societies become more pronounced, and people are seen to make choices as a form of (re) action to their (new) situation. These are often actions or choices they may not necessarily have taken under different circumstances. In this way, insecurity is linked to a continuous process of navigation and identity construction, both by the state and its (marginal) citizens (Butter, 2011). Therefore, people living in an environment that is prone to violence try to make choices that will ensure their security, which they would normally have not done if there was stability. People (re) act to situations of insecurity by moving towards the leading of a 'normal' daily life, by always finding a means of coping (Butter, 2011) and surviving, to ensure their lives are protected and livelihoods needs are met. The concept of insecurity is thus approached here as a process of social change, informed by specific historical, social, political and economic situations (ibid). This study defines insecurity as a situation of vulnerability or a feeling of threat to one's life. In my analysis, I focus on an environment that is constantly changing because of recurrence of violent conflicts, which might give rise to a



permanent presence of insecurity for those affected by them. The situation of insecurity in Jos is what traders have to try and live through by ensuring their livelihood needs are met.

### 2.2.3 Uncertainty

Another concept that is used in my analysis is that of uncertainty. This concept is important because many people in Jos are living their lives in constant fear, unsure of tomorrow. They do not know what might happen, even in the next moment, due to the constant occurrence of violence, which has destructive effects on their lives. The concept of uncertainty has received attention from different fields of study, and in various contexts. In the context of this study, the concept of uncertainty will be looked at as it relates to conflict. Chen, Reilly & Lynn, and also Milliken define uncertainty as the unpredictability of the environment, inability to predict the impact of environmental change, and the inability to predict the consequence of a chosen response (Chen, Reilly, & Lynn, 2005; Milliken, 1987). Their definition thus concerns the kind of unpredictability caused by an unstable environment, in the effort to resolve which, actions must be taken and a proper balance achieved between a high level of specific readiness for the event or events most likely to occur, and a general ability to respond appropriately when the unexpected happens. There is also the need to embrace uncertainty and not to ignore it, by looking for ways to adapt and thrive in uncertain environments. Learning how to discern the possibilities, make decisions and communicate in a probabilistic world, rather than in an artificially certain one (Kahneman, Slovic, & Tversky, 1982, 2002), is the only way people can make a living during times of instability. People living in conflict-prone environments must make a conscious effort to take actions that will ensure their safety and look for ways to adapt. This is the only way to survive in such a changing environment like Jos. Demeny (2011) refers to uncertainty as both the perception and the feeling of uncertainty concerning future events. As compared to the situation of peace, during violent conflicts, the situation is generally seen as uncertain, with decreasing control for individuals over events. Thus, apart from causing fatalities, serious injuries and trauma to large numbers of people, violent mass conflicts also create uncertainty, reduction of safety, insecurity, and fear. Such conflict also exposes people to severe socioeconomic uncertainties and threats to their everyday survival. Demeny further argues that because of insufficient knowledge and the inability to predict uncertainty during violent conflicts, people take risks and decide to trust law enforcement agencies that play an important role responding to uncertain situations (Demeny, 2011). Thus the management of everyday life takes place in an environment that is highly dynamic and unstable. Despite the

insecurity caused by uncertainty, however, it is considered as both a threat and an opportunity. It can also pose a threat because of inadequate information, inexactness, unreliability and of ignorance (Chen et al., 2005) which make it difficult for individuals in a conflict-prone environment like Jos to take actions that reduce insecurity. It can, however, also be an opportunity that will help people learn to make quick decisions to adapt to an unknown situation. Thus uncertainty is not just a problem to be overcome or managed; it is also an essential source of opportunity, discovery and creativity (Bammer & Smithson, 2008). The above arguments show how different scholars define uncertainty either as threat; an unknown situation; or a negative or a positive situation, especially in unstable environments. This study thus argues that the market people in Jos live in situations of uncertainty because of the unstable nature of the environment in which they find themselves. They have not, however, remained passive; they have instead taken actions that have helped them to cope. Here in Jos, therefore, the uncertainty has also created an opportunity for people to be creative and discover new ways to adapt and survive in conflict-prone situations, which help them in coping with violence. Simply put, this means that uncertainty is not just about overcoming or managing problems; it is also a state of discovering or creating opportunities. Whether people are getting enough information or not is of vital importance. Inexactness, unreliability, and ignorance (Funtowicz & Ravetz, 1990), can make it difficult for people in a conflict-prone environment to make decisions that will ensure their safety when violence erupts. In my analysis of this study's data, I focus on the strategies actors employ to cope with uncertainty due to their lack of knowledge of what might happen. Despite this, they find opportunities to continue with their lives. It is notable, in contrast, that the concept of risk, an economic concept equally used for analysis in conflict studies, did not appear in most of the data collected. This is because, according to most of my informants, they did not consciously take risks; instead they found ways to cope with the conflict situation. Since risk-taking is not a guarantee of their safety, security or making a living, they focused, rather, on finding ways of surviving and making a living.

It is necessary to make a distinction here between uncertainty and insecurity. Insecurity means exposure to threat or physical harm; danger to the lives of individuals as a result of violent conflict, armed conflict or war. In other words, it refers to a situation of lack of safety or a physical threat to life. For instance, one can get killed, beaten or maimed as a result of war, violent conflict and so on. Uncertainty, however, does not have to do with the physical; it is more to do with imagination, fear and anxiety. While in a situation of violence there is the fear or uncertainty that one could get harmed physically, insecurity has more directly to do with a

general state of lack of safety, or physical threats to one's life caused by violence during conflict. The result of this harm creates a situation of uncertainty because people are not sure of their safety or are afraid of future occurrences which might be harmful to them or threaten to their lives. In other words, insecurity leads to, or creates a situation of uncertainty. This is the situation in which people in Jos live, as the constant eruption of violence has affected their security. Owing to this, they are always uncertain of what will happen next.

#### 2.2.4 Agency

Agency can be defined as the ability of an individual to take an action, independent of another, for the purpose of achieving a goal. Sen defines agency as “what a person is free to do to achieve in pursuit of whatever goals or values he or she regards as important” (Sen, 1985, p. 206). In Sen's account, agency is of high value: “acting freely and being able to choose are in this view, directly conducive to well-being” (Sen, 1992, p. 51). “Agency, is a kind of process freedom” concerned with processes” (Ibrahim and Alkire, 2007, p. 9). For example, it might be thought, reasonably enough, that the procedure of free decision by the person himself is an important requirement of freedom” (Sen, 2002, p. 585). An agent is therefore “someone who acts and brings change” (Sen, 1999, p. 19), also a person whose actions can bring transformation. Kabeer sees agency in relations to the ability of individual to have goals and act upon them. The process involves bargaining and negotiating, as well as resistance and manipulation (Kabeer, 1999 p. 438 cited in Ibrahim and Alkire, 2007, p. 10). Agency according to Kabeer “represents the processes by which choices are made and put into effect (Kabeer, 2005, p. 14) and use. It is people's ability to make and act on their own life choices, even in the face of other's opposition. (Kabeer, 2005, P. 14). Agency in relation to women in conflict, therefore, implies what choices women make in order to continue their lives despite instability and uncertainty. As Kabeer furthers points agency “begins from within. It encompasses not only 'decision making' and other forms of observable action but also the meaning, motivation, and purpose that individuals bring to their actions; that is, their *sense* of agency” (Kabeer, 2005, p. 14). For example, market women strategies or action of coping during conflict shows a form of agency which is against the norm that women are always passive or victims in times of war or conflict.

In studying women as social actors, especially in situations of conflict or war, they are most times perceived to have little choice of either being part of the conflict or not, and they are also predominantly seen in the position of losers or victims. This perception has grave consequences for arriving at a true awareness of the differential impact of conflict on women's and men's

lives, and the creative strategies that women forge for their families and communities to survive (Manchanda, 2005). Pankhurst has argued that where there is no front line, and conflicts are fought out in people's homes, with light weapons; and where the reason for fighting is the very existence, or at least presence, of people with differently defined identities, women have been placed on one side or another whether they actively choose this or not (Pankhurst, 2000). Women's roles in conflicts and wars over the years have remained invisible when they are being reported or depicted in news, novels, government, cinema, etc. Most of these reports project men as the doers, and women as the passive, innocent victims. But this is not a true reflection; women have played different roles, participating in wars and conflicts as victims, fighters, community leaders, social organisers, peace builders, warmongers and motivators of men to start wars; and as individuals who have made efforts to stop wars and/or conflicts (Garcia, 1994; El-Bushra, 2000; Utas, 2005; Pankhurst, 2003). The evidence for the above shows that women sometimes can and do engage in violence. Women's agency here cannot be denied, also due to some of the purposive actions they have taken that have transformed their lives and given them the opportunity to survive despite the conflict. Women thus do have agency in times of conflict. Eduards has stated that, "all human beings, by nature, have agency, the capacity to initiate change, to commit oneself to a certain transformative course of action, independently of historical circumstances" (Eduards, 1994, p. 181). Given this, she says, people will want, "to use this capacity in some way or another, to be an agent rather than a passive being, a victim. Put simply, given the chance, people will try to influence the course of events in the way they can rather than sit back and suffer changes" (ibid). Eduards (cited in Kaufman, Williams, & Kristen, 2013) applies this notion of agency to women in particular, arguing that women are tired of the position of victimhood and would not want to sit and suffer the hardships and compulsions that go with conflict. This pushes them to take decisions aimed to secure them and find solutions to their situations. They do not necessarily participate in conflict only as combatants, but they are involved in peace processes, conflict resolutions, peace-building, etc., and likewise get involved through the survival strategies they employ to ensure their survival and their livelihoods, despite the violence. As Manchanda has argued, however, the "gains" from conflict discourse are problematic, as rooted in loss, pain and extreme hardship. It is thus a paradox that war offers women opportunities to transform their lives in terms of self-image as well as their social relationships and situation (Manchanda, 2005). A relevant consideration of women's agency may be found in the works of Jennifer Leigh Disney (2008), and Alexander & Mohanty (2010), who talk about the importance of 're-presenting' women, not as victims or

dependents but as agents of their lives. Agency is defined in the work of Alexander and Mohanty (as cited by Jennifer Leigh Disney) as, “the conscious and ongoing reproduction of the terms of one’s existence while taking responsibility for the process (Jennifer Leigh Disney, 2008, p. 41). This also means that women should not be reduced to victims, but taken as individuals who can use their initiative to create ways of surviving and making a living in any situation. My study argues that the women in these markets in Jos are not passive victims of conflict or changes in socio-economic relations as well as displacement and forceful relocation caused by the conflict. Instead, they have creatively used the situation to carve a niche for themselves and eke a living despite the conflict. They have done this through some of the purposive choices, actions and decisions they have made to cope and survive, despite the changes that have occurred. Here, the agency of women therefore simply means what women do in conflict time. One of the questions of my study is to understand how market women have coped with changes in relations in the marketplace as well as displacement and forceful relocation caused by the conflict. Did they take any action to cope with the effects of conflict? Do they see their actions of coping as agency? The investigation of women’s actions in Jos gives me an opportunity to investigate the more general question of women’s agency in times of conflict. It also opens up an opportunity for me to examine their experiences and voices that gave them the opportunity to be heard, and also advocate for and illuminate their complex survival strategies, despite insecurity and uncertainty.

### 2.2.5 Power relations

Power relations are central to market relations, because they are the mechanism by which the dynamic of social relationships are coordinated and controlled. Power is defined as the ability to control and make one do what one wants. It is often believed to be a win-lose relationship, a zero sum game where one wins and the other loses. This study does not use the term power in this sense, seeing it rather as an instrument of influence wielded by social actors or players in the process of their interactions within a social structure. It is important to note that players, “ability to act depends on their social position, role or identity and the institutional bias afforded by the social system they are part of” (Laube, 2005, p. 18). Foucault equally observed that power relations are part and parcel of a social nexus; they are not something above society, but which supplements it. The exercise of power, he believes, is a way in which some actions might structure the field that could lead to other possible actions (Foucault, 1982). Citing Bourdieu, Achieng argues that “power relations are not reducible to what individual agents intend to do, or even to direct interactions between agents, but are constituent of the field where interactions

occur, influencing the direction of people's interaction within this field" (Achieng, 2004, p. 7). "Power, therefore, helps in stabilising, coordinating and effectively managing social relations between cooperating social actors" (Bachmann, 2005, p. 13). Here power is not portrayed as a negative term, that is, that which forces people to act against their wishes, but as an instrument used by actors to influence one another as they relate. It also allows social actors to link their mutual expectations into each other, and to coordinate (re) actions between them (ibid). The above perspective of these scholars shows how in the course of relating, people may influence each other and do not necessarily use force. In line with the perspectives above, this study sees power as a process of negotiation, where actors within the marketplace influence one another, and do not necessarily dominate or force the other to do what they want, but rather cooperate in the interest of all. Power relations are important in market relations because they help to coordinate, control, and manage relations for the benefit of various actors in the marketplace. Power dynamics in the market arena are complex (Adimabuno, 2010), however, and if not controlled they can also lead to exploitation, as pointed out by Lyon (2000), citing Harris in his analyses of power relations in markets in West Bengal. Here, I argue with Achieng that, on the whole, "traders through their agency as exemplified in their social action" influence others actions "through interconnected interactions not necessarily as a power game" (Achieng, 2004, p. 7), not to oppress the other but as a negotiating process.

### **2.3 Review of related literature on conflict in Jos and Women in Conflict: The current studies and the gap this study fills**

The literature review in this thesis will be focused on the conflict in Jos to enable me to situate my research. I will also review literature on the experiences of women in conflict, and what they do. Another strand of review will be focused on the informal economy of markets in Nigeria and related discourses. Finally, I will narrow my focus to studies of market women in Nigeria and West Africa, and the central role they play in the informal economy in which my research is situated, as it relates to market women in the Middle-belt of Nigeria and Jos in particular.

Many studies have been carried out specifically on the conflict in Nigeria ranging from those undertaken by scholars, civil society groups, journalists, policy makers, and non-governmental organisations (both local and international), to reports by commissions of inquiry and so on. All attempt to understand and explain the conflict, and why it has become so protracted. Because of the many studies that have been carried out it was not easy to select which of the

literature to review. Despite this, some key studies have been selected that enable me to show the gap this study fills. Most of these studies trace the history of the conflict by pointing to the establishment of colonial government in Plateau which led to migration and subsequent competition between migrants and indigenous groups (Danfulani & Fwatshak 2001; Best, 2001; Goshit, 2007; Best, 2007; Egwu, 2009; Ostein, 2009; Plateau Indigenous Development Association Network (PIDAN, 2010). Other perspectives, such as that shared by many Hausa scholars (including Ali, 2002; Umar, 2002; Adam, 2010) place their emphasis on different and slightly competing facts, arguing that Jos was founded by the Hausa-Fulani group. Plateau Indigenous Development Association Network (PIDAN) responds to the claims of the Hausa-Fulani group by conducting elaborate research, using archival materials and oral history in an attempt to establish the founders of Jos beyond doubt. Despite this, it has not yet been established who the first settlers were. From reviewing the literature above, and taking into account the competing histories of the Jos conflict, here I argue that this question of the “ownership” of Jos has in fact been one of the main factors that can be said to have led to the conflict. As before, religion and ethnicity have been instrumental in mobilising the conflicting parties. Others (e.g. Adetula, 2005; Bingel, 2005; Goshit, 2006; Gwamna, 2006; Omotola, 2006; Best, 2007; Mustapha, Higazi, Jimam, & Chromy, 2013) have also focused on the dynamics and causes of the conflict in Jos; the escalation of the conflict, perceptions of the conflict, the parties involved, the means of resolution and their weaknesses; the consequences of the conflict, and the effects on the people generally. Yet other studies have looked at the roles and reactions and of government, non-governmental organisations (NGOs) and faith-based organisations (FBOs) to the conflict and the post-conflict period. As Omotola and Best & Hoomlong point out, government and other organisations have provided relief materials both during conflict and immediately after calm returns. (Omotola, 2006; Best, 2009; Best & Hoomlong, 2011).

The literature reviewed above on the conflict in Jos discourses on issues of power, indigeneship, ethnicity, religion, and many other factors too numerous to mention. The focus of most of this literature has been macro-level analysis. An important dimension that is lacking in the literature to date is a focus on the effects of conflict on social relations, and the relevant micro-level analysis, which is the first gap this study intends to fill.

Another strand of literature that has been reviewed for this study is that on conflict and market entrepreneurship. There are very few studies that have looked at the impact of the conflict in

Jos on markets and traders and their interrelationship, in light of their diverse composition. There are however quite a number of studies related to markets, relations, and networks in Nigeria. Cohen, for example, has studied how Hausa traders have used their traditional trading practices, which involve agents and brokers, stressing their ethnic ties to guarantee financial responsibility. They have also carved an economic niche for themselves in the, “long distance trade in cattle and kola nuts between producers and their customers in southern and northern Nigeria” (Cohen, 2004). In her study of markets and networks in the informal economy in South-Eastern Nigeria, Meagher discusses the issues of identity (kinship) that play an important role among networks there, as well as those issues of religion that play a role in the market. She also points to the government’s non-fulfilment of its social contract with the informal economy, because of what she calls “network failure.” She therefore calls for the informal economy, including markets, to build itself independent of government, while still making efforts to develop a “political voice” in order to demand the presence of government, for a more conducive framework for business operations (Meagher, 2009, 2010). In their study of markets in northern Nigeria, focused on trade-related conflicts with a particular focus on improving the market for the poor, Porter et al. examine the role markets can play as flash points, emphasising those structural factors surrounding the market chains for agricultural produce that could lead to a resurgence of market-based conflicts. They also argue that trade and markets are meeting points for diverse ethnic and social groups. As a result, they say, there is a tendency of trade-related issues to lead to conflicts (Porter et al., 2005). The focus of their study and analysis is on trading relations, including conflict, between traders, whereas while it does concern the relations between traders, the focus of my study is not so much on conflict *between* traders as on the effects of conflicts *on* them. Porter et al. also focused on the changing relations and socio-environmental interactions in vegetable producing areas in Jos, discussing the tensions and competition that arise between farmers and producers, and how things are changing. One such change was the result of the expansion of irrigation farming that opened up an opportunity for other groups, particularly the indigenous group (Berom), to step into vegetable farming and marketing. This situation created competition with the Hausa ethnic group who were already involved in vegetable farming and marketing; the entrance of a new group of growers and traders reduced the monopoly in vegetable production and marketing by a single group and increased competition. However, as Porter et al. have pointed out, this situation did not result in violent conflicts. (Porter, Harris, Lyon, Dung, & Adepetu, 2003). This work’s exclusive focus on the Berom and Hausa ethnic groups might (wrongly) suggest that they are the only group



involved in vegetable production and marketing; the involvement of many other ethnic groups, and that of women was simply not mentioned. Other studies that have discussed markets in Plateau state and Northern Nigeria but have not explored them in detail during conflict situations include those by (Blench & Dendo, 2003; Higazi, 2011; Best & Hoomlong, 2011; Fwatshak, 2011). The exception is Mang, but he focused on the relationship between indigenous ethnic groups and Hausa middlemen traders within the meat market in Jos, and not the vegetable markets, one of the biggest sites of economic activity in the city. Most of the studies carried out on markets in Nigeria have been undertaken in the Southern and Eastern parts of Nigeria, and this is another gap this study intends to fill, by looking at markets in central Nigeria. Another gap in the literature this study intends to bridge is the lack of focus on women. Most of the studies that have been carried out on Jos during and post-conflict have neglected to engage with women, who are the majority population in the informal economy in Nigeria and Jos.

Another important strand of the relevant literature is thus that of studies of market women. Clark has studied the lives of market women traders in Kumasi Central Market, Ghana by looking into women's work as traders, their detailed business strategies and practices, describing the conditions of the market at different periods, and a number of contingent events that either created opportunities for new businesses or destroyed a trader's capital. The women talked to Clark about their family lives and the skills required to trade in a commodity; their successes and failures, their business relations and relevant government policies. Clark went on to show the connection of market women with economic policy on a global scale. Their reported experience gives a reflection of what is happening globally, as it relates to accumulation, marriage, changing gender roles, spirituality and so on. This reveals the complex historical and cultural settings in which market women live (Clark, 1994). In the 1970s, Rouse looked at the socio-economic position of Yoruba women with an emphasis on the market woman. She examined their socio-economic position and the influence of colonial economic demands, and how this has altered their traditional position. She also discussed the historic importance of Yoruba women traders to the development of the colonial economy, their advantageous position and dominance, as a result of the strength of their organisations, over the market economy. Rouse concluded that market women were important to the economy, culture, and the state system of Yoruba land (Rouse, 1977). Also in the 1970s, Sudarkasa studied market women and their importance in family relations among the Yoruba in western Nigeria in detail (Sudarkasa, 1973). Two decades later, Awomolo examined the experiences of market women in western Nigeria and the impact of government economic policies on their trade. She

concluded that these policies affected the women, resulting in the stagnation of their trade. This left them with no money to buy goods, leading also to the overcrowding of markets as a result of retrenchment and the political alienation of market traders by the state (Awomolo, 1998). Also in the 1990s, Ogbomo studied Esan market women's economic activities in Southern Nigeria. She started by pointing out how women were perceived as passive participants in their societies, with the purpose of debunking this story and giving women a voice by detailing their commercial initiatives from the precolonial period. She successfully showed that women have been involved in economic activities since the precolonial period. They have even succeeded in business due to certain cultural factors that have stopped men from engaging in commercial activities. These women's involvement in business has given them a certain level agency as independence because of the derivable income, helping them to become economically self-reliant. This study thus debunked previous assertions that Esan women were passive participants in their society (Ogbomo, 1995). Ekechi, in her 1995 study, starts out by pointing out the perception that women in Nigeria are subordinate to men, with a limited part to play in activities outside the home. In fact, she argues, this situation never existed in Nigeria as women's activities were never limited to the domestic domain. Rather, she says, women have always been active in agricultural and commercial spheres; in short, they dominate the local informal economy. Looked at the dynamics of changing economic relations in the Igbo region of eastern Nigeria, Ekechi also concludes that the changes that have occurred have enabled women to assume new roles and positions in business and other spheres like politics and so on, to ensure their emancipation and empowerment (Ekechi, 1995). VerEecke carried out a comparative study of Hausa Muslim market women in Yola and other Hausa communities in northern Nigeria. She showed the roles and decisions involved in trade and the variations of trade that are obtained from Hausa land. This study also concerned what VerEecke characterised as a kind of 'hidden trade', hidden because of the purdah system which prohibits women from being seen in public spaces. The research showed that these women adapted and shaped these cultural conditions into viable economic activity in Yola. The bold steps taken by these women increased their independence in the domestic domain because they did not have to depend on their husbands. VerEecke further pointed out that such changes occurred not only in Yola but other regions of Northern Nigeria. She concluded that the changing patterns in economic activities undertaken by women increased both women's sensitivity in trade and their roles in supporting the family. This means that secluded women are not necessarily marginalised (VerEecke, 1995). This study, however, entirely failed to show the trading activities of other,

non-Muslim women, depicting Yola and other parts of northern Nigeria as ethnically and religiously homogeneous, which is not the case. Most research on market women in Nigeria has concentrated in the southern, eastern and a little on the northern parts of Nigeria. This is another gap this study intends to fill, by studying markets in Jos whose dynamics and composition are typical of those in other parts of central Nigeria. Another point is that most of these studies have focused narrowly on economic relations in markets, dynamics between the formal and informal economies, and the relationship between the state and traders in the informal economy. There is no focus on the social relations that take place in the market space in most of the studies carried out in Nigeria; this gives my study another entry point to understanding not just economic relations but social relations among traders. Also, as Seligmann has argued, an analysis of urban markets reveals that the space matters very much as a place with a history, where people live, work, interact with one another, have memories, and engage in conflicts over place as a resource. Markets are sites laden with social values (Seligmann, 2000), and not just economic relations. The focus on women traders is important for this study because of the crucial role they play in many markets and also due to their dominance of the market institutions.

The strand of literature on women and their roles during times of war or conflict is equally important. The literature on the experiences and voices of women in conflict began to gain prominence in the 1990s. Before then, women had always been seen as victims of war. In the 1990s however, the perceived identities of women in conflict were reconfigured; they were seen not only as passive in war and post-conflict reconstruction, but also as victims, actors, and perpetrators. Statistically speaking, as Coulter argues men are still significantly more the perpetrators of violence, not women. Both men and women are victims of conflict, however, and by focusing on women in war and conflict as victims only, we conceal their full range as political and social actors. The notion of the victim has become a socially constructed identity that often reifies women's experiences of war (Coulter, 2009). Most of the literature on women in conflict situations has argued that women are the most affected, perhaps because so many of them have been abducted, raped, married off; they are seen as weak, peaceful, innocent – as abandoned mothers, mourning widows, the innocent and passive victims of war – because of their feminine nature (African Rights, 1995; Malkki, 1995). This is no doubt true to some extent, but, as argued by Coulter in this study, it is impossible to view all women in war as passive victims all the time, as women have multiple experiences and have played many different roles. As variously noted by (Abiola, 2013; Burnet, 2012; Coulter, 2009; Sewell, 2007;

Utas, 2005; Senanayake, 2004; Fischer, 2004; Moser & Clark, 2001; Enloe, 2000; Copeland, 1994), some of the roles played by women in war-torn societies include those of spying, smuggling, killing; women in war are and have been combatants, supporters of men, soldiers, rebels, looters, mothers, perpetrators, cooks, cleaners, income generators, heads of households, peacemakers, protectors and providers. Other studies have also recognised women in times of war as mothers, providers, income generators, heads of households, cooks, cleaners and protectors (Anugwom, 2011; Fuest, 2008; Uchendu, 2007; Utas, 2005; Meintjes, Pillay, & Turshen, 2001; Turshen, 2001); others, that they have acted as peacemakers or been otherwise actively involved in the peace process (Burnet, 2012; Senanayake, 2004). Thus, as noted by Coulter, the experience of being a woman can never be a singular one, and will always be dependent on a multiplicity of situations and positions that are constructed socially, that is, intersubjectively (Coulter, 2009). A review of the literature above shows that most of research has focused on what women do in conflict and war situations beyond victimhood, as active participants, thus pointing to women's agency in war. As some of these studies have argued, women have been actively involved in peace processes as peacemakers, while others have assumed other political positions, showing their political agency. There is, however, little research on the role of women as economic agents during times of war and conflict, and this is one of the gaps this study seeks to fill. For example, Coulter's recent analysis of the experiences of women in Sierra Leone focused on their experiences in general, with no particular reference to market women, or the informal economy and the opportunities and agency it offers to women at the micro level. This thesis intends to investigate that.

In summary, the gaps in the literature that this study intends to fill are:

- 1) The absence to data of micro-level literature on how the conflict affects people, using empirical case studies to analyse these impacts. To date, it is not known in detail how individuals cope with these violent conflicts.
- 2) The fact that to date no studies have discussed and analysed *women's* lives in detail throughout the conflict, and how they have survived it.
- 3) The impacts of the conflict on inter-group relations in Jos, where identity groups have always been used as a source of mobilisation for conflict. It is remarkable that while in Jos the violent conflict has polarised the city along religious lines, meaning that social relations have been destroyed, so far, there is no such research on the effects of the conflict on inter-group relations.

4) The absence of studies on relationships between and among traders, across faith, ethnic and gender divides, during the conflict and post-conflict situations.

5) The lack of research on the role of women as economic agents during times of war or conflict. This study contributes to filling this gap by using market women to explore and understand what is happening to women in Jos as a result of the conflict.

## **2.4 Conclusion**

This chapter has discussed theoretical approaches that will help in explaining the socio-economic relations of traders of different identities in urban markets. As has been shown, social capital theory will be used explain social relations between traders of diverse ethnic and religious groups. It will also explain how social capital has been used as a means of coping with conflict. Social identity theory will be used to explain the extent to which identity and belonging (i.e. to a social network in the marketplace) influence the choices and decisions made by social networks as they relate. In other words, it will show the important role identity plays in the marketplace. The combination of these approaches will help to explain the macro-situation, by using micro-situations to explain and understand social relations, and how violent conflicts might have affected these relations among diverse groups in the marketplace in Jos. It will further show what strategies have been used to cope with violence in Jos. Of particular interest in to this study is the physical marketplace in which connections, relations and negotiations among traders take place on a daily basis, as a reflection of the society. The concepts of insecurity and uncertainty, which describe the situation in which traders live their daily lives. The study also offers an analysis of the agency of actors; that of the market women's agency is especially important as it gives a deeper understanding of these individuals' ability to take actions. This does much to shift the wider perception of their position as entirely that of victimhood toward allowing for their occupation of more active roles. Finally, this chapter has reviewed the relevant literature, of those studies that have been carried out in relation to the conflict in Jos; on markets during conflict, and on market women and women during conflict, so as to show the context and relevance of this study, and the gaps in the literature it aims to fill. The next chapter will focus on the research methodology, entailing the methods used in collecting data in order to answer the research questions. It will also discuss the experience of doing research in a conflict environment.

## **Chapter 3**

### **Research Methodology**

#### **Introduction**

This chapter introduces the research methodology used in this study. This entails the method of data collection, sample size, and data analysis. The chapter also includes reflections on my research experience, the context in which my research was conducted, and some problems encountered in the field.

#### **3.1 Methodological Approach**

The methodological approach taken here is a qualitative one. This method was purposely chosen to enable me interact with, and understand the peculiarities of, the different actors who were the subjects of my research. As described by Flick, qualitative research is an umbrella term for the use of some of the methods and approaches applied in social science (Flick, 2005, p. 1). This qualitative research is aimed at analysing empirical phenomenon (Peters, 2014). As Corbin and Strauss put it, qualitative researchers embark on “a journey of knowledge acquisition” (Corbin & Strauss, 2008, p. 16) which takes them into an “unknown territory” (Friese, 2012, p. 4). In other words, qualitative research is an attempt to know something by becoming part of a particular environment; to understand the processes and dynamics of relating, the everyday life and activities that take place there. As Peters further points out, qualitative research is interested in exploring research in a way that aims at building theory, concepts or developing hypotheses (Peters, 2014). It was on this basis that I chose to adopt the grounded theory methodology (GTM), alongside other qualitative methods of data collection, in gathering the data needed for this research. GTM provides a useful tool to learn about and understand the behaviour of individuals, their perception and feelings in a particular subject area.

Grounded theory methodology was developed by Barney Glaser and Anselm Strauss in the 1960s with the objective of showing the procedures used in their research, with the aim of offering a formal research programme that emphasised openness and unbiasedness towards the empirical phenomenon (Peters, 2014). GTM is also based on field research, wherein researchers “seek to move beyond particular meanings to identify general patterns and regularities in social life” (Charmaz, 1983, p. 93). In other words, the idea is that what is learnt from observations and interactions with the subjects of research about their lives should be used in generating

theory and/or concepts, and not the other way round. The focus of GTM is on interpersonal relations and the actions of individuals in groups and larger social settings. While GTM has been applied in many disciplines and interdisciplinary research, to date, however, it has been applied only sparsely in the field of political science (Peters, 2014). The main objective of GTM is for researchers to immerse themselves in their data, and not use theory to explain data. Grounded theory, as a method, is not focused on any particular theoretical underpinning to research; instead, the idea is that the researcher should use their creative skills to develop new categories from data. The researcher should seek objectivity by examining multiple cases of the phenomenon under study (Glaser, 1992). Grounded theory method is adopted alongside other qualitative methods like semi-structured interviews, focus group discussions and observations, field notes, documents and conversations, by which data are collected (Dillon, 2012). As Charmaz argues, the GT methodologist needs to incorporate several other methods because this allows them as researchers to reflect on, and be more nuanced their practices, which, Charmaz hopes, may bring about social change (Charmaz, 2006). As pointed out by Peters (citing Mey/Mruck), other reasons for adopting GTM include its usefulness for building concepts, theoretical sampling, theoretical saturation and the emphasis on writing memos throughout the whole research process, which helps in case selection, sampling and analysis (Peters, 2014). GTM brought me closer to the actors, and helped me to better understand the ways they relate and their experiences as they go about their everyday lives in a situation of conflict.

My field research took place in Jos, between the months of August 2012, May 2013, and May 2015. This period was divided into three main phases:

Phase one (August-September 2012): This was the preliminary field research. During this phase, the location for my research in Jos was carefully mapped out. It was in the course of this fieldwork that other markets were discovered in the neighbourhood, and other streets in Jos. This offered me a wide range of choices of which markets to use. Some of the key informants (whose selection process will be discussed later) with whom I conducted preliminary interviews and group discussions were identified at this phase. Their responses helped in reshaping my initial questions, and gave me a deeper insight into my own research.

Phase two (January–May, 2013): This second phase of the research was when more detailed and in-depth field research was carried out. It entailed the use of semi-structured interviews, observations and focus group discussion.

Phase three (April–May, 2015): The third and final phase of the research entailed following up to fill in some of the gaps noticed in the course of doing the analysis. For example, more information was needed on the roles that government (state and local governments) and NGOs (local) have played in supporting people (women) affected by the conflict. There was also the need to find out if displaced women and those that had relocated due to conflict had returned to their former markets or not.

### **3.2 The Case Study**

The vegetable markets, as the phenomenon under study, took place in the city of Jos, with all the attendant social effects of how inhabitants relate in this city. The scope of the study was limited to vegetable markets in Jos, with a focus on the women who are traders in these markets. This choice was ideal for this particular study because they (the market women) are directly affected by the devastating effects of the conflicts that have rocked the city, and also allowed for wider conclusions on their social relations to be drawn. As pointed out by Burawoy, case studies may thus be used to extract the general from the unique, to move from “micro” to the “macro” (Burawoy, 1998). The essence of using case studies in this way is to give an in-depth description of the phenomenon which can then be used as a basis for generalisation in the bigger society. According to Eckstein, case studies can be used to give simple descriptions of specific subjects that political scientists may use to build theory, test the validity of specific hypotheses, and test theories by treating them as the equivalent of decisive experiments (Eckstein, 1975). This study used case study to give an in-depth description or understanding of a specific phenomenon of social relations between diverse groups during and after the conflict in Jos, using the marketplace. George and Bennett pointed out that case studies:

“include both within-case analysis and comparisons of a small number of cases, since there is a growing consensus that the strongest means of drawing inferences from case studies are the use of a combination of within-case analysis and cross-case comparisons within a single study or research program (although single-case studies can also play a role in theory development”) (George & Bennett, 2005, p. 18).

Case study methods have comparative advantages in developing valid and context-sensitive measures of concepts, heuristically identifying new variables through within-case analysis of deviant or other cases, providing a potential check on spuriousness and endogeneity through within-case analysis (Bennett & Elman, 2006). The advantage of using case studies is that it



builds conceptual validity (George & Bennett, 2005). For instance, what is understood as trust being destroyed in one context (market 1) can be understood differently in another context (market 2). Therefore, it is necessary to carry out contextual comparisons to understand the meaning in different contexts. Yin defines a case study as an empirical inquiry that investigates a contemporary phenomenon (the case) in-depth and within its real world context, especially when the boundaries between phenomenon and context may not be clearly evident (Yin, 2014). As much as the case study method has some advantages, it equally has some disadvantages, such as poor case selection. When a case is poorly selected, it might not reflect the real situation or give the true picture of a situation, thereby affecting analysis and conclusion. Over-generalisation is another challenge of using case studies that can equally affect the analysis. Despite these challenges, case studies can and do help the researcher to bring out details from the viewpoint of informants by using multiple sources of data (Tellis, 1997).

The choice to examine vegetable markets as case studies for this research was intentionally made in order to use this micro-case of social relations between diverse groups to better understand the macro-, or bigger picture of social relations between diverse groups in Jos. As not *all* cases can be considered in depth by the researcher, the focus of this research has been narrowed down to that of conflict and markets in Jos. Vegetable markets in particular were chosen because vegetables are one of the most widely-produced and marketed commodities in Jos, whose trading networks comprise of individuals from diverse ethnic and religious groups. This case for understanding social relations on a micro-level between traders in vegetable markets, I further argue, may then be used to understand social relations between religious and ethnic groups in Jos and Nigeria on a macro-level, which are sometimes quite exclusive and require the building of trust.

### 3.2.1 Selection of Research Site and Informants

#### 3.2.1.1 Selection of Markets

Three markets were selected for data collection in this study. These markets were selected to bring out details as understood from different perspectives. Information on the markets was gathered through preliminary surveys (Lyon, 2000). The selection of these three markets was based on the following criteria: their size, when they were established, and the composition of traders; the heterogeneity and homogeneity of their identities, their gender, and lastly accessibility to the researcher. A summary of the criteria applied to the selection of markets and traders is shown in Table 3.1 below.

Market	Gender	Ethnicity	Religion	Approx No. of Traders	Time Created	Location
Farin Gada	40% men 60% women	Hausa (men), indigenous groups <sup>7</sup> (women), non- indigenous groups <sup>8</sup> (men and women)	Muslims (men) and Christians (women)	1,000	Started in June 1985 <sup>9</sup>	Jos North LGA <sup>10</sup>
Kugiya	70% women 30% men	Hausa, indigenous groups, non- indigenous groups	Muslims (men) and Christian (women and a few men)	700	Started in the late 1990s	Jos South LGA
Tomato	90% women 10% boys & girls	indigenous groups and few non-indigenous groups	Christians	300	Started in February 2009	Jos North LGA

Table 3.1: Details of Markets Selected and Composition of Traders

The table above shows the basic criteria used in selecting these markets. The first criterion is the time the market was created. It is necessary to know not only when, but why the markets were created. This gives an opportunity to document the growth of, and processes of change in the marketplace.

Another criterion used was the composition of traders in the different markets, in order to show the diversity of traders and the complexity of their interrelationship in the marketplace. Farin Gada is a heterogeneous market made up of traders from many ethnoreligious groups, including

<sup>7</sup> Means indigenes of Plateau state for example, Berom, Rukuba, Irigwe, Ngas, Taroh, Mwangahvul and so on.

<sup>8</sup> Kaduna, Nassarawa, Ibos, Yorubas, Calabar amongst other

<sup>9</sup> Interview with Mallam Adamu Yusuf/Farin Gada Market/11.03.2013

<sup>10</sup> LGA means Local Government Area

Hausa, Berom, Ngas, Atyap, Ibo, Tarok, Rukuba and Irigwe, amongst others. Another criterion for this market's heterogeneity is its religious composition which comprises mainly Muslims and Christians. The gender ratio is about 40% men and 60% women. The gender ratio is important, because it will help us to understand the power relations between these groups.

Kugiya market is also a heterogeneous market with traders from the same range of ethnic groups mentioned in relation to Farin Gada market, above. It is also like to Farin Gada in terms of religious affiliation. Kugiya's gender ratio is 70% women to 30% men.

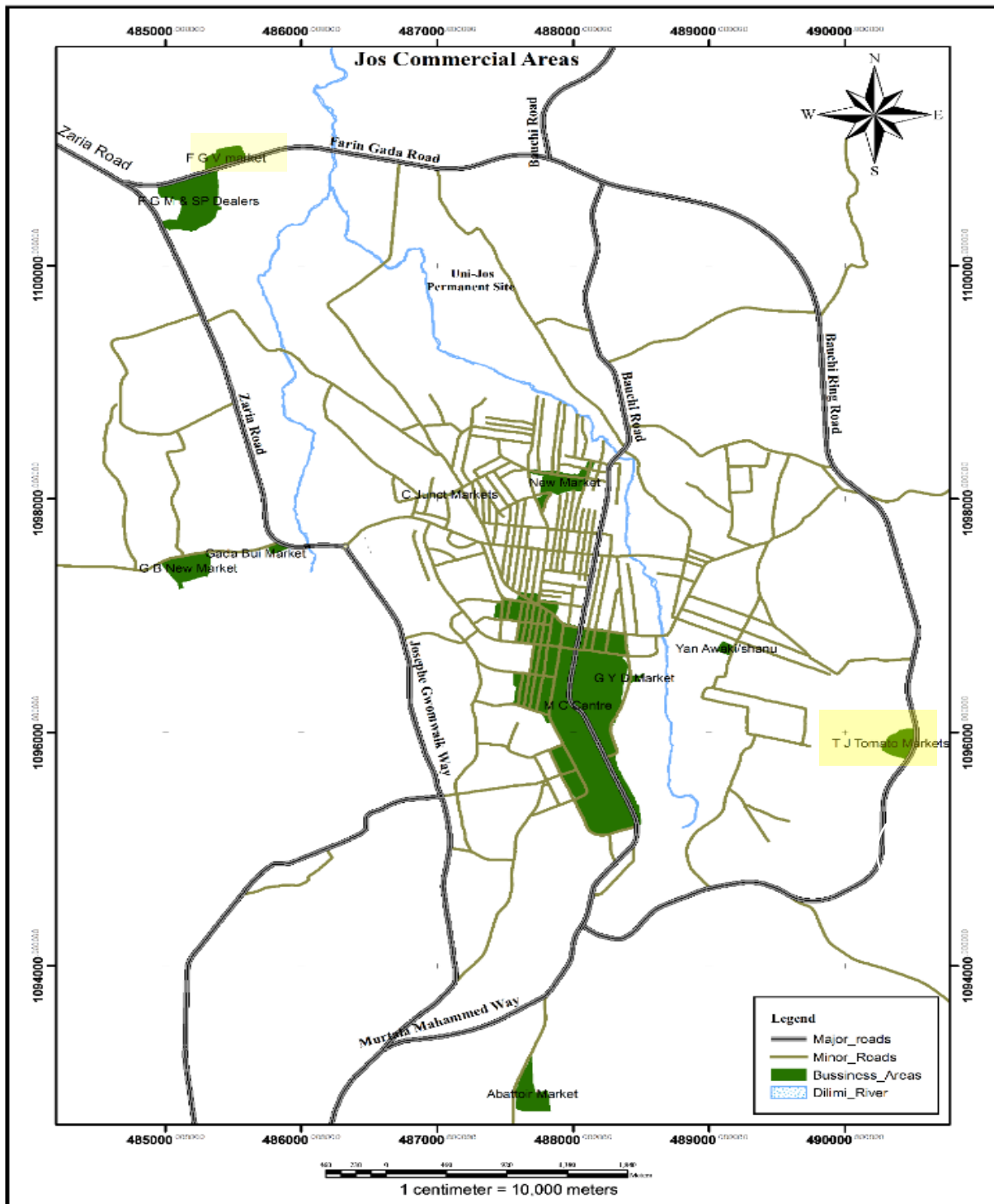
Tomato market is a homogenous market in terms of religion because 100% of the traders are Christians. 90% of the traders there are women, and the other 10% are young boys helping their parents, with occasional male hawkers in the marketplace<sup>11</sup>.

Yet another criterion is the size and location of the marketplace. It is also significant to show precisely where each market is located in order to reflect the fact that this research uses case studies drawn from two local government areas in the Jos metropolis, because of their experience of conflict. Farin Gada market is located in the Jos North local government area, and it is the biggest vegetable market in Jos. The size of this market is also reflected in the complexity of its trading networks' ethnic and religious composition, and the variety of goods sold there. Also in Jos North, the Tomato market was selected. While it is the smallest of all the markets selected here, it is still bigger and more organised than many other new markets that may be found on the streets in the neighbourhood.

In the Jos South local government area, Kugiya market was selected. While this market is relatively small in size, it has a similar composition of traders to that of Farin-Gada market. Map. 3.2 shows the location of Kugiya market.

---

<sup>11</sup> Detailed description of these markets is in chapter 5



Source: GIS Laboratory, Department of Urban and Regional Planning, University of Jos.

Map 3.1: The study area, showing the Farin-gada and Tomato markets marked in yellow<sup>12</sup>

<sup>12</sup> The map shows two of the markets studied. At the top left shaded yellow is the Farin Gada market, and bottom right, also shaded yellow, is the new Tomato market.

**Farin Gada market** was created in 1985<sup>13</sup> and since then its population has grown astronomically. This is because many traders have relocated to this market after conflicts, as it is located in a neutral environment<sup>14</sup>. There have, however, been few physical changes<sup>15</sup> to the market since its creation<sup>16</sup>.

**Tomato market** was created in 2008 and since then it has grown extensively. This is again as a result of relocation, in this case because many traders believe it is a permanent market site.

**Kugiya market** was created in the 1990s<sup>17</sup>. It has grown physically, because the market has moved to a bigger place, as observed during my last field work.

### 3.2.1.2 Selection of Informants

In selecting my informants, two sampling techniques were employed (as it was simply not possible to interview all traders): these were the purposive and snowball techniques. The selection was based on the fact that the actors should have certain characteristics that were crucial to this study. In each of the markets, the first person to be contacted was the market leader or their deputy, which person was usually also the first to be interviewed. In turn, this person would make referrals to other leading figures, especially from among the women in the market. This same procedure was followed in each of the markets under study.

These leaders (men and women) thus served as ‘gatekeepers’ in the markets, helping to facilitate initial contact with other informants, which was of great advantage in data collection. So, first, I used the purposive sampling technique for selection of informants based on characteristics such as their being market leaders, and the period of their stay in the market. This was pertinent because it was necessary to gather information about traders’ relationships before and after periods of conflict, and whether it was changing or had changed.

---

<sup>13</sup> Interview with Mallam Adamu Yusuf/Farin Gada Market/market leader/11.03.2013

<sup>14</sup> Details in Chapter 5

<sup>15</sup> Physical changes here means infrastructural development. Details in Chapter 5

<sup>16</sup> Interview with Market leader

<sup>17</sup> Interview by Mrs Abigail Longpoe market leader

Market	Position in Market Association	Ethnicity	Religion	Gender
Farin Gada	Market Leader (male);, secretary (male);, Public Relations Officer (PRO), (male); Women’s Leader; small ethnic group leader (woman), male traders ( <i>dillali</i> , wholesalers) and market women ( <i>dillali</i> , wholesalers, retailers, hawkers)	Hausa and indigenous groups	Muslims and Christians	more men and fewer Women
Kugiya	Market Leader, woman; Secretary (female); Treasurer (female); PRO (male); Financial Secretary (male); male traders and market women (wholesalers, retailers, hawkers)	Hausa and indigenous	Muslims and Christians	more women and fewer men
Tomato	Market Leader, Secretary, Financial Secretary, Treasurer, and Disciplinary Officer, all women; ( <i>dillali</i> , wholesalers, retailers, and hawkers).	indigenous	Christians	women

Table 3.2: Details of Traders Selected

The second sampling technique employed was the snowball technique, where informants recommend other persons they think will be willing to participate and give valuable information that will enrich the research. As according to Robson, in this procedure, “the researcher identifies one or more individuals from the population of interest. After the subjects have been interviewed, they are used as informants to identify other members of the population, who are themselves used as informants, and so on” (Robson, 2002, p. 265). This procedure can have its disadvantages as it means sticking to a particular person; however, I was able to identify new

and important actors<sup>18</sup> as necessary, for both interviews and group discussions. Other informants came from the local NGOs, as recommended by yet other informants. Three NGO staff were interviewed in all.

### **3.3 Data Collection Methods**

The method of data collection adopted for this research was that of collecting primary data based on qualitative data methods. This involves the collection and use of narrative data on a phenomenon of interest in its natural setting. It is very important for gaining insight into why things are the way they are. Miles and Huberman have referred to qualitative data as: “descriptive, non-numerical data in the form of written text, observations, interviews amongst others and documents that have been transcribed. Qualitative data are usually produced through field research – meaning extended days in the specific local setting” (Miles & Huberman, 1994, p. 9). Staying in the field enabled me to immerse myself in the population under study, to interact and understand the peculiarities of the actors.

In this study, several methods of data collection were used, so as to allow me to, “obtain a better, more substantive picture of the reality; a richer, more complete array of symbols and theoretical concepts, and a means of verifying many of these elements” (Berg, 1998, p. 5–6). In other words, the use of several methods offers the opportunity to compare results, verify, validate, and check other results via comparison. This is also called triangulation of methods. Another reason for choosing to use more than one method for this study is that each of the methods used has its strengths and weaknesses. The use of a combination of two or more thus makes research stronger and more valid. The three methods used in this research complement each other well, in line with the research question.

#### **Political Ethnography**

Three methods were used in this study to collect data. They are: semi-structured interviews, focus group discussions and observation. These are ethnographic methods associated with social anthropological research as well as political science, where they are called political ethnography. Political ethnography is the use of ethnographic methods by political scientists to understand the lived experiences and actions of actors, and to study actors in their natural habitat by collecting data through repeated interactions (Schatz, 2009). Political scientists have argued that ethnographic methods should not be left only to anthropologists. Instead, they say,

---

<sup>18</sup> Details of the roles of NGO in chapter eight.

researchers should be encouraged to get an emic perspective that further emphasises human agency and lived experiences; this helps to capture insider perspectives and meaning. It also helps researchers to get quality information and an in-depth understanding of actors, such as politicians, social movements, conflicts actors and so on. (Wood, 2006; Schatz, 2009). Schatz further points out that when a researcher immerses themselves in a research context, the possibility is that the researcher will produce more ground truth-claims than a scholar who does not immerse themselves in this way (Schatz, 2009). Political ethnography involves direct contact with research participants (Hopf, 2006), and person-to-person contact as a way to elicit insider perspective and meanings (Schatz, 2009). A good example of the use of political ethnography is that of Wood's research into civil war, where she showed that these methods helped to unravel the actions of insurgents and tell their stories and histories about their lives and communities (Wood, 2009). In line with this method, I likewise immersed myself in order to understand the everyday lives of traders; the activities, interactions, social, economic and power relations between traders in the marketplace.

As defined by Bryman, this method is a process in which a researcher stays and interacts with the research participants as they go about their daily lives. The researcher immerses them self in a group for an extended period, observing behaviours, listening to what is said as the field worker and others make conversations, and asking questions (Bryman, 2012). Schatz argues that the use of ethnographic methods by political scientists can help negotiate tensions between the particular lived experience of social actors and the analytic categories use to generalise them. Therefore, mainstreaming ethnography in political science can also help in reaching other disciplines, and striving for new forms of interdisciplinary conversations (Schatz, 2009).

#### Triangulation of methods

As above, to enable the verification and validation of information gained from different sources, the triangulation method was put to use. Triangulation has been defined as using more than one method or source of data collection in the study of social phenomena. It is also a process of cross-checking the findings derived from the different methods used (Bryman, 2012). As Stake has pointed out, in order to ensure accuracy and allow for alternative explanations there is a need to use more than one source of data collection (Stake, 1995). This accounts for why this research has been conducted using these methods, in order to confirm and verify findings (from



interviews, FGDs and participant observations), and was employed throughout the process of collecting data.

### 3.3.1 Semi-Structured Interviews

The purpose of interview is to elicit some statements from respondents. Semi-structured interviews comprise a list of questions to be covered by the researcher, often referred to as an interview guide, with the interviewee having a great deal of leeway on how to reply (Bryman, 2012, p. 147). In other words, the interviewee is not restricted to answering only the questions asked, but also has the discretion to choose which question to answer, as long as it does not affect the research questions. While semi-structured interviews do have predetermined questions, the order can be modified, based on the interviewer's perception of what seems appropriate (Robson, 2002, p. 170). Semi-structured interviews were the main tool used in this study, with a list of guided, open-ended questions aimed at understanding the phenomenon under study. Open-ended questions were used so that there would be no restrictions to digressing into areas of new interest if they should come up in the course of interviewing. This flexible approach gives room for easy modification and the discovery of new information or areas of interest and importance to the research that might not previously have been thought about as these present themselves (Gill, Stewart, Treasure, & Chadwick, 2008). Some of the most interesting interviews undertaken in the course of this research were carried out when my respondents were in a comfortable and relaxed mood. The advantage of the semi-structured interview form is that it not only gives one the opportunity to have one-on-one conversations with individual participants about their experiences, but also allows the interviewee the opportunity to ask questions in detail, and so to better the research. I found it was quite possible to conduct the interviews in the marketplace, for the reason that it was their place of doing business, and also because, as at the time of my field research, relative peace had returned to Jos, as a result they were more settled to talk. Unlike when the violence at its peak. The interviews normally took place between 11.00 and 16.00, at times when traders were less busy or when business was not at its peak. Each interview normally lasted between 20–45 minutes. Doing interviews was not void of challenges, as there were times that the market got too noisy, or the interview process attracted the attention of too many people, which sometimes affected the quality of the interview. Another challenge was the condition of the market in question. For example, some interviews were curtailed when participants complained that they could not stay for too long in the sun. They also got interrupted by rainfall, and the subsequent need to find a

shelter where we would not be disturbed. To ensure the free flow of information, I built a cordial relationship of confidence and trust with respondents that gave them a great sense of belonging and importance to the research work.

In each of the markets, interviews with market leaders and women leaders took place in the office of the Vegetable Market Association, due to their preference for these places. Women hawkers were interviewed as they came by, along the streets and in the neighbourhoods. Before interviewing, an explanation of the subject matter was usually given to ward off fear and doubt, particularly to respondents who were initially sceptical. Most of my interviews were conducted in the Hausa language and later transcribed into English. This is because the majority of the traders under study are from the Northern part of Nigeria, and thus can best express themselves in the Hausa language. Another reason for using the Hausa language is that most of the traders have had very little access to formal education. As a result, they are not able to speak good English, however, a few interviews with women from the non-Hausa speaking parts of the country, such as the eastern and the southern regions, where people are not fluent in Hausa or standard English, were conducted in Pidgin English. These were equally transcribed into standard English.

#### Number of Interviews

As stated above, the field research in these three markets in Jos was carried out in three different phases. During the first phase, that is, the pilot study, a total of fifteen interviews were conducted (with six men and nine women) in each market. During the main field research, forty-five interviews were carried out (with twelve men and thirty-three women). Finally, during the follow-up study, ten interviews were carried out (with three men and seven women).

Market	Farin Gada	Kugiya	Tomato
Phase I- Pilot Study Aug–Sept 2012	women and men 6	women and men 5	women 4
Phase II- Main Field research Jan–May 2013	Women and men 18	Women and men 15	women 12
Phase III- April– May 2015 Key informants	women and men 5	women and men 3	women 2

Other interviews	3 NGO staff <sup>19</sup>		
------------------	---------------------------	--	--

Table 3.3: Number of Interviews

The table above shows a total of seventy interviews conducted with both men and women. In addition to this, interviews were also carried out with three representatives of NGOs, namely the Stefanos Foundation and the Displaced Women and Children Foundation, and also with one revenue officer. Most of the interviews were very informative. I generally found that, once the informants felt comfortable and relaxed, they loosened up and spoke without any reservations. Most of the interviews conducted were recorded on tape, except in cases where the informants were not comfortable with that. In this situation, short notes were taken and later elaborated on from memory.

### 3.3.2 Focus Group Discussions

Focus Group Discussion (FGD) was another method employed for data collection. This is a form of data collection in which in-depth discussion on a particular topic with several participants is guided by a moderator for research purposes. The moderator by whom FGD sessions are guided, motivated and controlled is normally the researcher or one or more research assistants (Morgan, 1998). This means that FGD must involve a group with knowledge of the particular topic they have been brought together to discuss. FGD helps in generating information on collective views and their meanings. It is useful for gaining rich information and an understanding of participants' experiences and beliefs on the particular topic discussed. As Rabiee points out, FGD is unique because it helps in generating data via the synergy of group interaction (Rabiee, 2004). One of the main and distinct features of FGD is its group dynamics. The type and range of data generated through the social interaction of the group are often deeper and richer than those obtained from one-to-one interviews (Rabiee, 2004, p. 656). For a FGD to be successful, it must be interactive. In other words, participants are expected to discuss and argue over the issues under research, to arrive at clarification. As according to Bryman, the important advantages of FGD in qualitative research include the following:

---

<sup>19</sup> Stefanos foundation, Jos and Foundation for displaced women and children

- 1) It gives discursive opportunity to people with knowledge, experience or ideas on a particular topic, which helps in generating information on the subject of inquiry.
- 2) It allows the researcher to develop an understanding of why people feel or do things. It also gives the opportunity for people to probe one another's views or reasons for having a certain view.
- 3) It creates an opportunity to challenge or verify answers given in the case of inconsistency. Participants can argue and challenge each other's views in this process, and the researcher can get a realistic account of what people think, because they are forced to rethink and possibly revise their views. This is unlike one-on-one interviews, in which participant views cannot be so challenged.
- 4) It also creates an opportunity for the researcher to understand ways in which individuals collectively make sense of a phenomenon and gives meaning to it (Bryman, 2012, p. 503–504). It provides information about the range of ideas and feelings that individuals have about certain issues, as well as illuminating the differences in perspective between groups of individuals (Rabiee, 2004, p. 656).

FGD thus has many advantages, as shown above. With particular reference to my study, it allowed for the further discussion of certain issues in order to validate, clarify and check observations and claims made in one-on-one interviews. It also opened up the opportunity to get more detailed and elaborate information on some of the issues under study. Similar FGDs can also be conducted severally with different informants, in order to enable the researcher to identify trends in the perceptions and opinions expressed which are revealed through careful and systematic analysis (Krueger, 1988). Again in this study, the interesting debates and discussions that came out in FGDs also created opportunities to see different competing perspectives on the issue under study. For example, a question was asked regarding increased competition between traders, as new women actors have emerged as middlemen. The resulting group discussions that came out of that were very interesting and brought another angle to the issues under study. One of the advantages of this method is that as relatively little organisation is required, it provides quick results, and can increase the sample size of qualitative studies by interviewing more people at the same time. Also, that it generates a large amount of data in a relatively short time span (Krueger, 1988).

As many advantages as this method has, there are equally some disadvantages to using it. For example, some participants were not free to speak about some of the issues raised, because of the sensitive nature of the research. During one of the group discussions, the issue relating to

transacting business on credit between traders did not get the attention desired. Interestingly, the men talked more about this than the women, stressing the point that they still gave out goods on credit. The fact of the women not talking here showed how one group has an advantage over the other, such that they could not express themselves. Participants who feel unfree or uneasy with each other may not be able to discuss their feelings or opinions openly (Gill et al., 2008). Also, sometimes the researcher does not have full control over the group discussion, unlike in an individual interview. Also, much time can be lost when irrelevant issues come up for discussion.

The following criteria should be taken into consideration in conducting a FGD: the number of participants, which while Krueger and Casey have argued this may vary, they suggest the optimal number to be between six and eight participants, because they find smaller groups to show greater potential (Krueger & Casey, 2000). Morgan has suggested that the number should be between six and ten participants, for easy moderation and robust information from the participants. Depending on the topic under discussion, Morgan also recommends a larger group (Morgan, 1998), which Bryman, on the other hand, argues may be more onerous, time-consuming and might not bring out the information needed (Bryman, 2012). Peek and Fothergill, for their part, opine that focus groups with between three and five participants run more smoothly than larger focus groups. In their experience, they say that more information may easily be generated in such a small group, and it is not so difficult to get the participants talking, unlike with a bigger group (Peek & Fothergill, 2009, p. 37). Focus groups with smaller numbers have more advantages because it saves time; this also gives more opportunity for disagreement and diversity of opinion, perhaps because there is less tendency for one person to dominate proceedings (Bryman, 2012, p. 508). They are also advantageous because sometimes the management of larger groups can be demanding. Eight group discussions were conducted throughout the course of this research with the help of research assistants.

In Farin Gada market, three FGDs were conducted. The first one was made up of two *dillali*, two wholesaler Hausa men, three *dillalias* (middlewoman), and two women wholesalers. The second group was made up purely of six retailer women, and the third group was made up of one *dillali*, one wholesaler man, two *dillalia*, one wholesaler women and five women retailers. In Kugiya market, two FGDs were conducted. The first one comprised of three *dillalias*, two women wholesaler, one *dillali*, and one wholesaler man. The second group comprised two *dillalias*, two wholesaler women, one *dillali*, one wholesaler man and four women retailers. In Tomato market, two FGDs were also conducted. The first one comprised of two *dillalias*, two

wholesalers (women) and four retailers (women). The second one comprised of two *dillalias*, two wholesalers and five women retailers. The last FGD was for women hawkers, conducted with five of them. While six of these FGDs were conducted in the various markets, this one for women hawkers was conducted along the street, because that was the only way they could be brought together. The reason for the various compositions of these groups was to capture the diversity of participants and their perspectives as much as possible (Bryman, 2012, p. 505).

### 3.3.3 Observation (Participant)

Another technique used to gather data for the purpose of this study was the observation method. The observation technique entails that the researcher watches, notes and records whatever s/he has noticed concerning the situation, event, group or phenomenon in question, with the objective of obtaining data. This method was primarily used to understand how traders related, and not the impact of conflict on traders. This technique enabled me to immerse myself in the group being observed, to share the experiences of my informants and understand the dynamics and processes of relating between traders. By using this technique, I ensured that details of the phenomenon were captured. It gave me the opportunity to see things other people in the marketplace were not aware of, and to understand some of the things that people were not willing to discuss during the interviews. It also gave me the opportunity to take photos of traders as they went about their activities that I have used in my thesis. I participated in most of the activities that took place in the market, e.g. helping some of them sell their goods, eating with them, sometimes helping them to negotiate, and praying with them at 12.00 noon. As I participated in these activities, I was equally observing how traders negotiated prices and settled disputes among themselves. I sometimes just sat around and listened, while observing what was going on around me.

The observation method was of immense benefit to my study because it helped me to understand the rules, dynamics and power relations involved in setting and negotiating prices between farmers, *dillali* and retailers, which is one of the core elements of trading in the marketplace in Jos. It would have been pretty difficult to understand some of these processes if I had not participate in these activities. For example, through participant observation, it was easy to understand who was involved in setting and negotiating the prices of goods and how they are distributed. Another point is that my continuous presence in the market gave me access to a particular woman leader who was hesitant to speak with me in the beginning. Eventually,

she noted my presence and was convinced to talk to me. I took mental notes during these observations and jotted them down immediately I got home in the evenings.

#### 3.3.4 Challenges encountered and how these were managed

The context in which this research was conducted was peculiar because of its experience of conflict. As stated above, area under study has experienced successive bouts of conflict that have caused instability, insecurity and uncertainty. I was therefore very mindful of the fact that some challenges might surface as the experience of the conflict was still fresh in the minds of the people. As Cohen and Arieli have noted, researching conflict environments is challenging, given their complexity and the common attitudes of distrust and suspicion (Cohen & Arieli, 2011). To avert this latter challenge, I was careful to take informed decisions about how best to approach the informants, so as not to create suspicion. As further pointed by Cohen and Arieli, whether a party to the conflict or not, the researcher in such a situation faces the challenge of gaining familiarity and thus cooperation from the research population in the environment, which may be closed to, and mistrusting of outsiders (Cohen & Arieli, 2011). Trust, therefore, is crucial in gaining access to informants, however it is sometimes difficult to secure. Given the nature of research such as this, my expectation was that such challenges were inevitable. The most challenging encounter was that of gaining initial access to the market leaders. Many of my informants, especially women, were sceptical. Hence, some hesitated before opening up, until they had gained confidence and trust in the researcher.

Another factor that militated against the smooth flow of the work was a lack of access to information, particularly that held by state and local governments. This was due to poor or in some cases non-existent record-keeping. For example, information on when these markets were created and the type of goods each market was created for could not be found. Another informational challenge was the issue of objectivity and bias, in both getting information and analysing it, also because I am an indigene of Jos, where this research took place. To ensure this factor did not affect the reliability and validity of the research, I was highly conscious of being neutral and objective in my analysis. One other challenge of doing research in a familiar environment is that most of the informants usually assume the researcher knows what obtains in the environment, and therefore need not ask questions. When matters arose in this context, detailed explanations were often required, stating precisely why respondents' answers were vital to the research.

### 3.4 Data Analysis Process

As noted by Bryman one of the difficulties with qualitative research is how to find analytical paths through the rich data collected (Bryman, 2012). The process of my data analysis was based on the principles of the grounded theory method (GTM) (Strauss & Glaser, 1967; Strauss & Corbin; 1990, & Charmaz, 2006). The advantage of using the grounded theory method in data analysis is that of its systematic approach (El-Hussein, Hirst, Salyers, & Osuji, 2014, p. 4). Glaser has defined grounded theory as the, “systematic generating of theory from data that itself is systematically obtained from social research” (Glaser, 1978, p. 2). Systematic procedures such as simultaneous collection and analysis of data and the constant comparative logic and theory that emerge from data provide GTM with a rigour that is not accounted for in other qualitative approaches (El-Hussein et al., 2014, p. 5). The management of the data collected in this study followed the coding process technique (Strauss & Corbin, 1998) to discover categories. This process helped in giving a sense of direction and promoting the sensitivity of the data. It enabled me to redirect interview questions as I continued with the analysis; it also enabled me to follow up, validate and develop concepts (Strauss & Corbin, 1998). As part of this process, I therefore read the interview transcripts over and over again in order to get the best possible grasp of the content, out of which I was then able to develop a narrative that helped me to understand the experiences of my informants while relating in the marketplace; the effects of conflict on relations, and how they coped. It was important to understand the content of the experiences of my informants and their actions before engaging in the process of coding. It was only after I had gained a good understanding that I began coding to identify important issues in interview content. Issues so identified, also known as *phenomena*, were assigned a *conceptual label* that became a *code*, also called a *concept* (Strauss & Corbin, 1998). This process enabled me to follow a sequence of actions and interactions relating to the phenomena as they evolved over time (Strauss & Corbin, 1998). Sampling here became more purposeful because each additional interview question was more focused on relevant concepts as categories were refined. As a result of this process, theoretical sampling became systematic and cumulative (Strauss & Corbin, 1998). Theoretical sampling is defined as the process of data collection for generating theory whereby the analyst jointly collects, codes and analyses data, then decides what data to collect next and where to find them, in order to develop the theory as it emerges (Strauss & Glaser, 1967). Strauss and Corbin have also described theoretical sampling as a means to, “maximise opportunities to discover variations among concepts and to densify categories regarding their properties and dimensions” (Strauss & Corbin, 1998, p. 201). Theoretical



sampling was used in the initial coding process, which led to the generation of codes or concepts. The new concepts that evolved were investigated in the subsequent interviews. For example, the concept of ‘social relations’ generated from the first interview was investigated in detail by asking other informants what they understood by this concept. The coding process used was that of open coding, which greatly facilitated my analysis. Open coding is the process of breaking down, examining, conceptualising and categorising data (Bryman, 2012; Friese, 2012). This process helped in establishing patterns that were relevant to my research. Codes derived from the transcripts of interviews helped in developing concepts, patterns and themes, like those of livelihood strategies and coping strategies, economic relations and social relations, the roles of informal market authority, etc. Codes that emerged during the coding process led to the development of categories. I constantly compared interview transcripts, which helped in grouping several codes into categories, and took memos as new ideas emerged, which helped in thinking analytically. Memos, in this context, are the notes (of ideas) that a researcher writes in the process of coding and categorising. As they reflect continually on interview data. Comparing incoming data with previous data allowed for modification and addition of new categories. Codes of events, incidents, actions and interactions that were found to be conceptually related, either in meaning or as similar phenomena, were thus grouped into categories (Strauss & Corbin, 1998). Categories are concepts that each stand for a phenomenon, and subcategories are concepts that pertain to a category which give more clarity and specificity (Strauss & Corbin, 1998). In this study, for instance, the category ‘coping strategy’ is comprised of two subcategories that further show the specificities of coping: ‘livelihood strategy’ and ‘physical security strategy’. The name given to each subcategory was specific to a particular issue, as a representation of what my informants said. This is just one example; other categories were equally so-derived, although some had more than two subcategories. These subcategories give clear explanations of the main category. This process of coding into categories and subcategories continued throughout the period of data analysis as new fields and ideas continued to emerge in the process. Below is a table with an example of my codes: here D stands for ‘diversification’ and D1 is the sub-code. EOC stands for ‘effects of conflict’, and, beginning with EOC1, there are the sub-codes. LS stand for livelihood strategies and e.g. LS1 for the sub-codes, for easy referral.

**An example of codes and sub-codes produced using Atlas.ti computer programme**

Code- D\_DIVERSIFICATION OF LIVELIHOOD STRATEGIES

Sub-codes

D1\_ farming

D2\_ diversification of business strategy

D3\_ Involvement of children

D4\_ selling at home

D5\_ selling more than one goods

Code- EOC\_Effects of conflict

Sub-codes

EOC1\_ displacement

EOC2\_ leaving and immediate return unique

EOC3\_ leaving and return

EOC4\_ perception of displacement-relocation

EOC5\_ relocation

Code- LS\_LIVELIHOOD STRATEGIES

Sub-codes

LS1\_ adaptive strategies

LS2\_ challenges to livelihoods of market women

LS3\_ dependence on family

LS4\_ dependence on orgs.

LS5\_ dependence on church association

LS6\_ dependence market association

LS7\_ hawking

LS7\_ contribution

LS8\_ savings

Table 3.4: showing examples of some codes derived during the process of coding.

The computer software programme ATLAS.ti<sup>20</sup> was used to manage data, including the storage and organisation of files. In using this software, I began by inputting all the data I had collected

---

<sup>20</sup> I made use of ATLAS.ti to analyse my data, because it gave me the opportunity to integrate all my observations, transcripts of semi-structured interviews and group discussion materials. The programme enabled the constant comparative analysis of transcript data through features such as codes, categories, families etc. This programme was developed as a research project at the Technical University of Berlin in 1989, with the first commercial version released in 1993. With ATLAS.ti I was able to group my documents into families, to quickly and easily access and compare codes and categories, and to write and attach memos, all these steps playing an important role in a grounded theory analysis following Charmaz (2006). Using this software makes the process of analysis much quicker, easier and more transparent. In using ATLAS.ti for coding, the clearly-written ATLAS.ti manual and the book on the subject by Susanne Friese (2012) were both instructive. In addition, Prof. Ulrike Schultz, and my colleagues Vanessa Wijngarden and Peter Narh also assisted me with the process.

and transcribed on the three markets in Jos. I started with open coding, that is, line-by-line analysis. I stayed close to the data and kept codes short, simple and precise. I coded until the point of saturation that the data required. Codes were then merged into categories. Coded data include the interviews with traders, NGO staff, and government officials, group discussions and observation materials. Whenever new data was input, new codes were added. It was through coding, and the patterns that subsequently emerged, that the chapters of my thesis were derived. In analysing the data, most of the writing was descriptive, based on the data collected with the ATLAS.ti software, making it easy to get examples and codes for my arguments.

### **3.5 Methodological Reflection and Researcher Reflexivity**

When carrying out research based on field work, methodological reflection and reflexivity of research have to do with qualitative data collection and the peculiarity of the environment in which research is conducted. As a researcher, I had an ethical and moral obligation to present and reflect on some of the methodological concerns and strategies employed in accessing data. In the course of gathering data, some issues came up that I would like to reflect on in this part of the work.

#### **3.5.1 Researching in a conflict environment**

Because of the peculiarity of the context in which this research was conducted, there was a need for me to be careful on how to approach my informants. To gain my informants trust was crucial, however it was sometimes difficult to secure. On arriving in the field, my informants wanted to be sure of who I was, and the kind of research I was undertaking. Luckily for me, my position as an indigene of Plateau gave me some advantages, because of which, gaining access to my informants was not difficult. The leaders of the market association and other networks immediately identified with me, for example, and I was thereafter accepted with little interrogation. This enhanced the process of data collection, and I did not take it for granted. This is because, as an insider-researcher, I needed to be cautious to avoid bias or subjectivity. As a result of this, I was constantly reflecting on my position and trying to maintain distance, be neutral and objective so as not to get trapped by my identity. On another level, however, my not being part of the market still put me in the role of outsider. My position as an outsider to some extent restricted my understanding of relations in the market and traders' everyday life experiences, which was a disadvantage that I had to try and find a way around, as discussed below. However, this outsider position also helped me to be more objective in the process of collecting and analysing data. It also helped to approach every informant formally with a letter

of introduction from Bayreuth International Graduate School of African Studies (BIGAS), establishing my status as researcher. I was careful not to engage in emotional discussions such as of settlement patterns and displacements caused by the conflict, amongst others. This was necessary because discussing some of these issues would likely have made some of the informants think I was taking sides based on my own identity. Objectivity is important in research, as interpretation and analysis should be based on the facts and findings derived from actual data and not from the researcher's emotional values or views (Kirschstein, 2000). This is why I was conscious not to allow my identity to cloud or influence my judgements while collecting data, by ensuring all the subjects of my research were included in this process. All informants important to the research were consulted, so as to reflect all of their different experiences and views. Equally, I consciously avoided value judgement in my analysis, aiming to be objective in presenting my data. Objectivity and neutrality are important requirements in the social sciences that this research tried to observe and follow.

### 3.5.2 Ethical considerations in doing my research

For field research to be ethical, consent to their participation must be given by the research subjects, in full understanding of the potential risks and benefits (Wood, 2006). In order to achieve this informed consent, I started by ensuring that my participants understood my research. I did this by explaining the research project clearly and in detail to the market association leaders, to enable them to understand or at least have an idea of the research that was about to be carried out. This gave them the opportunity to decide whether to participate in the research or not. I presented myself to them as an academic researcher working towards obtaining a degree in Germany (as is the case). This was to show that the research being carried out was for academic purposes, and that there were no other benefits to it. Also, to gain their trust that the research being conducted was of no harm to them, especially since the insecurity in their lives has so increased as a result of violent eruptions. For the purpose of transparency, I told them my identity and that of my research assistants, which became advantageous to my research as shown above. I further asked for their consent regarding the confidential use of their names, to which most of them agreed, except for few respondents, whose opinions I respected. I also ensured that I always asked for their consent before using data recorders (audio tapes and cameras) for information capture.

### 3.5.2 My field research experience

Most of my informants were not aware of my position as a researcher, except the market authority who granted me permission, as above. As a result of this, gaining access to the other individual informants was not easy. My first day's experience in the field was not easy, because most of the traders I approached, especially women, were reluctant and sceptical of answering my questions, as they were not sure of who I was, because I had not yet been introduced to the traders by the market leaders. This attitude of my potential informants forced me to re-strategise, in order to gain their trust and so gain access, because if informants had not given me audience, either no, or only poor quality information would have been generated. As pointed out by Norman, trust is usually a crucial element in gaining access to potential research participants in conflict situations, yet that trust is often difficult to secure (Norman, 2009). To gain their trust and confidence of my informants, I decided to work on building rapport with them.

### 3.5.3 Building rapport to gain access

As discussed above, accessing informants during my field research, especially the market women, was challenging. Therefore, I decided to try to gradually establish and develop relationships with them on an individual basis. I did this by spending time with them in the market. I spent a total of one week each in each of the three markets under study. In order to build these relationships, I got to the market at almost the same time as them and stayed the whole day there, participating in the activities that took place in the market. My stay in the market built trust and confidence, to the extent that some of them forgot I was a researcher. For example, some of the older women began to address me as "*yarinya na*", meaning "my daughter" in the Hausa language. Building rapport was important for this study because I needed to gain the trust and confidence of my informants. Trust and confidence were eventually built to the extent that some women confided in me by telling me their problems. Therefore, instead of serving only as a researcher, I became a confidante to some of the women, by virtue of them sharing their problems with me. Some of them also saw an opportunity for me to help them talk to the government about the challenges they are facing and asking for assistance. The scenario discussed above accords with Ukiwo's observation that informants are not just sources trying to cooperate to achieve the research's objective. They are also rational actors who may want to use the researcher as their mouthpiece and advocate (Ukiwo, 2011). In other words, informants also have their own form of agency that they use to meet their personal needs.

Access to the Hausa male traders, on the other hand, was easy because they willingly answered my questions without any reluctance. This surprised me because I had thought that our differences in religion, gender and culture would pose a challenge in accessing them. I could not ascertain the reasons for their behaviour, however, I assumed they were excited to share their experiences with somebody, with the hope of getting some help. I therefore did not go through the process of building rapport with these informants, because I did not have to. Ethically, as a researcher I am not supposed to pay my informants because it might twist their stories. Here however, in the cause of the field research I did buy soft drinks and water for some of them. This strategy is supported by Hemming, who states that informants sometimes benefit from the researcher's efforts of friendship and attentiveness (Hemming, 2009).

One of the obvious problems in the process of data collection was that of access, both to the field and to informants for my research. To overcome these challenges, two research assistants, a man and a woman, were hired to assist during the process of data collection. The first research assistant was a woman and a retailer who I got introduced to by a friend who is her customer. It was through her I that I then was introduced to the leaders in all the markets. I started by introducing myself and what I wanted to do with her. After that, I went on to inform her who had directed me to her, and she was excited about it. She was thus my first informant, who subsequently served as my research assistant and helped me to access my research site more easily since she was familiar with the environment. The second research assistant was my former student, with whom I had previously engaged in research before taking up this research project. This made it easy for me to continue working with him since he already had some experience in research. These two research assistants were very helpful throughout the period of my field research. For instance, the woman played an important role in initially identifying informants who were useful for the research and introducing me to them, while the man helped in coordinating FGDs (focus group discussions), and also in taking notes and conducting some interviews when I was bereaved and sick during my field research of 2013. Reflecting on the process in this way is intended to show how I went about accessing my informants and the field, without which this research would not have been successful. It has also helped me in understanding and learning from the experiences, stories and realities of trader's everyday lives. Writing these reflections out was a lengthy process in which personal reflections also played an essential and enriching role (Abbott, 1998, p. 219).

## Chapter 4

### General Overview of Conflict and Violence in Nigeria

#### Introduction

To understand the context of the conflict in Jos, it is important to understand the precolonial, colonial, independence, and post-independence periods. As observed by Osaghae and Suberu, Nigeria presents a complexity of, “Crisscrossing and recursive identities of which the ethnic, religious, regional and sub-ethnic (communal) are the most salient and main bases for violent conflict” (Osaghae & Suberu, 2005, p. 6). Nigeria, as nation, is a conglomerate of many ethnic identities that were in existence before the colonial period, including the Yoruba, Benin, Igbo, Hausa, and many other ethnic groups, each with their own distinct culture, ethnic identity, political styles and clearly-defined authority structures (Wright, 1998). According to the 1952/53 census, there are in fact more than 200 distinct ethnic groups in Nigeria, most of them having distinct cultures, traditions and languages. The largest and most dominant political groups include the Hausa (16 million), the Yoruba (10 million), the Igbo (7 million), and the Fulani (5 million). Other prominent groups that are fewer in number include the Edo, the Ibibio of the Cross River State, the Tiv of the Benue valley, the Nupe of the middle Niger valley, and the Kanuri of the Lake Chad basin. The large concentration of these smaller ethnic groups in the Middle-Belt, where there are more than 180 different groups, is a significant feature of the ethnic diversity of Nigeria. These groups occupy distinct territories (Udo, 1998). All of these social identity groups, were brought together by the British colonial government, which formed Nigeria as a country characterised by diversity. The interesting thing to note here is that at the beginning of the colonial rule people were less likely to identify themselves as Hausa, Igbo, Tiv or Ijaw, although broad distinctions between such groups were recognisable. They preferred to be identified by their villages or clans, which varied from region to region. However, as time went on people began to identify themselves with their groups. Ethnicity reared its head in politics, employment, education and so on (Wright, 1998). Furthermore:

“British colonial policy also fostered the uneven socio-economic and political development and mal-integration of the various Nigerian peoples. The more damaging aspects of the British colonial policy of uneven development included the exclusion of Christian missionary activity and the highly prized mission-sponsored schools from the predominantly Muslim areas of the north, thereby creating a huge imbalance in westernisation between the north and the south. This imbalance continues to haunt the

Federation; the discouragement of any official political contact between the north and the south was evident until 1947 when politicians from the two regions sat together for the first time in the central legislative council. The official promotion of segregated residential settlement patterns – the so-called Sabon-gari or strangers’ quarters to which reference has already been made – and inflexible land tenure systems. Both of which reinforced discrimination against migrant communities, and the lopsided recruitment of Nigerians into the army and police” (Osaghae. & Suberu, 2005, p. 16).

Another example is cited by Falola, where he points out that during the first census in 1953, ethnicity was used as a criterion to be counted. Apart from ethnicity, he asserts, religion was also used by the state to construct identity, a means for power legitimation, and a determiner of economic might (Falola, 1998). Religion (Christianity and Islam) has been used since the 1970s as a source of mobilisation to struggle for political power. Religion, for Falola, has since become as disruptive as ethnicity (Falola, 1998). Thus both ethnicity and religion have been used to mobilise people since the precolonial, colonial, and postcolonial periods. These issues have been sources of competition and contestations regarding citizenship and resource control that have turned out violent most of the time, because the people are still learning to accept unity and live together. Other issues that led to conflicts in Nigeria are as a result of government policies and programmes. For example, the introduction of the structural adjustment programme (SAP) generated conflicts that took the form of protest. However, the focus of this study on the conflicts mobilised along identity lines. Therefore, it is important to understand these identities and their expectations, as central to understanding political and inter-group relations in Nigeria throughout the precolonial, colonial and contemporary periods. Nigeria as a country has been faced with several conflicts that have affected the economic, political, and peaceful social coexistence of the people. Most of the conflicts in Nigeria have been mobilised along religious and ethnic lines. This chapter, therefore, starts by providing the demographic composition and the diverse nature of the country. It continues by giving a history of the developments that have become the main causes of conflict in present-day Nigeria. From there it runs through the conflicts that have occurred since the colonial period to date. After that it goes on to describe the particular situation of Jos, by first looking at its history, describing its people and the processes involved in the Jos conflicts.



## **4.1 The Peoples of Nigeria**

### **4.1.1 Geography and Ethnic Groups**

In the 2011 census, it was estimated that Nigeria has a population of about 166.5 million (National Population Commission, 2012). This estimation makes Nigeria the most populous country in Africa. Nigeria is a plural society because of the existence of many ethnic and other identity groups inhabited by about 250 or more different ethnic groups. Different scholars contest the number of ethnic groups in Nigeria, with estimates ranging from 161 to 619. Udefi citing Gandonu, for example, has asserted that there are 161 ethnic groups, while Hoffman quoted in Otite stated that there were about 394 (Otite, 2000). Bangura, as cited by Mustapha, put the number of ethnic groups at about 470 (Mustapha, 2004), while Alubo put the number at “over 370”, each with its own particular culture and traditional social organisation (Alubo, 2006). In itself, the conflict between these scholarly accounts tells us something of the diverse, peculiar nature and plurality of Nigeria. It also suggests how the ways in which ethnic groups are constructed and named are often arbitrary and contested. Nonetheless, these groups do have different customs, traditions, languages and historical backgrounds that are distinct. They are scattered and occupy different geographical and ecological zones in the country. All the groups have different indigenous or traditional systems of governance, ranging from highly centralised monarchical systems to village democracy, which, according to Akinwunmi, most anthropologists have erroneously called stateless societies (Akinwunmi, 2004). According to Tekena Tamuno and C.Ukpabi (cited in Akinwunmi, 2004), these ethnic groups did not recognise themselves as homogenous before the imposition of the British rule. However, in spite of this lack of recognition of homogeneity, these groups have persisted and coexisted under the Nigerian state. Nigeria has three major ethnic groups: Hausa and Fulani (29%), Yoruba (21%), Igbo (18%). Other influential groups include the Ijaw (10%), Kanuri (4%), Ibibio (3.5%), Tiv (2.5%). Other minority groups (22%) are mainly found in the Middle-Belt of Nigeria (Agbara, 2010, p. 26), which the people of Jos come from. The major religions in Nigeria include Islam (45%), Christianity (47%) and the African Traditional Religion (8%) (ibid). In the colonial days, the country was divided into three regions: the Northern, Western and Eastern regions. Present-day Nigeria is divided into six geopolitical zones, namely: North-Central (Benue, Kogi, Kwara, Nasarawa, Niger, Plateau, and Federal Capital Territory, Abuja); North-Eastern (Adamawa, Bauchi, Borno, Gombe, Taraba and Yobe); North-Western (Jigawa, Kaduna, Kano, Katsina, Kebbi, Sokoto and Zamfara); South-Eastern (Abia, Anambra, Ebonyi,

Enugu, and Imo); South-South (Akwa Ibom, Bayelsa, Cross River, Delta, Edo and Rivers), and South-Western (Ekiti, Lagos, Ogun, Ondo, Osun and Oyo).

Map 4.1: The Federal Republic of Nigeria.



Source: Domenico-de-ga (2009). Political map of the 36 States of Nigeria. [https://upload.wikimedia.org/wikipedia/commons/d/d2/Nigeria\\_political.png](https://upload.wikimedia.org/wikipedia/commons/d/d2/Nigeria_political.png) accessed on 16.06.2016.

It should be noted that before colonialism the peoples who came to comprise the Nigerian state were in contact with each other through trade activities, politics and even cultural integration. As pointed out by Akinwunmi, this was possible because of the various rivers, especially the major ones, the Niger and Benue, which facilitated this. The river networks provided a natural highway for trade, politics, and cultural intercourse; as a result, goods and ideas between the different geopolitical zones were exchanged. There was exchange of goods between the Igbos, the Yorubas and the Hausas (Akinwunmi, 2004). Despite these positive relationships before colonialism, there were also conflicts between ethnic groups. For example, the push from the

North by the Hausa-Fulani to Islamise the South was resisted by various of the polities attacked; there were also the Yoruba civil wars, among other conflicts.

Most of the conflicts that have occurred in Nigeria have been mobilised along lines of religion and ethnicity. Religion and ethnicity, therefore, have played central roles in Nigeria's socio-political space. Ethnicity is used in Nigeria as a category for people that share a common culture. In conflicts and quests for political power, ethnic languages have been used for mobilisation. This was played out in the formation of political parties shortly before independence. Similarly, religion is also used in conflicts and quests for political power based on shared belief. Islam and Christianity have both been used to mobilise Nigerians in this way since the colonial period began; in 1945 and 1953, and again after colonialism in the 1980s, to be discussed further on.

Given that these multiple ethnic contradictions and tensions were built into the colonial experience in Nigeria, it is not a surprise that inter-ethnic violence took place during this period in the country. In 1945, for instance, violence erupted in the mining town of Jos between Igbo and Hausa migrants over residential and trading opportunities in the city (Nnoli, 1978). The violence, which lasted for two days, left two persons dead, many others injured, and considerable amounts of property damaged (Nnoli, 1978). In 1953, the Hausa and Igbo again clashed in the northern city of Kano because of attempts by southern parties to hold rallies in the city in support of their anti-colonial campaign for Nigerian independence (Osaghae & Suberu, 2005).

Therefore, it will be necessary to discuss the emergence of religion in Nigeria to arrive at a better understanding of the role religion has played in the context of the conflicts there. The country of Nigeria has two dominant religions, those of Islam and Christianity. The third religion in Nigeria is the African Traditional Religion (ATR) or religions, traditional beliefs and practices associated with certain ethnic groups and local communities that predate the arrival of both Islam and Christianity, although they have declined with the coming of the two main religions. Today the proportion of people claiming their religion as 'traditional' has shrunk to 1% (Best & Rakodi, 2011).

Islam, according to Falola, has a longer history in Nigeria than Christianity (Falola, 1998). Islam was first introduced to West Africa and later to the North of Nigeria from about the 8<sup>th</sup> century, through trans-Saharan trade. It came through the Kanem-Bornu Empire of the Kanuri people

and later to the Hausa in Northern Nigeria. Islam was an elitist religion when it was initially introduced, practised by merchants, missionaries, brotherhoods, and political leaders (Falola, 1998). This means that there were very few people practising the religion, except rich business people. Best and Rakodi point out that, from the beginning, Islam took root amongst ethnic groups in the North of the country (Hausa and Kanuri), as well as among the Yoruba of South-Western Nigeria because of their trading links with Western Sudanese empires such as Mali and Songhai. However, resistance by ethnic groups in the Middle-Belt and the more Southerly parts of the country slowed its expansion between the 16<sup>th</sup> and the early 19<sup>th</sup> century (Best & Rakodi, 2011). In other words, it was not easy for Islam to spread in some parts of Nigeria.

The 19<sup>th</sup> century was another major period in which Islam was fully introduced in Northern Nigeria, through a successful jihad by Usman Dan Fodio, a Fulani preacher. According to Kirk-Greene and Hogben (cited in Akinwunmi), Usman Dan Fodio was described as the most outstanding man of the 19<sup>th</sup> century in Sudan because his exploits led to the establishment of the Sokoto Caliphate (Akinwunmi, 2004). Most people supported Dan Fodio because he preached against oppression and injustice and advocated for the socio-economic improvement that resulted (Best & Rakodi, 2011). The interesting thing is that indigenous practices were still much alive alongside Islam in the Hausa states. Quite a number of Muslim converts tolerated indigenous practices. Political leaders of the Muslim faith also compromised with ATR worshippers, involving them in government and allowing them to continue with other practices like polygamy. Islam thus did not displace local practices or subvert local authorities with sharia laws (Falola, 1998). This practice fused Islam and ATR together to become a way of life, and its adherents were ready to defend the faith. The British coloniser subsequently made use of and deliberately disallowed Christian missionaries from proselytising in the Muslim-dominated northern region (Akinwunmi, 2004). This is why there is very little presence of Christianity in many states of northern Nigeria.

Christianity came to Nigeria in the 15<sup>th</sup> century, through the Portuguese, the first group of Europeans that brought Christianity through their trade along the coast, and indeed the only European traders until 1650, when Dutch, English and French traders arrived (Best & Rakodi, 2011). There were attempts by these groups to spread Christianity, but these were not successful because it appears that, until the 18<sup>th</sup> century, their missionaries were not able to cope with the local climate and politics (Falola, 1998). As Akinwunmi relates, while there were some reports that the missionaries had been able to convert some traditional rulers, these reports were later proven to be incorrect (Akinwunmi, 2004). After the failure of the first attempt to introduce

Christianity, the 19<sup>th</sup> century witnessed another wave of missionary activity which was still not very successful, after which the missionaries decided to include the indigenous people through commerce and agriculture. This inclusion made it easier for them to convert the people to Christianity.

The missions that arrived in Nigeria were of three main categories: Catholics, mostly among the Igbos; Protestants, mostly in the south-east, and Pentecostals in the Niger Delta area. Many of these Christian groups were concentrated in the south of the country, although a few targeted the north, despite the restrictions placed on missionary activities by the colonial government as part of its agreements with Muslim leaders. (Best & Rakodi, 2011). The largest Protestant mission in the North, established in 1893, was the Sudan Interior Mission, which later resulted in the establishment of the association of Evangelical Churches of West Africa (ECWA) (ibid), presently known as Evangelical Church Winning All. The primary purpose of the missionaries was to spread Christianity; however, their evangelism also had wider social, economic and political implications. As argued by Falola, it is believed that missionary work expanded in scale and scope during the colonial period. There was the establishment of new schools, and old ones expanded, not just to teach, but to convert pupils and students to Christianity (Falola, 1998), as well as the establishment of health facilities. Following the end of colonial rule, there were many Christians in southern and central Nigeria, who later decided to try to spread the religion to the Muslim parts of the North.

As stated earlier, the North was an area in which Islam was already established long before Christian churches decided to evangelise (Akinwunmi, 1998). While Islam was spreading in the second half of the nineteenth century, Christianity was only just laying its foundations in Nigeria (Falola, 1998). Many of the missionaries, according to Falola, felt that Christianity was superior to Islam and that Muslims would remain uncivilised if they did not convert to Christianity. He further argues that the Christians, were surprised that the Hausa people, with all their intelligence and skill, would have anything to do with Islam. Therefore, according to Falola, the taking of Christianity to the North was framed in terms of a need to reach the Hausa and expose the intellectual bankruptcy of the Islamic religion. This shows how Islam was seen as a backward and unintelligent religion amongst the Christians, who thus felt there was a need to reeducate the northerners and so change their way of thinking, even though it might be very difficult, as indeed it was. This arrogant view persisted, and contributed in many ways to the hostility between Christianity and Islam (Falola, 1998). The Christians' feeling of superiority

led to the entrenchment of rivalry between the two religions. However, the missionaries under Samuel Ajayi Crowther obtained access to some northern emirs (Akinwunmi, 2004), and they succeeded in establishing churches in Bida, Zaria and the Sudan Interior Mission in Pategi.

The missionaries were able to train Christian Nigerians in various occupations, which made it easier for the Christians to get jobs in the colonial administration. This built self-confidence in them and enabled them to ask for self-government (Best & Rakodi, 2011). The North was disadvantaged because the majority of the people received Islamic education only that did not give them the knowledge or skills to gain employment with the colonial government. This led to the creation of secular schools by the government and the taking over of missionary schools after independence. However, before the missionary schools were taken over, Western education had already been gradually introduced into the North during the 20<sup>th</sup> century, even though, as pointed out by Akinwunmi, Eastern or Koranic education was already developed in other Hausa cities before the 19<sup>th</sup> century (Akinwunmi, 2004). Islamic learning in the North focused on the education system that produced the officials that ran the caliphate and Emirates. This parallel educational development has an implication for Nigeria because there was a disparity between the South and the North, with the South embracing the western educational system. This difference between the educational systems in the North and South is central to our discussions as it relates to postcolonial conflicts.

With the amalgamation of the Southern and Northern protectorates in 1914, then the Nigerianisation policy of the 1950s and the taking over of the civil service by Nigerians, there was an influx of migrants from the South to take advantage of the new economic opportunities in the North. Integration, however, was hindered by religious differences and the British strategy of avoiding potential inter-group tensions through residential segregation (Best & Rakodi, 2011). It was possibly also because Christians were ahead in Western education and, as a result, participated actively in the emergence of Nigerian nationalism, that these differences became reasons for rivalry in the postcolonial period. Indeed, these educational differences were strong reasons why the Northern delegates rejected the proposal for self-government in 1953 (Akinwunmi, 2004). They resisted because they were afraid that their educational backwardness and lesser presence in the governing process would mean their domination by the South. These problems led the British administration to carefully avoid the creation of a formal or public role for religion. Not that it failed to recognise the existence and spread of both religions, but that in the face of conflicts between them, it chose to secularise, by introducing

the institutions and structures of the new nation-state, which were then transferred to the Nigerian people at independence (Falola, 1998). After independence, the priority of the new government was to see how to renegotiate the relationship of the main faiths (Islam and Christianity) (Best & Rakodi, 2011). This was necessary because the major Nigerian religions tended to see one another as rivals fighting for converts and control of the state (ibid). This, then, was the situation in Nigeria, and the manner in which identity played a central role before and after independence.

#### **4.2 Nigeria: Political, Social, and Identity Politics**

The Nigerian constitution provides that Nigeria is a secular state, but ethnicity and religion have both been active in the political organisation of Nigeria, and have been used as a tool to mobilise Nigerians. This has in turn led to violent conflicts in Nigeria. As Falola has argued, the political actors that control the state have sought the means to profit from religion in a variety of ways: by using it to acquire power, to stabilise or destabilise politics, to consolidate political constituencies, and reinforce ethnic identities. The state in Nigeria plays a central role in the ways power is distributed, classes are constructed, and resources are shared. The reason why such political actors have used identity, i.e., ethnicity and religion, in this way, is because they are at the heart of the creation of loyalties that often transcend and contradict loyalty to the state (Falola, 1998). In other words, most of these actors were working to further the interests of their ethnic and religious affiliation groups, which has created differences and disunity among Nigerians.

The social identities created in Nigeria by the British colonial administrators were tied to three regional territories in a way that explains both “ethnogenesis” and the later “ethno-tensions”. For example, the Northern region was occupied mainly by the Hausa/Fulani, the Eastern region inhabited mainly by the Igbos and the Western region mainly by the Yorubas in the colonial period. These divisions created ethnic tensions and also prevented a Nigerian nationalist movement. These groups manipulated these geographical boundaries to reinforce the separation by transforming ethnicity into an identity to gain political power. The political emphasis was subsequently on ethnic nationalism and regional politics. This resulted in the reinforcement of ethnic groupings, the rise of ethno-political consciousness, and the development of ethnic/regional political parties. This was how the British administration intentionally prevented the rise and success of Nigerian nationalism; instead it promoted ethnic nationalism as a means to gain political power (Ebegbulem, 2011). The colonial government was thus

instrumental in the division of the country, as a means of reducing consciousness moving towards one Nigeria. Nigerians were thus always more sentimental toward their ethnic and religious affiliations than Nigeria, seeing themselves firstly in terms of their religion or ethnic identity before seeing themselves as Nigerians.

Regional identity manifested itself in the formation of political parties before independence. For example, the Action Group (AG) in the Western region represented the Yoruba interest; the Northern People's Congress (NPC) represented the Northern interest, and the National Council of Nigerian Citizens (NCNC) took care of the Eastern interest. The emergence of these parties, according to Akinwunmi (2004), accelerated the drift into ethno-regionalism in Nigerian politics. Each party got support from its communities as each struggled to get more resources for them than other groups. Most of these parties were built around their group identities instead of on any ideology that could have promoted national patriotism. It is not surprising, therefore, that throughout the years of the existence of the First Republic from October 1, 1963 - January 16, 1966, there was no single year without a major conflict, either at the regional or federal level (Akinwunmi, 2004). The use of ethnicity and religion to mobilise Nigerians has thus long been of major concern, as a threat to the peaceful coexistence of Nigeria. As Falola has observed, in this context, struggles and competition between individuals and polities were always interpreted as ethnic or religious feuds. Parties depended on religion, ethnicity and other identitarian ties both to mobilise support and create certain power relations (Falola, 1998). That is why, after Nigeria got her independence in 1960, it was difficult to bring these interests of religion and ethnicity together under one Nigeria. As a result, the Nigerian state became a stage where each group competed for power to protect their group interest.

Since independence, Nigeria has been characterised by several severe conflicts within and between regions, because the interest of different groups, whether in or out of positions of authority, were at odds. As stated above, these conflicts greatly affected the country, which as a result became disorganised. This led to the first coup in January 1966, and subsequently the civil war in 1967.

#### **4.3 General Overview of Conflicts in Nigeria: From Independence to Date**

Since independence the country has had a lot of troubles, leading to instability, not least because of the forceful marriage of different ethnic groups with competing interests. As Greene has pointed out, the post-independence years brought about the crystallisation of two views of the



Nigerian situation: one, that there was no workable basis for the concept of one Nigeria, in which case, the federal structure that had been deliberately sought by Nigeria's leaders during the successive constitutional conferences of the 1950s was at the best a compromise and at the worst a thing of patches, concealing the fragility of Nigerian would-be unity. Two, that the emergence of a national entity called Nigeria was genuinely believed to be possible and practicable, in which case, no step towards its creation should be overlooked, or any justifiable risk in its promotion be shirked (Greene, 1976). To date, Nigeria seems to still be grappling with issues of identity, which is affecting every sector, and as a result, the realisation of the concept of one Nigeria is still very difficult to achieve. For example, Osaghae 1995 points that the intensification of conflicts in Nigeria could also be directly linked to structural adjustment programme (SAP), following the long-standing conventional wisdom which links the intensification of ethnicity to conditions of economic depression or recession, scarcity, and immiseration, all of which SAP entailed (Osaghae 1995, p. 6). As shown by the above arguments, since independence, the most destabilising factors in Nigeria have been ethnicity and later religion and government policies, since the 1970s.

Just like many African countries and other parts of the world, Nigeria has experienced violent conflict as an integral part of its history. Conflict triggers in Nigeria have ranged from issues such as power struggles, resource control, land disputes, rustling, oil theft and government policies; the 19<sup>th</sup> century Usman Dan Fodio Jihad, which had to do with conquest; the Aba women's riot of 1929, relating to taxation; and the Nigerian-Biafran war of 1967–1970 that bordered on secession. The Biafran civil war was a “political” war, and the first major Nigerian crisis after independence in 1960. It was caused by an attempt to create a separate state from Nigeria, led by Col. Chukwemeka Odumegwu Ojukwu. The political situation in Nigeria from 1960–1965 created insecurity in the country, resulting in an overthrow of Nigeria's civilian government. A new administration was then put in place after the government was overthrown by a coup. This government was short-lived because another coup was staged in 1966 which led to the killing of many Igbo officers and a few others, from the Southern parts and in the North. This massacre created panic among the Igbos, who thus relocated to the East. The situation subsequently led to the secession of the Eastern Region as the Republic of Biafra in 1967. The Federal government was accused of the inability to protect the lives and property of the Easterners, hence the civil war. The Easterners wanted to control both the power and resources of the region. Ethnicity and religion were the instruments used to mobilise these groups. Some other conflicts that took place in the regions include the Tiv riot of 1960–1964,

the Western region crisis of 1962–1965, the Census crisis of 1962–1963, and the Federal election crisis of 1964.

The Tiv Crisis 1960–1964: The Tiv riot was as a result of the agitation of the Tiv people under the United Middle Belt Congress (UMBC) to be free from the authority of the Northern region. The colonial government had ruled Nigeria using the indirect rule system. The system centred on the ability of colonial officers to identify and fund the loci of precolonial authorities within and amongst the various communities and peoples of Nigeria, to mediate between the colonial political authority and their subjects (Mangvwat, 2013). Communities in Nigeria, therefore, were put together in different provinces. The Middle Belt area was under the authority of the Northern Province, which the Middle-Belters like the Tivs and the Plateau were forced to accept. The Tiv people, not happy with the situation, struggled to gain a region separate from the Northern Province, but the colonial government failed to grant this to them. The refusal resulted in the Tivs aligning with the Action Group (AG) against the ruling party, the Northern People's Congress (NPC). The alignment of the United Middle Belt Congress (UMBC) to the Action Group embarrassed the North. Therefore, they were violent against the Tivs. For example, an order was made for a market in a village called Yander to close. The Tivs saw this as a declaration of war against them, in response to which they attacked the police and NPC supporters. This situation led to a riot where many people were killed and displaced. After this riot, the government did not handle the situation well at all, asking the people to pay for damages, and arresting a prominent Tiv leader, Tarka. This led to another riot in 1964 with more casualties.

The Western region crisis (1962–1965) occurred because of a problem in the leadership of the Action Group which is the main political party in the region. This problem led to the withdrawal of the premier of the region, which then degenerated into violence and disorder, which affected the whole country. Immediately this violence ceased, the census crisis of 1962–1963 followed, as a result of the controversy that surrounded the census. The census was important because the seats in the Federal House of Representatives were allocated to each of the three regions according to their population. It surfaced that regional census figures were inflated, amid allegations of rigging and miscounting. Regional premiers took their grievances to court, and the subsequent rulings disorganised the country at both the regional and federal levels. The 1964 federal election crisis affected the whole country. This crisis occurred as a result of power struggles among politicians of the main political parties and the regional parties during political

campaigns. These politicians made accusations of evil intentions, fraud, sabotage, violence and assassinations of political opponents, which threatened to tear the country apart. Meanwhile, ethnic politics and tensions had weakened the federal government at the centre.

After these crises, there was relative peace in the country until the 1980s, when ethnic and religious crises became constant in the Northern part of Nigeria. Examples are the Maitatsine religious riots (1980), the Kafanchan-Kaduna crises (1987), the Zango-Kataf riots (1992), the Tafawa Balewa clashes in 1991, 1995 and 2000; the Kaduna campus riots (2000), the Katsina fracas of April 1991, the Tiv-Jukun conflicts in Benue and Taraba states; the Urhobo Ijaw-Itsekiri clashes in Warri, Delta State; the Ife Modakeke conflicts, and of recent times, the Boko Haram insurgency. The Jos conflicts of 2001, 2004, 2008 and 2010, are the contextual focus of this study, and their details will be discussed later. A few of these other conflicts are discussed below.

The Maitatsine (or Yan Tatsine) religious riot in Northern Nigeria, was the first large-scale religious violence after independence in Nigeria. It started in 1980 and affected both Christians and Muslims. The violence occurred as a result of Islamic fundamentalism on the one hand, and the political decadence and economic problems that characterised the 1970s on the other (Falola, 1998). The rioters' main aim was to cleanse the society of pollution, which was taking the state too long a time to tackle. The effects of the violence were devastating. The riot claimed thousands of lives, and millions of naira in property. The victims were Christians and Muslims alike. This violence set the tone for subsequent riots including the Maitatsine heretical (Osaghae & Suberu, 2005). In 1982 there was a riot in Kano which happened because of a protest by Muslim Students' Society against the construction of St John's Anglican Church in Kano. The riot led to the destruction of churches and property belonging to Christians by Muslims. These examples of ethnoreligious conflicts show how religion has been a source of mobilisation to achieve goals.

There have always been conflicts between the Hausa-Fulani Muslims and the Christian ethnic minorities of southern Kaduna. The deep-rooted historical animosity between these two communities has its origins in both the precolonial political structuring of Hausa land and the character of the colonial and post-colonial Nigerian state, and the recent resurgence of these crises between them shows clear cases of manipulation and state culpability. These crises have been reinforced by the economic imbalance between the two communities right from the colonial period. The southern Kaduna people have argued that the underdevelopment of their

communities was deliberate on the part of the emirate officials who, until 1976 local government reform, dominated the system of native administration (Suberu, 1996). According to Suberu, however, these problems were not the major reason for the conflict in Kaduna. It was rather because many other riots had occurred at different times within the 1946–1966 period, begun as protests by the Kataf and other related peoples in Southern Zaria province over certain oppressive structures of the emirate system, especially the hardships imposed by Fulani families ruling over predominantly non-Fulani districts. In 1942, the Kaje ethnic group of Zango Kataf district protested over perceived domination and discrimination by the Native Authority Administration. A similar protest also took place in 1948, this time by the Kataf ethnic group. These protests, according to Yahaya, were the beginning of what led to continual demand for recognition and participation by the Southern Zaria ethnic minorities, (Yahaya, cited in Suberu, 1996). Since the 1980s, Christianity and Islam have been the reasons for the conflicts that have erupted in Kaduna State. The first such crisis was in Kafanchan in 1987, which started as a result of a disagreement on theology between Christian and Muslim students of the Kafanchan Teachers College, Kafanchan in Southern Kaduna (Suberu, 1996). It started on the 5<sup>th</sup> of March 1987, as a quarrel between the Fellowship of Christian Students (FCS) and the Muslim Students Society (MSS) over an evangelical campaign by the organisation formerly tagged “Mission 87”. The MSS protested over a banner posted on the college gate with the inscription “Mission 87 in Jesus Campus”. It took the intervention of the school authority to restore peace to the situation (Jibrin, 1987). On the second day, a Christian convert and a leading member of the activist “Born-again” group, Abubakar Bako, was accused by the MSS of deliberately misinterpreting the Holy Qur'an. Abubakar was first accosted by a female Muslim Aishatu Garba. The next day, the MSS organised a protest march around Kafanchan town. This protest later transformed into religious violence. The situation ignited existing tension between the Hausa-Fulani ‘settlers’ community and the indigenes, predominantly Christian ethnic minority groups. The crisis later spread to Zaria, Funtua, Kankia, Daura, in which Muslim communities made reprisal attacks on Christian ‘settlers’. By the end of the crisis over 19 people had been killed and 61 injured. 152 churches and 5 mosques were destroyed; 169 hotels and beer parlours had been razed and burnt, and 95 vehicles and 152 private buildings were damaged. (Suberu, 1996; Enwerem, 1995).

The Tiv-Jukun crisis was an interethnic conflict that took place between 1991 and 1992 in the states of Taraba and Benue, in particular Wukari, where the violence was perpetrated with the use of modern weapons. Unconfirmed but realistic estimates suggest that about 5,000 Jukun

and 15,000 Tiv people lost their lives in the course of the crisis. In all, about 53 villages with an estimated population of 250,000 inhabitants were razed to the ground, and their populations dispersed; farm stock and farms were burnt (Mustapha, 2000). As in other parts of Northern Nigeria, this crisis may be traced to the colonial period. The colonial government shaped the character of inter-ethnic relations among the Tiv and Jukun in the following ways: firstly, by the colonial policy of putting non-centralised, precolonial states under the control of central ones, and secondly, by the deliberate policy of the colonial state to encourage massive Tiv migration to the Jukun territory. With regards to the first factor, as a result of the indirect rule policy of British colonialists, the Tiv, who did not have a centralised state system, were brought under the Aku Uka of Wukari, the paramount ruler of the Jukun. According to the precolonial structure of the Jukun, they were considered by the British to be organised, and their influence was argued to have extended to Tiv territory under the Kwararafa Empire (Mustapha, 2000). This resulted in Tiv areas such as Zaki Biam, Katsina Ala and Kwande being put under the administration of Wukari Division. There was no Tiv administrative division until 1962. As for the second factor, the colonialists encouraged the Tiv to migrate and settle in the Jukun areas. This migration was made possible and easier because of the demographic strength of the Tiv and their farming system. The population of the Tiv had expanded faster than that of any ethnic group in that area; they also operated a system of cultivation that demanded continuous migration from areas of exhausted fertility to fresh, fertile land. This informed the establishment of Tiv settlements in areas such as Wukari, Muri, Shendam, Lafia and Wamba divisions (Mustapha, 2000; Tserakaa, 2007), where the numerical strength of the Tiv gave them an upper hand. As a result, they won political offices in 1979 and were also considered for political appointments in Jukun territory. There was also a situation in 1987 where the Tiv and Hausa collaborated to elect a Hausa man to be Wukari local government chairperson. The Jukun saw this joint action as a way of pushing them away and taking over their place. With the creation of Taraba state, the Jukun were afraid that the Tiv would take over if they were not careful. It was as a result of this that the crisis occurred in Taraba state, leading to the killing of many Tiv people. The Jukun accused the Tiv of wanting to occupy and take their lands by force, and they also refused to pay taxes in the places they were occupying. The Tiv people were perceived as settlers, and therefore not eligible to occupy political offices in the state. The Tiv argued that they came to Taraba earlier than the Jukun, and that as Nigerians they could live anywhere in the country. Since 1991 this crisis has become a severe and never-ending conflict. Many lives have thus been lost, property destroyed and thousands of people displaced. As in most of the

conflicts in Northern Nigeria, ethnic, communal and religious differences have been used to manipulate people. Although the causes of the conflict may not be religion- or ethnicity-based, such manipulation has resulted in violence leading to the destruction of lives, property and relations. From the enumeration of conflicts and their causes, it can be said that Nigeria has been struggling with issues of access to power and resources since independence. Social identity has been used as an instrument to perpetrate violence in these conflicts; as a result, it has been the theatre of wars, and it has become difficult for the country to unite and grow together as a country, especially since Nigeria's return to democracy in 1999. The conflicts have got more deadly since democracy, because people are able to easily express themselves from the freedoms gained. Thus, conflicts in Nigeria have been mobilised along ethnic and religious lines, with recent and recurring 'ethnoreligious' conflict taking place in Jos, the capital of Plateau state. Jos is presently one of the most deadly cities in Nigeria, which, according to Fawole and Bello, is now regarded as a physical and metaphorical cemetery. "It has become the physical graveyard for hundreds of people including children cut down midstream in the insipid bloodletting now the lots of Jos and its environs" (Fawole & Bello, 2011, p. 212). The quotation above gives us a vivid description of Jos in the last decade, even through the periods of relative peace, now being threatened with the emergence of Boko Haram. This now leads us to discuss Jos, its environs and the conflict that is the main focus of my study.

#### **4.4 The Peoples of Plateau state**

##### **4.4.1 The Geography and Composition of the Peoples of Plateau state**

Plateau state has a wealth and variety of scenery of surpassing beauty, its principal feature the plateau. It derived its name from a slightly undulating highland of an average height of over 4,000 feet above sea level, with peaks rising to 5,000 and 6,000 feet; it is about 1,800 square miles in area and forms what was former Jos Division and part of Pankshin Division (Gazetters of Northern Provinces, 1972). Plateau state covers nearly 26,809 sq metres. in land mass. Temperatures on the plateau are usually lower than those of any other part of the Northern provinces, December, January and August being the coolest months.

Plateau state was created in 1976 out of the former Benue-Plateau state. It is one of the six geo-political zones called the North-Central (or the Middle-Belt) zones that comprise the Federal Capital Territory (Abuja), and the Benue, Kogi, Kwara, Nassarawa, Niger and Plateau states. These states were part of the Northern region during the colonial and early independence

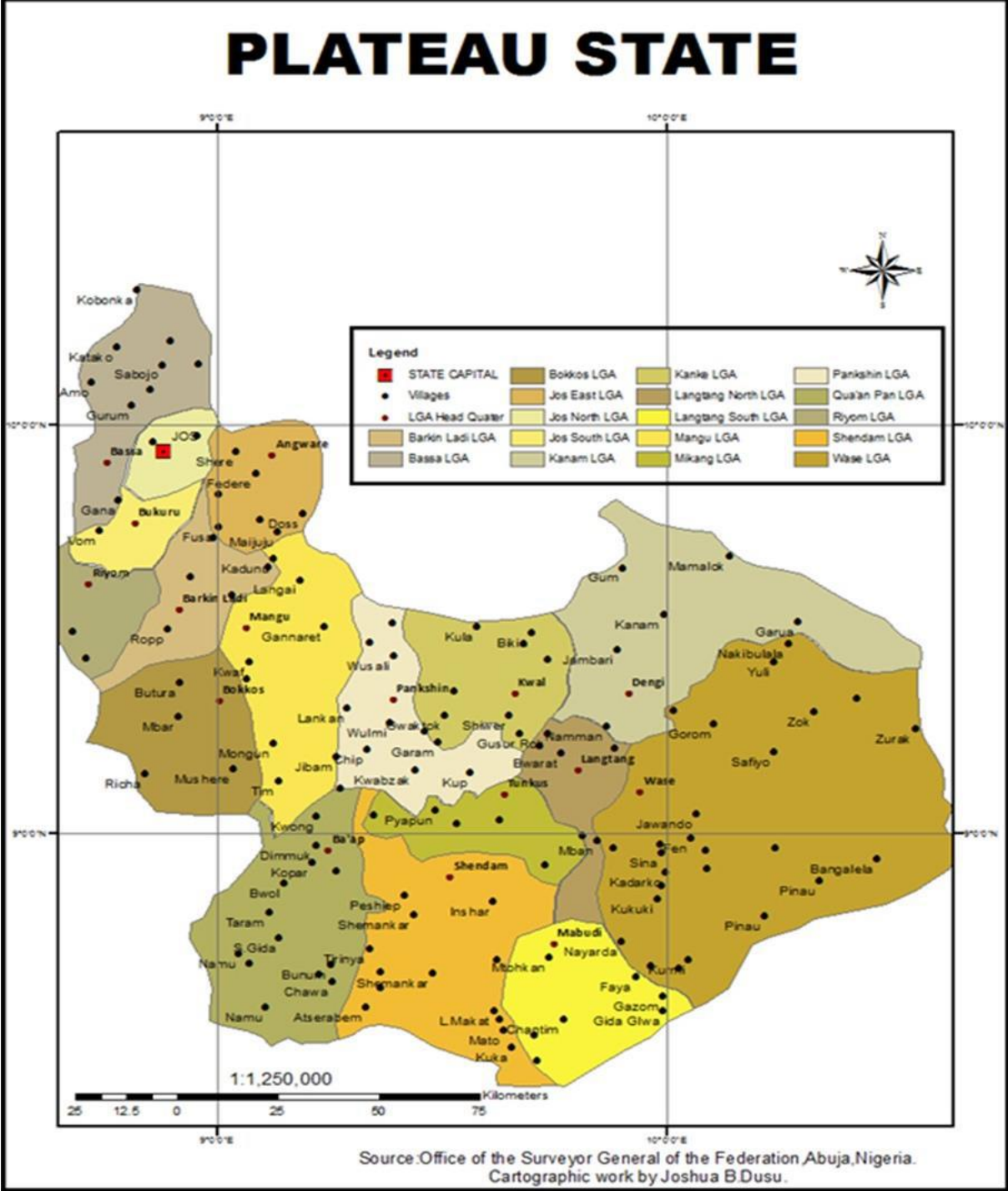
periods. The concept of the Middle-Belt emerged in the 1940s when the United Middle-Belt Congress formed a political party in opposition to the dominant Northern People's Congress. The idea of a separate Middle-Belt identity gained widespread support after Nigeria gained independence in 1960, in response to political domination by the Muslim parts of the region (Krause, 2011). This tells us that identity has played a role in the formation of the Middle-Belt. The Middle-Belt group felt marginalised by the dominant Northern group. To be free, the "Middle-Belters" came together and formed their party to enable them to become a political entity to reckon with to control their affairs.

Together, Plateau state and the Middle-Belt states roughly represent the centre of the country, and serve as the bridge between the North and the South of Nigeria. Plateau state is arguably the nation's "most endowed", a veritable mini-Nigeria mosaic of indigenous ethnic communities – over 50 by some accounts, with about 100 linguistic groupings and 40 spoken languages (African Report, 2012). Other ethnic groups, mainly the Hausa-Fulani, but also the Igbo, Yoruba, and Urhobo or so-called settlers from other parts of the country, are also inhabitants of the state. It has a population of more than 3 million and is the 26<sup>th</sup> most populous state in Nigeria.

The state is divided into 17 local governments, distributed among three senatorial zones<sup>21</sup> that are the Northern, Central and Southern zones. The Northern zone comprises of the Jos North, Jos East, Jos South, Bassa, Riyom and Barkin Ladi local governments. The Central zone comprises Mangu, Pankshin, Bokokos, Kanke and Kanam local governments while the Southern zone comprises Wase, Langtang North, Langtang South, Mikang, Quan Pan and Shendam local governments. The main focus of my study is the Northern senatorial zone, with a specific focus on Jos North and Jos South, which will be called "Jos" here, or "Jos metropolis".

---

<sup>21</sup> Senatorial zones are group of local governments entitled to produce a senator for the national Assembly as provided by the Nigerian constitution.



Source: Office of the Surveyor General of the Federation Abuja, Nigeria. Cartographic work by Joshua B. Dusu.

Map.4.2: Plateau state showing location of Jos-Bukuru metropolis.



In Plateau state, there is a large bloc of peoples speaking closely-related Chadic languages, Benue-Congo languages and Bantoid languages (Isichei, 1983). The people of Plateau state are said to have come from different places to settle on the plateau. The oral traditions of the major linguistic groups tend to suggest that these groups migrated into Jos Plateau area (Mangvwat, 2013). For example, the Ngas who are said to have migrated from Borno and Youm speak Chadic language, the Tarok who were hill settlers who later migrated to the plains speak Benue-Congo languages, while the Jarawa who migrated from Kanam and moved across the high plateau down the escarpment to their present homeland speak Bantoid languages (Isichei, 1983). The Berom migrated from the forest country somewhere south of the province. Wukari is mentioned as their place of origin (Gazetters of Northern Provinces, 1972). The last groups to migrate to Plateau (Jos) were the Fulani and the Hausa, whose period of migration is relatively recent (PIDAN, 2010). Bingel buttresses the point that the incidence of Hausa settlement in Jos may effectively be dated to the colonial-period settlement of forced labourers to work in the tin mines that occurred in the early twentieth century (Bingel, 2007). This comparative account shows the migration of different groups from different places to live in the plateau area and coexist with other groups already there. The languages generally spoken in Plateau state are Berom, Anaguta, Afizere, Buji, Amo, Jere, Irigwe, Chawai, Lemoro, Rukuba, Jeer, Tarya, Hausa-Fulani, Igbo, Yoruba, Urhobo, Ngas, Bogghom, Mwaghavul, Ron, Kulere, Mupun, Jukun, Basharawa, Taroh, Youm and others.

#### 4.4.2 History, Conflict and Contestations in Jos (2001–2010)

Jos, the capital of Plateau state, is a cosmopolitan city to which people are drawn from different parts of the country and the world, partly due to its conducive weather. Jos was founded as an urban city in the early 20<sup>th</sup> century. It is located on a mountainous plateau that rises more than 1,000 metres over its surroundings. The Col. Henry William Wallace-led colonial government arrived the area called Jos in 1902, and found the place dotted with small native settlements (Best & Hoomlong, 2011). As proof of early settlements on the plateau, the artefacts of the Nok culture date back as far as 500 BC (Isichei, 1983). As Mangvwat points out, evidence of human habitations of the Jos Plateau region goes far back to the Sangoen or even the Acheulean periods. The various peoples who inhabited the Jos Plateau region at the beginning of the twentieth century had been living there for several hundreds of years (Mangvwat, 2013), meaning that people were already settled there before the arrival of the colonial government. This sheds some light on the contestations among the Hausa/Fulani group, also known as the

Jasawa, and indigenous groups over the ‘ownership’ of Jos. Who were the first settlers or founders of Jos? This will be discussed shortly.

Jos was a rural area populated mainly by indigenous ethnic groups of Anaguta, Afizere and Berom people, which began to develop into a modern city when rich deposits of tin were discovered in 1902. Before the discovery of tin, Jos was administered as part of Bauchi province from 1902–1926 (PIDAN, 2010). In 1902 huge deposits of tin was discovered in the hills of Naraguta. The discovery of tin made Jos attractive as it evolved into a cosmopolitan city. The colonial administration assembled a large pool of labour force from various parts of what later became Nigeria and beyond, and Jos was immediately turned into a modern settlement (ibid). The first administrative headquarters of Jos was located in Naraguta village, six kilometres north of Jos (Best, 2007; Goshit, 2006). The city expanded rapidly, and the population grew steadily between 1930 and 1960, owing to the mining activities (Plotnicov, 1967). The groups that moved into Jos were the Hausa, Yoruba, Urhobo and the Igbo. Another reason for the expansion of the city apart from tin mining activities was the extension of the railway line from Kaduna in 1927, which turned Jos into a terminus and as such caused growth and population expansion (PIDAN, 2010). As a result, Jos became a commercial centre serving as a market for areas like Bauchi, Gombe and Yola in the north-eastern part of the country, and Makurdi and Oturpko in the South. Urban Jos thus came to be inhabited by people of diverse cultural, ethnic, religious and economic backgrounds from all parts of Nigeria and neighbouring countries (Sha, 2005) with its autochthons people being receptive and peaceful. Sr Marie De Paul Neiers, an early anthropologist and a teacher, confirmed this description by pointing out:

“in the Jos region, life normally flows along in an atmosphere of harmony and serenity to be dreamt of and envied. What is the secret of this? And the price to be paid for it? - For, when all is said and done, life was and is happy here, in (sic) despite the pinch of poverty. In Jos, of course, as anywhere else, things are far from perfect, but the chronic unease which is rampant in a world sick from its own over-civilisation, brings no sleepless nights to the pagan nor does it come between him and the enjoyment to the full of the simple pleasures of the life which is his.” (Neiers, Marie de Paul, 1979, p. 132).

Sr Marie adds that the indigenous peoples are warm and accommodating (Neiers, Marie de Paul, 1979), despite a large number of immigrants. In the late 1960s, however, Plotnicov, cited

in Mang, observed that Jos tended towards being a ‘potential trouble spot’ due to its heterogeneity and socio-cultural polarisation. During the colonial period, Jos was divided into municipal and native areas, some of which were initially administered by Hausa chiefs. Plateau was under the Bauchi province administered by the Hausa chiefs during the colonial rule shown above. However, in 1947, after recognising the autochthony of the aboriginal groups, the colonial authorities agreed to the creation of a Berom traditional ruling institution called the Gbong Gwom to oversee the native areas. The loss of this position by the Hausa became a source of grievance, engendering rivalry between them and the aboriginal groups (Mang, 2012). In other words, the Hausa/Fulani were not happy that they were no longer in charge of the city, after the installation of a traditional leader other than their own.

Jos became the most cosmopolitan city in Nigeria after independence. This was because of the large number of Europeans and other people of various African and Nigerian ethnic groups in the city. As a result, there was a wide range of urban amenities, including good health care facilities, telephone service, paved roads, improved housing and sanitary codes, and a wide range of schools and higher education facilities. Although a part of Northern Nigeria until state creation in 1967 and 1976, residents of Jos and Plateau, in particular, had repeatedly voted for the opposition party. In response, the ruling party, the Northern People Congress (NPC) diverted commercial, industrial, and other developments away from Jos and neglected the infrastructure that connected Jos with other Nigerian regions (Krause, 2011; Plotnicov, 1967). With the expansion of the expatriate population in Jos and the creation of the capital city of Abuja, the farming of vegetables became a lucrative business. The Hausa/Fulani first started dry-season farming, which the colonial Native Authority introduced for purposes of raising alternative revenue sources among Nigerians. Many of the Hausa/Fulani got into vegetable farming and business, serving mostly as middlemen and wholesalers with few retailers. The Hausa/Fulani movement in Plateau commenced in the late 19th century (with jihad attempts and via trade contacts) and intensified since the advent of colonialism. The Hausa/Fulani’s vast trade networks placed them at a relative economic advantage over the indigenous population, which was slow to recognise these developments. Some indigenous persons only adopted modernised farming practices in the late 1990s (Blench & Dendo, 2003).

#### **4.5 Socio-Economic Composition of Jos**

During the colonial and early post-colonial periods, Jos was dominated by migrants while the indigenes made up less than 2% of the city population. “The migrants also dominated the

economic life in the city because Igbo, Yoruba, and Hausa were traditionally strong in trade and other commercial activities” (Krause, 2011, p. 22). This is simply because most of the indigenous people were into farming, as supported by Mangvwat, who points out that land was the basic occupation of the Plateau people. As a result, their calendar was based on agricultural activities like farm clearing, burning, cultivation, tilling, sowing, weeding, harvesting, threshing, and storing. They supplemented their income with other activities like hunting, fishing, crafts (Mangvwat, 2013), blacksmithing, pottery, etc., and civil service. It was as a result of this that it became easier for the Hausa-Fulani to dominate the business sphere, because of their long history in business. Cohen pointed out that the Hausa had a high degree of mobility, skill, and shrewdness in business. These earned them the reputation of having the acumen for trade. This is because they had a highly developed economic-political organisation that had evolved over a long period. To date, their economic organisation is based on a far-flung diaspora consisting of a network of localised Hausa communities, within which social interaction and economic co-operation are particularly intense (Cohen, 2004). This shows the viability and organised nature of the Hausa trading network. This is also why they were easily able to continue their business lives as traders in other goods when tin mining declined in the 1960s. The Hausa had served as middlemen, but with the decline of tin mining activities some of them lost their jobs. Therefore, it was easy for them to go into the informal economy because of their long history of doing business. Sha argues that the migrant population engaged in all sorts of small scale production and commercial ventures as means of meeting livelihood challenges. Many of them became dry season farmers, petty traders, taxi and bus drivers and owners, artisans, sales commission agents, retailers, and pool agents (Sha, 2005).

Markets were also created in various parts of the city, which helped in the expansion of the city. Examples of these created markets are the Meat market, the Central market at the terminus area, Laranto market, Bukuru market, the Building Materials market, Gada Biyu market, Katako market, Yan Shanu market, Tudun Wada market, and Hwolshe market, all in Jos North and Jos South local governments (Sha, 2005). Since the time that Sha was writing, even more markets have emerged, like the Farin Gada vegetable market, Gangare market, Kugiya market, Rukuba Road market, Bukuru Gyel market, and the Tomato market. Some of these markets actually came into existence as a result of violent conflicts over the last decade. Markets in Nigeria are heterogeneous in nature, but there is a new trend of religious, ethnic or gender homogeneity in some of the markets in Jos, as an effect of the conflicts that have segregated the people along

religious lines (Christian and Muslim). Settlement patterns in the city along these patterns not only affected settlements but markets as well. Traders became careful of where to go trading, and this led to the creation of markets and the rise of hawking in “safe neighbourhoods”. These are some of the reasons that have led to the rise of homogeneous markets in the city.

The geographical location and economic history of Jos converged in its becoming one of the most religiously plural cities in Nigeria and a particularly significant meeting point for Christianity and Islam, and yet, until the 1990s, its diverse communities lived together in peace (Best & Rakodi, 2011). Diversity has taken its negative toll on Jos, however, leading to many conflicts in the state discussed below:

#### **4.6 The Conflict in Plateau state**

Plateau state and its capital city Jos have often been portrayed as peaceful and accommodating. Even though it experienced some outbreaks of violence after independence the early ones were not very serious, having few casualties. Since then it largely enjoyed peace and became a haven for people displaced by the conflicts in Kaduna and Kano. However, peaceful Jos became a theatre of hostility when Nigeria returned to democracy in 1999, with the first major occurrence of violent conflict in 2001, since then several occurrences have erupted with negative consequences.

The 2001 conflict in Plateau state can be said to have taken place at two levels, the first level being that of “conflict within Jos metropolis” and the second level conflict in “its environs”<sup>22</sup>. The conflict in Jos did not stop within the city, but escalated to other parts of the state. Best has pointed out that the occurrence of conflict in other parts of the state was either a response or a defensive action against the ethnic and religious kin of the Hausa of Jos, and sometimes Fulani communities. The Hausa and Fulani, who were among the main parties in the conflict, were very few in other parts of the state, as compared to in the Jos metropolis. Despite this, their mosques were burned in places like Pankshin and Amper in the Central zone and Langtang North and South in the Southern zone. The primary parties in the conflict were the Hausa/Fulani settlers, regarded as non-indigenes, and the indigenes comprising the Berom, Anaguta and Afizere ethnic groups, as well as other ethnic groups indigenous to Plateau state.

---

<sup>22</sup> Environs here means conflict that happened in other parts of the state

The Hausa/Fulani ethnic group is largely Muslim, and, as pointed out by Best, the members are seen in present day Jos as a Northern Islamic group, over and above their belonging to any ethnic, linguistic group. That is why, in their reprisals against the Hausa and Fulani during conflict situations, Plateau people attack their own relations who are Muslims because of their religion, as trust has been destroyed (Best, 2007). In the same manner, Hausa/Fulani Muslims along with other Muslims direct their attacks against non-Muslims, regardless of ethnic orientation. The perpetrators of the conflict have thus used religion and ethnicity as weapons to mobilise groups against one another to the extent of people not trusting and harming their own. It is on this basis that the term ‘ethnoreligious’ is used to refer to this conflict. Ethnicity and religion are highly interconnected in this context: if you are a Muslim most Christians see you as Hausa, and vice versa. People therefore neglect or forget ethnic affiliation and see anyone that is a Muslim as Hausa and vice versa; this becomes dangerous once violence erupts and people get affected because of their religion.

#### 4.6.1 The Root Causes of the Conflict Plateau state

##### 4.6.1.1 Historical and Political Claims of Ownership

The causes of the conflict in Plateau state are many. Causes here mean those issues that are deep-seated and can lead to conflict. Some of the root causes of the conflict are historical, political, citizenship issues, mobilisation of religion, etc. They are discussed below for better clarification. One of the main causes of the conflict in Jos is the competition and contestation between the Hausa/Fulani immigrant ethnic group and the indigenous ethnic groups over the ownership of Jos, and control of political space. The two sides have each used historical evidence to justify their claim to the ownership of Jos. For example, the Hausa/Fulani have claimed they established and nurtured Jos into a modern city. Best cites a leader of the Hausa/Fulani group who argued that, “historically, Jos is a Hausa settlement and that this had been confirmed by Mr Ames, a Colonial Administrator, who put the population of Jos town in 1959 at 10,207, out of which 10,000 people were of Hausa/Fulani origin. The Hausa source further claimed that before the arrival of the British, the present location of Jos was a virgin land. The situation as could be seen today shows no concentration of Beroms or any of the ethnic groups in the neighbourhood as being seen in the heartland of Jos town” (Best, 2007, p. 17). Krause uses a recent publication being circulated among the Hausa/Fulani which cites the 1930 Jos Township census to, “demonstrate that back then the Hausa constituted by far the most numerous ethnic group in the township” (Krause, 2011, p. 24).

The indigenous groups, on the other hand, have argued that Plateau people have existed in their present abode since time immemorial (PIDAN, 2010), basing their argument on the works of scholars and colonial authorities. Citing a renowned Nigerian historian, Sa'ad Abubakar, their argument is that undoubtedly some of the ethnic groups in the Benue basin and Bauchi Plateau migrated from the North. However, this does not mean that there had been no autochthons, only empty lands into which the various immigrants moved. According to this argument, it may be said that in most areas the autochthons that had existed were probably eventually overwhelmed by immigrants, except possibly on the Jos Plateau (PIDAN, 2010). Also, during the jihad period when most groups in the North were conquered, the jihadists were not able to conquer the Plateau people. In the words of Sa'ad Abubakar, cited in PIDAN ... similarly, the central highland, with its diverse peoples formed a big block of independent territory bordering the Emirates of Bauchi, Hamarua and Zaria. The arguments above, is a direct contradiction to the arguments of the Hausa/Fulani ethnic group who claim that they own Jos because when they got there it was a virgin land with no people, and they made it into a modern one. Also, they cite their number as having been larger than that of the indigenous ethnic group in 1950. The indigenous ethnic groups, for their part, argue, that they had been living there long before colonialism and that they resisted the jihadists. As a result, it cannot be said that they were not the owners of Jos. Contention on who arrived first in Jos and who should thus control it has been one of the main causes of the violence in Jos.

#### 4.6.1.2 Political Causes (the Creation of Jos North)

As pointed out by PIDAN, the creation of the Jos North local government in 1991 remains a problem in the political history of Plateau state, as captured in the following words: “the creation of Jos North in 1991 has remained a sore thumb in the political history of Plateau state” (PIDAN, 2010, p. 99). Jos North local government was created under Gen. Ibrahim Babangida as the military Head of State. The indigenous people believed the Hausa-Fulani had lobbied for it to be created because they felt they were the majority. There was a protest by the indigenous ethnic groups against this creation, but the government went ahead and split Jos into two local governments (Jos North and South). The indigenes saw this as a strategy to empower the Hausa/Fulani politically (Krause, 2011). The indigenous ethnic groups feared that the Hausa/Fulani ethnic groups were looking for a way to remove them from the politics of the local government so that they could take full control of not just the local government but the traditional institutions, by installing their emir.

Since the creation of Jos North local government area, there have been strong tensions between the Hausa and the indigenes when it comes to issues of elections and political appointments. A first minor crisis occurred in 1994 over the appointment of a Hausa candidate as the chairperson of Jos North local government council, which the Berom and other indigenous groups strongly opposed, arguing that an indigene should be given that position. This resulted in about four people killed, while several market areas and an Islamic school and mosque were burnt (Best, 2007). In early 2014, Jos North local government was exempted from the elections that otherwise took place throughout the Plateau state, because of its volatile nature.

#### 4.6.1.3 Citizenship: Indigene-Settler Issue

Another major cause of the conflict in Jos which had not previously been a problem, especially before the return of Nigeria to civil rule in 1999, is that of the indigene-settler issue. The Nigerian constitution gives every citizen the right to settle anywhere in the country, irrespective of the person's religion or ethnic affiliation. However, the issue of indigene-settler or non-indigene became a matter of concern because when one is an indigene and has the indigene certificate, one can get benefits such as scholarship and political appointment – recruitment into the federal civil and military and paramilitary services, admission into higher institutions, and sometimes even getting elected, or a piece of land to own.

In Plateau state, this indigene-settler issue manifested precisely in Jos, where the indigenes have agitated by saying that the Hausa/Fulani are not indigenes but settlers, strangers or non-indigenes. As a result, they have said, the Hausa/Fulani should not have the privileges reserved for indigenes, like acquiring indigene certificates, and thereafter having access to scholarships, employment, political appointment, etc. As Sha points out, they make this argument on the basis that the settler population does not belong and, therefore, should not enjoy certain of the same rights and privileges as the indigenous people (Sha, 2005) in Jos, because, they say, the settlers can go back to their state of origin and enjoy those rights there. As Best remarks, the indigenes of Jos have added to their argument by stating that they are sure that when they go to the states from which the settlers or Hausa/Fulani come from, they can never get the rights and privileges that the Hausa/Fulani are agitating for in Jos (Best, 2007). So the Hausa/Fulani – should not come to Jos and then desire to rule them.

The “settlers”, on the other hand, have argued that they have stayed in Jos for many decades, that they were the founders of Jos, and as such, they do not have anywhere to go to. Therefore,



they claim Plateau state as their place of origin. As Krause has pointed out, the Hausa and the Fulani dominate the Northern Muslim states; however, many Hausa/Fulani settlers in Plateau state cannot claim indigeneship from these Northern states because they do not have ancestors from those states. As a result, they are not able to claim indigene rights there. They are referred to as 'stateless citizens', and as such are gravely disadvantaged, having no access to college or university education, or to getting employed in the civil service, the military, or the police forces. This is why many of the Hausa/Fulani are now seeking to obtain certificates from Kano or Bauchi states (Krause, 2011).

They therefore feel this is unfair treatment, because despite their long stay in Jos, they are excluded from governance and the benefits of indigeneship. They feel marginalised and that their constitutional rights are breached by this. Another interesting point is that while it is not only the Hausa/Fulani that came to Jos and settled who have been denied indigene certificates and thus equal rights, but also settlers from the Igbo, Yoruba, Urhobo and other ethnic groups, unlike the Hausa/Fulani, these others have never agitated or contested over political power or involvement, being apparently contented with their position and not complaining about what they have. The reason that these other groups have never contested or agitated to be called Plateau indigenes, it is argued, is because they still claim their states of origin. This is why Ostien, for one, has defined this as a Jasawa problem, also asking the question of whether what the Jasawa are asking in Jos for is obtainable by (non-Muslim) others in the states from which they came from (Ostien, 2009). The answer is no. This is because, following the adoption of sharia law in the Hausa States, indigeneship and rights that go with it are defined as being Muslim. If one is not Muslim one cannot get indigeneship in their states, because their laws are based on sharia laws, so why would a Muslim want to get indigeneship in another state other than their own, and so claim dual citizenship. Thus, as shown above, indigeneship issues are one of the main reasons for Jos' volatility. For peace to return to the city, this issue would therefore have to be resolved. As stated by a Muslim elder in Jos (as cited by Krause), if a solution could be found to the conflict over indigene rights, 95% of the potential for further conflict in the State would be removed (Krause, 2011). These issues really need to be addressed at the level of the constitution in order to help reduce the spate of violence they are causing in Nigeria, especially Jos.

#### 4.6.1.4 Mobilisation or Use of Religion

Religion is another cause of the conflict. The issue of religion as one of the most destabilising factors in Jos can be traced back to the 1970s, and what Krause describes as the formation of political parties along religious lines, with both politicians and religious leaders then urging their followers to vote along religious lines also (Krause, 2011). Since then there have been many religious riots, with the proponents of Christianity and Islam each seeking to unseat the rival religion, so as to both impose their values, and also to control the state (Falola, 1998). In response to Krause, it must be said that no party portrayed religion as a factor in its constitution. The religious interpretations of each party were given by its political opponents, rather than being explicitly integral to the parties' legal instruments. From the outset, however, these religious interpretations were taken more seriously than the legal, founding documents. Religion was used as an instrument to mobilise the people. This has been the situation since the return of Nigeria to democracy in 1999. The implementation of Sharia law by some northern states which, as Krause points out, also provoked major protests from Christians (Krause, 2011). An increase of fundamentalist and extremist Islamism, has also posed a serious problem to Nigeria's Northern region. This is most obvious in the activities of the sect called "Boko Haram", by which many innocent lives have been lost.

Nigeria has witnessed quite a number of violent conflicts between Christians and Muslims since then, especially but not only in Jos. That is why PIDAN has argued that the phenomenon of conflict is not peculiar to Jos or Plateau state, but a national phenomenon and, more recently, a global issue (my emphasis) which has taken the country to a path of perdition. While there are arguments that most of the conflicts, especially those in Jos, are primarily politically motivated, religion has undeniably been instrumentalised in negative ways, in these recent conflict as argued by PIDAN. To show the tragic role of religion in our national life, it is useful here to cite the Human Rights Investigations Commission (HRVIC) (cited by PIDAN), which states in its report that:

“sadly enough, both Islam and Christianity have never been able to rise above the limitations of their intra-and inter-denominational and sectarian cleavages. The result is that the country has now been caught in what has come to be known as the problem of religion in Nigeria”. Religious intolerance has been the main cause of communal clashes with attendant loss of lives and gross human rights violations (PIDAN, 2010, p. 109).

This report clearly shows how religion has played a significant role in the mobilisation of violent eruption of conflicts in the northern part of Nigeria, with Jos as one of its main theatres.

The Muslims in Jos are broadly of the opinion that the reason for the conflict in Jos is political, because it relates to their involvement in politics and their ownership of Jos, as Krause points out, citing an interview with the leaders of Muslims in Jos as an example, in which they argued that:

“the November 2008 violence in Jos was ethno-political in all ramifications; its antecedents, the circumstances, the principal actors and the reason so far adduced by all parties only point to one inevitable conclusion; the struggle by ethnic groups to capture political power and manipulate for selfish reasons or to keep as vehicle for attaining socio-political goals. [ . . . ] We cannot deny the fact that Mosques and Churches were destroyed in the mayhem, so also schools, residential houses, markets and other places that serve the common needs of all, regardless of faith, were destroyed (Krause, 2011, p. 32).

The Christians leaders, on the other hand, have argued that the conflicts in Jos have religious connotations. They see this as a form of jihad to Islamise the Plateau people, which the Dan Fodio jihad was not able to achieve. For example, as the chairman of the Christian Association of Nigeria (CAN) asserted in an interview in his view the bottom line is a Muslim attempt to actualise the philosophy of the Dan Fodio jihad on the Plateau (Best, 2007). Their argument is that if it the cause is not religion, why would Muslims burn churches and kill Christians?

In another interview, a former chairman of CAN stated that:

“we were taken aback by the turn of events in Jos. We thought it was political, but from all indications it was not so. We were surprised at the way some of our churches and property were attacked and some of our faithful and clergy killed. The attacks were carefully planned and executed. The questions that bogged down our minds were why were churches attacked and clergy killed? Why were politicians and political party offices not attacked if it were a political conflict? Why were the business premises and property of innocent civilians destroyed? We strongly feel that it was not political, but pre-meditated act[s] under the guise of elections” (Krause, 2011, p. 31).

These are, in summary, the arguments held by the Christians and Muslims.

So what are the causes of the conflict in Jos? The Muslims believe they are political because they are being denied access to political power and citizenship certificates even though they have lived in Jos for a long time. As such, they believe they should be treated as indigenes and not settlers or foreigners. The Christians, on their part, think politics is only used to disguise the real, religious reasons for the conflict in Jos, which they believe come down to the fact that the Muslims wish to Islamise them, which, the Christians are convinced is why they want political power and indigene certificates. I argue that religion, whether we like it or not, *has* been used on both sides to manipulate and mobilise people in Jos to take arms against each other, to protect that which gives them a sense of belonging.

#### 4.6.2 Chronology of Violent Conflicts in Jos from 2001–2010

Jos has been affected by violent conflict between Christians and Muslims for the past ten years. This conflict has created high levels of insecurity and situations of uncertainty, with the major occurrences in September 2001 and November 2008. Before the conflict in 2001, there had been a number of situations of violence in Jos' environs, which included the Hausa-Igbo riots in 1945, the anti-Igbo violence around the tin mines and Bukuru in 1966, and a small riot in the city of Jos itself in April 1994. The conflict of September 7, 2001 was the worst to have occurred in the city in the new Millennium (Mustapha et al., 2013). Most of the conflicts which will be discussed briefly in this section occurred in Plateau state, affecting the Jos North and Jos South local government areas, which together will be called 'Jos' or 'Jos metropolis' in this study.

The areas in Jos metropolis include Nassarawa Gwom, Dutse uku, Congo-Russia, Angwan Rogo, Rikkos, Alikazaure, and the Terminus area, which is the city's commercial centre where the biggest market in the city got burnt in 2002; other surrounding markets include Dilimi and Bukuru, etc. One of the effects of this violence in Jos is on settlement patterns, mainly along religious lines. In Jos presently, there are Muslim- and Christian-dominated areas. Angwan Rogo, for example, a settlement around the University of Jos, is now a Muslim neighbourhood. Bauchi road, Nassarawa Gwom, Congo-Russia, and Alikazaure, which used to be mixed, are now Muslim settlements since the 2008 and 2010 conflicts. Areas like Angwan Rukuba, the old airport junction, also Rayfield, Zarmaganda, Federal Lowcost and Rantya are Christian settlements. The exceptions are Dadin Kowa and Tudun Wada, which are now the only religiously and socio-economically mixed areas in Jos metropolis. The conflict has also affected some markets. Presently, there is a proliferation of markets by the roadsides; there have been changes in hawking locations, and the creation of new markets or relocation of markets to areas

regarded as relatively secure, especially by market women. However, there *are* still markets that remain mixed, especially in areas where traders feel secure. This is the present situation of Jos.

#### 4.6.2.1 The 2001 Conflict

##### Remote Cause

The violent conflict in 2001 started as a result of contention between different ethnoreligious groups in Jos over the appointment by the presidential office of Alhaji Mukhtar Usman Mohammed as the coordinator of the National Poverty Eradication Programme (NAPEP), an exercise carried out by the federal government under President Olusegun Obasanjo. Any appointment from the presidency is accepted without any problem, but this particular one was met with resistance, rejection and protest by Jos indigenes who argued that the said coordinator was a non-indigene of Jos, being, rather, an indigene of Bauchi state. The Jos indigenes protested by issuing a press release and writing letters challenging the appointment. Krause cites Human Rights Watch reports stating that Berom youths, and also the Youth wing of the Jasawa Association had sent clearly threatening memos and written exchanges to the government of Plateau state, which the government ignored or did not take seriously, and the result was the eruption of the conflict (Krause, 2011). In other words, actions were taken by both indigenous *and* Jasawa youths through letters, expressing their minds as regarding the appointment, but which the government did not take seriously. It is believed that ethnic and religious mobilisation was carried out by both parties before violence erupted.

##### Immediate Cause and Outbreak of Violence and its Spread

This protest by the youth groups culminated in tensions that led to the violent eruption of conflict in September 2001, in Congo-Russia outside a mosque along Bauchi road. Some accounts say that a Christian lady was trying to pass by the blocked Muslim prayer ground during their usual praying time on a Friday, and she was stopped. This led to an argument between the lady and some Muslim security people; she was slapped. She shouted for help and some of her relatives nearby came to her rescue. This situation eventually led to a heady disagreement, and eventually a fight, between her relatives and the Muslims. The fight then spread to other parts of the city. However, Danfulani and Fwatshak have argued that the crisis started simultaneously at the central mosque, Masalacin Juma'a, and the Yan Taya-Dilimi. According to them, it must have been a planned action, because the beating of this lady was not

enough reason for the three mosques to have reacted at the same time. Therefore, they say, the lady's issue was only used as an excuse to fight (Danfulani & Fwatshak, 2002). The ensuing conflict went beyond the problems of indigene-settler; instead it became a Muslim-Christian issue. We can see how religion was used here to mobilise both groups to take arms against each other, even though the original problem issued from an appointment to an office.

Many lives were lost and property worth millions of naira was destroyed. Business activities were disrupted for about two weeks. Human Rights Watch estimated that the number of deaths was above 1,000 (Human Rights Watch, 2001, 2005) according to the Niki Tobi commission, property damaged was worth N3,369,716,404.94, (about 16,848,582.02 €) (Justice Niki Tobi Commission, 2001). The saddest thing that happened was that the violence did not stop in Jos metropolis but went beyond the city, spreading to other local government areas in the state with high consequences. The effects of the 2001 violent conflicts and destruction were immense, for both Christians and Muslims. In Angwan Rogo for example, many staff and students of the University of Jos who lived close to the campus were killed. As a result, all the Christians left and now only Muslims live in that neighbourhood. The same can be said of other neighbourhoods, only where there are now more Christians. Muslims were also killed in a neighbourhood called Apata, for example. This neighbourhood is presently inhabited by Christians only.

This violent conflict destroyed relationships among groups and set people who had previously lived together against one another. It forced people to relocate to areas in which they felt more secure, and, as a result, people are reluctant to return to their former areas. It has also created an environment of high insecurity and uncertainty because of the sporadic and constant eruption of violence in Jos since then, as well as the creation of mistrust, fear and open hatred between different faith adherents. The effect of this can be seen in the continuous and frequent eruption of violence following every little provocation over the past ten years.

#### 4.6.2.2 The 2002 Conflicts

After the 2001 conflict, another riot occurred during an election in 2002, in Eto-Baba, a small settlement in the Jos North local government area, although this was not as serious and destructive as the 2001 violent conflict. The reason for this 2002 conflict was the division along religious lines undertaken by Peoples Democratic Party (PDP) supporters during their ward congress. The location of the polling centre was changed from a mainly Muslim to a mainly

Christian area, leading to clashes in which lives were lost and property destroyed (Mustapha et al., 2013). Thus it may be seen how religion was used as a source of mobilisation even in elections, as in the case of the Eto-Baba crisis. Another major event that occurred was the burning of the main Jos market in 2002. This event not only crippled economic activities in Jos, but property worth millions of naira was destroyed. This also affected the city, making it rowdy, and caused many traders to begin trading by the roadside because of the lack of a proper marketplace to sell in. This conflict further deepened mistrust and suspicion along religious and ethnic divides (Best, 2007), meaning that traders were and are now careful to sell only in places in which they feel secure.

#### 4.6.2.3 The 2008 Election Crisis

Still, despite the small-scale crises of 2002, relative peace returned after the major conflict in 2001. This peace was short-lived, however, lasting only up until another eruption in 2008 November, when another major and deadly conflict erupted, similar to that of 2001. This happened as a result of the local government elections that took place in Plateau state on 27 November, 2008, from which the Jos North local government had been exempted due to its volatile nature, arising from the rivalry between the indigenous groups and the Hausa/Fulani group over the ownership and political control of the Jos North local government area. As argued by Best & Hoomlong, the election that took place in November 2008 was another opportunity for the largely Muslim Hausa/Fulani immigrant population and the largely Christian indigenous groups to show who had political control of Jos, and, equally, to show which group was in the majority and which the minority in Jos (Best & Hoomlong, 2011). The candidates were an indigenous Berom man with a Christian Afizere deputy, and a Jasawa man with an indigenous Afizere Christian man as his deputy.

On the day of the election, everything went peacefully without any disturbance, until the early hours of the morning of the following day when votes were collated and counted. That was when tensions began to build up among the youth groups, which forced the police to disperse them. This did not stop the eruption of violence, however, because of the tensions that had mounted; the Jasawa youth groups were suspicious that the election was being rigged and, as a result, they feared that their candidate might lose the election. It was not long until this tension turned into a protest, with the Jasawa group using loudspeakers from their mosques to mobilise support for their protest in predominately Muslim residential areas. The protest then became very serious when churches were burnt and Christians were killed (Best & Hoomlong, 2011).

Looting was also carried out in the central neighbourhood (Ostien, 2009). Not long after, there were reprisal attacks in various parts of the city, in both Christian and Muslim neighbourhoods. What is interesting about this conflict is that the youths did not wait for the result of the election before they started protesting, and that their targets were churches and non-Muslim places instead of government offices or officials. This tells us that the reason for this conflict was not necessarily political control, but rather those issues of identity and religion which are core to the ongoing conflict in Jos.

Like the 2001 conflict, the 2008 conflict affected a lot of people, with accounts from the Hausa/Fulani and (indigenous) Christian groups making contesting claims to show the world which group had suffered greater loss, while other ethnic groups, like the Igbos and Yorubas, notably did not come out expressly to make claims. It was reported that at least 700 (possibly 850 people) were killed. The Muslim community alone reported that 623 lives were lost while about 220 Christians were killed, with over 10,000 people displaced by the conflict (Krause, 2011). As Best and Hoomlong have pointed out, however, there are no reliable statistics on the deaths of persons, beyond the propagandistic figures paraded by faith communities, and as such these figures cannot be relied on (Best & Hoomlong, 2011). Also like the 2001 conflict, the 2008 election conflict started on the basis of politics and identity. However, religion was once again used as a tool of mobilisation, because churches and mosques were burnt instead of government offices. Unlike the 2001 conflict that spread to other parts of the state like Bukuru and its environs, however, the 2008 election conflict did not spill over into other parts of the state.

With the return of relative peace and calmness, the government constituted a commission of inquiry to investigate. While once again no definite resolution was arrived at among the parties in conflict, there were, however, efforts made by the chairman of CAN to negotiate with the Muslim ummah, via messages sent during their Sallah celebrations, to which they duly responded (Kaigama, 2012). This shows how interreligious groups have made efforts and attempted to contribute to peaceful resolution and coexistence among the parties in conflict, even though this peace was also short-lived, following a further eruption of violence in January 2010.



#### 4.6.2.4 January 17, 2010, A Violent Eruption

January 17, 2010, marked another episode of a violent eruption of conflict in Jos. It started in the Nassarawa Gwom area, which is a religious a 'fault line' in Jos North and one of the flash points in the city's communal violence (Mustapha et al., 2013). The interesting thing about this conflict is that there is no clear reason for the hostility, as both the Muslims and Christians gave conflicting reasons for the violent eruption. The Muslims said that some of their people were attacked while rebuilding the house of a Hausa Muslim man burnt during the 2008 conflict. In an interview with the Muslim house owner, according to Higazi cited in Krause, the "Christians mobilised, blowing a whistle and asking the people to come out and fight for Jesus" (Krause, 2011, p. 43). The Christians, on the other hand, claimed that some Muslim youths attacked them during a church service, arguing that that the rebuilding the house was only camouflage for the Muslims to attack them. This violent eruption which started in Nassarawa Gwom spilled over into the areas of Congo-Russia, Angwan Rukuba, Angwan Rogo, Bauchi road, Tina Junction, Massalacin Juma'a, and Kwararafa, all in Jos North, and then further still to Jos South (Thisday, 2010; Gofwen, 2011). It also affected formerly peaceful areas like Channel 7, Anglo-Jos and Bukuru town, all in Jos South, which became as hostile as other places when many houses were destroyed and quite a number of people were displaced. It was reported that military weapons like AK47s, local guns, atlases and axes were used in this particular crisis (Newswatch, 2010).

This conflict affected the populace just like any other in Jos. It was reported that at least 400 people were killed and more than 18,000 people were displaced (Krause, 2011). For example, the spill-over conflict in Bukuru in the early hours of 18<sup>th</sup> January led to the destruction, vandalism and looting of the market and environs. All groups claimed to have suffered enormous losses, and only the Hausa community remained within the area of the market. Other traders ran away and left Bukuru for security reasons, since the market was in a Muslim neighbourhood. Their property and houses were burnt. By the end of the conflict, almost all of Bukuru market was destroyed, with many deaths and losses recorded by survivors (Mang, 2012). Many people who left Bukuru market relocated to other markets, while others left Jos entirely.

Weeks after the violent eruption in January 2010, some Muslims were killed in Kuru Karama, a town on the outskirts of Jos South, and there were reprisal attacks on 7<sup>th</sup> March 2010 in Dogo-Nahawa, a village not very far from the Governor's personal residence in Du. The reprisal attacks were carried out by an armed group of suspected Fulani. More than 300 people were

reportedly killed, comprising mainly women and children, with almost all homes burnt down (Human Rights Watch, 2010; Gofwen, 2011). After the Dogo-Nahawa massacre, relative peace and calmness returned until December 24, 2010, when bombs were simultaneously detonated in the Christian-dominated neighbourhood Gada Biyu, in which a market is located, where people were going about their last-minute shopping for the Christmas celebrations – and in Angwan Rukuba. The bombs killed more than 30 people and injured at least 100 people. This led to subsequent riots and clashes which raised the death toll, reportedly to about 80 people (Gofwen, 2011), although according to a different report by Human rights Watch, about 107 people were killed and many were wounded (Human Rights Watch, 2011). The Jama'atu Ahlus-Sunnah Lidda' Awati Wal Jihad group, popularly known as 'Boko Haram', claimed responsibility for the bombings. The group stated that the bombings were in retaliation for the killings of Muslims in Jos, Maiduguri, Bauchi and other parts of the country (Gofwen, 2011).

Apart from the bombings, other, 'silent killings' were carried out by individuals in the neighbourhoods. Mustapha et al. have argued that some of these killings were perpetrated when the victims went into segregated areas dominated by people of a different faith (Mustapha et al., 2013). The 'silent killings' have also claimed a lot of lives, but for which there is no account. The number of people killed in 2010, starting from the January hostilities to the Kuru Karama and Dogo-Nahawa massacres, to the December bombings and including the 'silent killings', has been estimated to over 1,000 people (Krause, 2011). This tells us that the number of people that died in 2010 is close to the number recorded to have died in the 2001 and 2008 conflicts, with similar, as-yet-unresolved issues of ownership at centre stage, and not necessarily issues of religion, even though religion and ethnicity have been used as instruments of mobilisation.

#### 4.6.2.5 Effects of Conflict

In total, property worth hundreds of millions of naira was destroyed in the two days of riots, aside from the hundreds of people killed, the physical injuries sustained and psychological harm caused to many more people (Higazi, 2011). Thousands of people were also displaced, to be encamped in secure environments like that run by the National Drug Law Enforcement Agency (NDLEA), the police staff college, and some relocated to stay with their relatives within and outside the city (Gofwen, 2011; Newswatch, 2010). Markets were also major targets: the Katako timber market, the largest in Jos, run principally by Igbo traders, was burnt down, as was the mainly Hausa-controlled grains and yam market. Hausa car traders along Zaria Road were also badly hit, with the burning of hundreds of vehicles. As above, people in markets and

hawking spaces were thus also displaced. For example, traders in Bukuru market were displaced during the 2010 crisis, while the markets in Gangare, Katako, and Filin Ball no longer have Christian women selling there. Instead, they have established new markets, like the Kugiya vegetable market and Tomato market. Conflict has also reduced spaces for hawking by women vendors, who are mostly Christians, because of the insecurity they face in neighbourhoods dominated by Muslims.

#### 4.6.2.6 The Present Situation in Jos from 2011 to Date

The situation in Jos has been and is improving since the 2010 hostilities, with the return of relative peace and calmness in the city, even though there is continuous violence in the rural parts of Plateau state between the Fulani and the Beroms, mainly in the Northern senatorial zone. However, the city has been and is still polarised along religious lines; this means that there are Christian- and Muslim-dominated neighbourhoods, from which some of the people who previously lived there were forcefully displaced, while others voluntarily moved away to areas of safety. This happened among both Christians and Muslims in areas like Angwan Rogo, Rikkos, Nassarawa Gwon, Zarmaganda, Bukuru, etc. The conflicts have also affected markets, and this is also obvious in the polarisation of some markets along religious lines. For example, the Gyel market in Bukuru, Tomato market at Angwan Rukuba road are dominated by Christians because they are in Christian neighbourhoods, while markets like Filin Ball and the main Bukuru market have been dominated by Muslims. More recently, however, since the relative peace of 2012, Igbo Christians are returning to the Bukuru market. They sell by the roadside so that in the event of any eruption they can easily leave the market. The Kugiya market no longer has only Christian traders but also Muslims, even though it is closer to a Christian neighbourhood. In the periods of crisis, traders often leave only to return when peace is restored. Exceptions to the division of markets along religious lines are those of the Farin-Gada vegetable market, where both faiths still coexist, and Dadin Kowa, for the residential areas.

In 2011, 2012 and, most recently on May 20, 2014, several bombs have been detonated in Christian areas such as churches, and television-viewing centres bomb blew up at Terminus market, with all fingers pointing to Boko Haram. Muslims have condemned similar actions by Boko-Haram. The bomb blast on May 21, 2014, just one day after the market bomb at a viewing centre on Bauchi Road (a Muslim neighbourhood). Meaning Boko Haram is serving as a threat to people in Jos with the experience of calmness. There is still a military presence in the city,

with roadblocks mounted on major streets. The soldiers have helped in ensuring peace in Jos, even though they are not able to prevent silent killings, clashes in the rural areas and bomb attacks. Though trust has been breached among Jos residents, there is a process of rebuilding underway, especially with the relative peace that the city has enjoyed for some time now. In relation to the markets, for example, vendors are gradually beginning to hawk in both Muslim and Christian dominated areas again, even though with caution. Transporters, who are mainly Muslim men, are beginning to transport goods to markets dominated by Christians. This tells us that trust is gradually building back up, and people are not afraid of each other like before. At the same time, however, there is also a high number of vigilante groups in both Christian and Muslim neighbourhoods, for the purpose of protecting lives and property.

## **Chapter 5: Vegetable Marketing, Structure and Relationships: Discourse of Socio-economic Relations among Traders before Conflict**

### **Introduction**

This chapter discusses vegetable markets and relationships among traders in the markets before the outbreak of violent conflicts in Jos metropolis. It begins with a description of the vegetable markets, where the markets are situated and the legal context of market creation in Nigeria. The chapter also examines the background and history of vegetable production in the study area; this is to help us understand when vegetable production started in Jos, Plateau state, and the marketing structure. It further examines the marketing system and the actors involved, by focusing on vegetable traders from different ethnic and religious groups, markets, and local government authorities. This chapter describes and discusses traders' relationships, and how they negotiated before the conflict erupted. This is to enable an understanding of the history of relationships between and among traders, and how they live their everyday lives. It further explores how traders from different social identity groups negotiate and exert influence as they relate. The patterns of relationship in this study are categorised into economic and social relations, which I will argue are interrelated, by focusing on actors as stated above. The main actors, i.e. the nucleus group under study are the Hausa/Fulani Muslim men and largely Christian women who have related daily for a long time in the markets, and still relate despite the changes that have occurred in Jos. Finally, it examines the role trust plays in the relationship of actors, despite their differences. The vegetable markets under study are the Farin Gada, Kugiya and Tomato markets.

### **5.1 Markets in Jos and Markets under Study**

The markets under study are situated in the Jos North and Jos South local government areas (LGAs), which before 1991 were one local government area known as Jos local government, also doubling as the capital of Plateau state. In 1991, Jos local government was split into these two local government areas that have experienced a continuous reoccurrence of violent conflicts in the last ten years. As before, this study will refer to the two local government areas, as "Jos" or "Jos metropolis" for easy referral.

Most markets in Jos operate on a daily basis. They are open and mostly at fixed spaces; the recently built Rukuba market, situated at Rukuba Road, is currently the most organised

market,<sup>23</sup> while most of the other markets are not very organised. Before the building of the Rukuba Road market, the Jos Main Market was once the biggest and most organised market in West Africa. The old Jos Main Market was located in the central business district (CBD) of the Jos Plateau; very close to the Nigerian railway terminus built in 1915, linking the railway from Port Harcourt to Maiduguri, and at a highway junction linking the city to Bauchi and Zaria towns. It was destroyed in 2002. The destruction of the Jos Main Market led to the emergence of new markets, such as, for example, the Rukuba road satellite market, Abuja market and many shopping complexes scattered around the city. Markets in Jos are randomly distributed with no specific kind of goods on the whole, although some markets have more similar goods than others. Most markets are situated along major roads for easy access, especially for travellers. This is because Jos serves as a link between southern and northern Nigeria. Markets in Jos are heterogeneous, with traders from different social identity groups; however, women are in the majority and they are mostly involved in retailing and petty trading.

#### 5.1.1 Markets in a Legal Context and Market Security

##### Markets and the State

Markets and other public spaces in Nigeria are under the control of local government, as provided for in the Fourth Schedule of the 1999 constitution of the Federal Republic of Nigeria. The local government is given the right to collect revenue, both for its own development as well as the development of the marketplaces, and to oversee what happens in the marketplace, by providing basic infrastructure like water, roads, toilets, security, and so on. This is meant to ensure their development and the provision of basic amenities with part of the revenue collected, with the remaining part to be used by the local government. While collecting revenues, however, the government has failed in meeting this need. As pointed out by Porter et al., (2003) although markets are under the control of local government, in Nigeria, as observed by Anyanwu & Jukes (1991) that while the government collects levies they are not active in areas of hygiene or environmental sanitation, despite the fact that food and market sanitation are within their remit. Electricity, water supply and sanitation are rarely adequately supplied to urban markets. This point was also made during a group discussion, where traders stated that e.g.:

---

<sup>23</sup> By organised market, I mean a market in which shops are built and allocated to traders by the government

The government does not do anything to provide basic needs in the market. *(FGD/Farin Gada Market/11.03.2013)*.

To the best of my knowledge government has never provided anything for us in this market. They have not provided tap water or even sunk a borehole or well. But we know we have a cordial relationship with the government because we always pay our revenue and this is the first and only relationship government and market people have. *(FGD/Kugiya Market/02.02.2013)*.

The observations above tell us that the presence of government is not otherwise felt in any way, as similarly pointed out by Mang; there is hardly any government presence in markets apart from tax and toll collection, and very little, if any, attention is given to the improvement of processes and infrastructure within the system (Mang, 2012). It seems that government is not interested in fulfilling its obligation of providing basic amenities in markets, while, however, it expects traders to fulfil their obligation of paying tax, which they do grudgingly. Most traders claimed they pay tax or revenue but it is not reciprocated by government, as shown in the interview below:

We pay revenue by fulfilling our obligation without the presence of government felt in the market. *(Interview with Mrs Deborah Ishaku/Kugiya Market/11.03.2013)*.

Some traders complained that government make empty promises when they ask for help, by telling them that they will provide the basic amenities and in some instances expand market space but nothing of this ever happens. The situation, as described by a trader in Farin Gada market:

We have taken some complaints to our leaders to tell the government to please help expand the market because the market is too small but there has been no response to that. For example, it takes a car almost 1 hour to come in or go out of the market because the roads are too narrow. *(Interview with Mallam Yakubu/ Farin Gada Market/15.02.2013)*.

As most of the traders in a group discussion and interviews pointed out, apart from revenue collection, the government does not provide them with anything like toilets or basic infrastructure like roads, drainages, etc. This was confirmed by close observation. For example, the roads in most markets are so bad that during the rains everywhere is waterlogged. This is not because the roads are bad but due to lack of drainage, so that water cannot flow out easily. This would seem to indicate that the state has no keen interest in ensuring that the market environment is conducive for trading activities. Their concern is how to collect revenue and not about providing the necessities for the wellbeing of traders. This constitutional provision is implemented mainly in the area of revenue collection, especially in Plateau State.

Aside from revenue collection, the presence of the state is therefore not much felt. As such, markets and traders have had to rely on security networks set up through their own market authorities to ensure their safety, because a secure environment is very important and makes it conducive for business activities to thrive. In Jos, most markets rely on informal security networks like the vigilantes known in Hausa as *yan banga*, or Watchmen, also known in Hausa as *masu gadi*, to provide security. As Alemika puts it, formal policing in urban food markets has been observed as a failure resulting in traders engaging informal policing (Alemika, 2003). The onus, therefore, has been on market associations to hire informal security services with the help of other traders to provide security. However, the conflict in Jos has brought some changes to security provision. This is seen in the presence of security officers – Military and Mobile Police – especially around Farin Gada market, and other markets (like the Bukuru market) that have been affected by conflicts, because these markets that are situated between Christian and Muslim neighbourhoods are susceptible to conflicts and volatile when violence occurs. Thus while before the conflicts, only the market authorities provided security in the markets, the incessant violence has forced the government to provide security in the markets. The above means that the presence of government may now be felt a little, but only in those markets providing security. The next section discusses the markets under study, first giving an overview of how vegetable production and marketing began.

## **5.2 History of Vegetable Production and Markets in Jos: Case Study Overview**

The markets used as a case study in this research are the vegetable markets. This is because vegetables is one of the most widely-produced fresh goods in Jos, due to the cool and conducive weather for vegetable production. Vegetable production began in Jos Plateau in the 1920s because of the requirement for food in the tin mines in Jos, in response to which the government attempted to make food available either by buying in, or introducing new crops. New crops were introduced for cultivation by the peasantry of those areas supposedly suited to such crops, and there was also the introduction of new crops to meet the needs of the growing European population concentrated in the Jos and Bukuru tin mining camps. The European settlers clearly liked vegetables. (Mangyvat, 2013). It was at this point that attention was given to vegetable production in Jos and the Plateau in general. The new crops that were introduced were mainly vegetables, fruits and other cash crops, which if imported from Europe could easily perish or rot away under poor storage conditions. Mangyvat goes on to say that vegetable gardening caught the government's attention from the 1920s, and arrays of vegetables, such as cabbages,



carrots, lettuces, cucumber, spinach, and others, were keenly grown and sold (Mangvwat, 2013). Fwatshak similarly opines that Jos Plateau indigenes dominated crop production, stating that emphasis was laid on the production of all crops with cash potential. The major crops produced for commercial purposes on the Jos Plateau and adjoining lowlands were groundnuts, cotton and Irish potatoes. Other crops and vegetables also produced for the purposes of earning cash, but on a smaller scale, were onions, sugarcane, cabbage, lettuce, carrot, spinach, guava, mango, orange, banana, beans and rice. Harold Gunn, cited by Fwatshak, whose sources are colonial archives, is recorded to have noted that the Afizere produced carrots, potatoes and tomatoes for export only. He further noted that potatoes became the main crop produced in Jos in the 1930s, cultivated two times a year (during the rains and the dry seasons). The production in the rains was rain-fed, while that in the dry season was based on irrigation (Fwatshak, 2011). All this would suggest that vegetable production started in Jos Plateau in the 1920s, if only on a small-scale, in direct contradiction to the assertion by other scholars that vegetable production only started in Jos Plateau after the decline of tin mining in the 1960s, undertaken by the Hausa/Fulani as an alternative source of livelihood. As pointed out by Blench & Dendo, before this European vegetable cultivation began, the Plateau used to have a very distinct agriculture, based on the production of two particular cereals called Fonio (*Acha* in Hausa) and *Iburu* (flour), also found in other parts of Africa. There were also other crops like maize, sorghum, yam, cocoyam, sweet potatoes, Irish potatoes and other vegetables, both local and exotic. However, the decline of tin mining activities led to the loss of jobs for a great many labourers, and the need to get another source of livelihood pushed some of them, especially the Hausas, into dry-season farming or *lambu* (in Hausa). They started by cultivating vegetables like peppers and potherbs, which they depended on for their source of livelihood (Blench & Dendo, 2003). Thus while we can see from the arguments above that small-scale vegetable farming started with the arrival of the Europeans to Jos, with the decline in tin-mining activities, significant numbers of the newcomers, especially the Hausas, went into vegetable farming. Vegetable farming became more profitable in the 1970s because more expatriates came to the city and there was an appetite for vegetable consumption in other parts of the country, resulting in their transportation to these parts. All this led to an increase in the number of people consuming vegetables, and as a result, there was a need for more vegetables to be produced. In turn, therefore, this attracted more farmers, extra to the Hausa migrants who had ventured into vegetable production. The indigenous group came into farming later, initially shifting to the cultivation of cash crops like grains, using indigenous land tenure systems. Presently, the

variety of vegetables produced in Jos includes cabbage, carrots, green beans, green onions, tomatoes, beetroot, lettuce, cucumber, red pepper, green pepper, broccoli, and sweet pepper. Vegetable farming gradually spread throughout the Plateau, with some villages to farm in the late 1990s. A major change in the production system occurred in the early 1980s when small pumps for easy access to water became available. They were distributed by the Agricultural Development Programme (ADPs) in Bauchi, but also seem to have been available on the open market in Jos. Those that could not afford to buy the pumps hired them from entrepreneurs, thereby expanding the potential size of plots and venturing into large-scale commercial market-farming. With the growth of Abuja<sup>24</sup> in the 1990s, the market for vegetables was stimulated further, making almost all riverine pieces of land extremely valuable (Blench & Dendo, 2003). Vegetable farming has grown over time because of the presence of missionaries in Jos, the moving of the federal capital territory to Abuja, and the growing appetite in other parts of the country for vegetable consumption; vegetables are now transported to other parts of the country, like the south and west, every Tuesday, Thursday and Saturday. All this has resulted in the explosion of vegetable farming, by more farmers, especially the indigenes. However, despite the increase of farmers engaged in vegetable farming, the Hausa migrant group have remained dominant by carving a niche for themselves. They serve not only as farmers but as wholesalers, commissioned agents (*dillali*<sup>25</sup> in Hausa), and retailers. The increase in the number of vegetable farmers and traders has also increased competition in vegetable markets.

### **5.3 Categorisation of Vegetable Markets**

In the context of this study, vegetable markets will be categorised into three kinds. This categorisation is important because it helps to give an overview of the markets under study, allowing for broader perspectives by showing the time they were created, reasons for their creation, and the relational processes among traders, before and after the conflicts and changes that have occurred. The markets under study have been selected from both the Jos North and Jos South local government areas. They are the Farin Gada market, Kugiya market and the Tomato market.

---

<sup>24</sup> Abuja is the capital of Nigeria

<sup>25</sup> *Dillali* are also known as middlemen or commission agents. This study will use the term *dillali*

### 5.3.1 Farin Gada Market

The Farin Gada market derives its name from a Hausa phrase which means ‘white bridge’. The market is the biggest and busiest local vegetable market in Jos, where it is located in the Zaria Road quarter. Traders come from all over Nigeria, especially the eastern and western parts, to buy goods such as tomatoes, Irish potatoes, cucumber, cabbage, green pepper, green peas, watermelon, onions, and carrots, etc. According to my informants, it was established in 1974, albeit there are no formal documents available from Jos North local government authority to confirm the date. It is a fixed, open air market trading mainly in vegetables. There are a few shops erected by individuals, and makeshift tables where goods like soap, water, biscuits, soft drinks and provisions are sold.

While a few traders sell their goods on makeshift wooden tables, most of the traders use floor mats to display their goods. There are also petty traders who hawk in the market. These are mostly women or young boys and girls, either hawking for their parents or otherwise doing their business. Outside the market, women sell fresh vegetables and fruits by the roadside.



Photograph 5.1: Women traders in Farin Gada market displaying their goods<sup>26</sup>

The market is open and operates on a daily basis throughout the year. Vegetable supplies are brought into the market every day from different locations, and from there they are distributed to other markets in the city and other parts of the country. This market has two main categories of business: wholesale and retail, and it is considered the biggest wholesale vegetable market in Jos. Wholesale markets are essential components of any agricultural system, especially for horticultural crops. They remain an essential link between production and consumption, facilitating both producers' and consumers' access to markets (Hichaambwa, 2012). This tells us that wholesale markets are very important in the whole economic setup; it would be difficult for goods to be distributed and accessed without them. Therefore, the Farin Gada market plays an important role in the vegetable business. The marketing channel of vegetables starts with the producers, moving on to different types of intermediaries like the *dillali*<sup>27</sup>, wholesalers, retailers, before reaching the final consumer. Some wholesalers buy in large quantities and transport them to other parts of the country, while other wholesalers buy in small quantities and take them to other markets in the city. There are sub-wholesalers who buy and resell to retailers who in turn retail either within the same market, or hawk either on major streets or around neighbourhoods in the city. The marketing channel will be discussed in further detail shortly.

Selling space in Farin Gada market is allocated to traders by the market authority, with traders not paying any money or fines for the spaces allocated. Since traders operate in open space, they either have to endure the scorch of the sun or use umbrellas to protect themselves, and find shelter or places to hide during the rains, something which most traders complained about. They are supposed to pay revenue to both the state and local government revenue officials twice a week, but quite some traders, especially women, are put off from accessing this space because they do not have enough money to pay revenue. They prefer to hawk around to save more money. Traders sit, or are arranged, according to the kind of commodity they sell. For example, those selling cabbage, tomatoes, spinach, carrots, green beans, peas, and onions cluster in one place, and the same goes to those that sell different types of grains, and second-hand clothes. While Farin Gada is a vegetable market as mentioned earlier, other goods are also sold there. According to some of the traders, the sitting arrangement makes it easy for consumers to access

---

<sup>26</sup> Picture taken by Lohna Bonkat, 2013

<sup>27</sup> Dillali means middleman in Hausa which will be used in this study

the particular goods they want to purchase, thus reducing the time consumers must spend searching for the goods they need.

The market has two main entrances, with a third one at the back of the market. This third entrance was not originally in the market plan; it was part of the market fence that collapsed, and the traders started using it as both entrance and exit. Some women told me that this third entrance is very good because it is close to a Christian neighbourhood, and they use it as an escape route whenever violence erupts. Traditionally, Farin Gada market opened at 6.00 am and closed at 6.00 pm, but the conflict in Jos has altered the time traders start their day, which is now between the hours of 7.30–8.00 am, closing between 4.30–5.00 pm. But with relative peace returning they are beginning to start their day a little bit earlier. Even though not very organised physically, the market has an association that is well organised. The association comprises producers, wholesalers, *dillali*, and wholesalers, who are mostly Hausa men, having carved for themselves a niche. The long history of Hausa men in business makes it difficult for other groups to get in. Other actors are retailers and hawkers, mainly women.

### 5.3.2 Kugiya Market

The Kugiya market is situated in Bukuru not very far from the old burnt-out Bukuru main market<sup>28</sup>. Most shops in the main Bukuru market were burnt in January 2010 during a violent eruption of conflict in the Jos North local government area which spilled over into Jos South. Kugiya market is located along one of the main railway lines linking Jos with Bukuru town. The reason for choosing to study this market is because it suddenly became busy after the 2010 conflict. Attempts to get the exact date of the establishment of this market were not successful, due to the poor record keeping of the local government authority. However, some traders told me that the market had been in existence for over ten years. According to them, space was allocated to them by the railway authorities when they were looking for a place to sell their wares. They further stated that the 2001 conflict in Jos had led to the growth of the market. From observation, the space of the market is now too small for the number of traders there, because more traders, especially women, have relocated to that market. The destruction of Bukuru market in 2010 aided the growth of this market. Before the eruption of conflict in Jos, there were very few traders selling vegetables and provisions in Kugiya market. The conflict divided and polarised the population, as a result of which, some traders were forcefully

---

<sup>28</sup> Bukuru is the capital of Jos South local government area. Its's biggest and busiest market was affected by the conflict in 2010, when many shops and goods worth millions of naira were destroyed.

displaced. This displacement was as a result of polarisation along religious lines which forced traders to move to markets that were either in a neutral environment, or a homogenous environment because of the need for security and to sustain their means of livelihood. This is one of the reasons for the growth and viability of this market. For example, women Christian traders moved to this market from the main Bukuru market, while some relocated to Gyel market, because Bukuru market is located in a Muslim-dominated area. In the course of the last field research, other, male traders also moved to this market.

Kugiya is mainly an open market, situated on the road, with very few stalls and some wooden tables with zinc-like roofs and umbrellas for the shed (see figure 5.2). Most of the vegetables in this market are displayed on the ground (see figure 5.3 below). This market is a mixed market, but 60 % of the commodities sold are vegetables. In this particular market, traders trade in different kinds of vegetables. Other goods sold in the market are grains, meat, foodstuff, second-hand clothes, bags, etc. This market is very open, and does not have an opening or closing time. Most of the traders told me that before the conflict started in Jos, they would get to the market as early as 5.00 am, and leave anytime they finished selling or they felt satisfied for the day. This is no longer possible because of the insecurity in Jos metropolis. Therefore, they now start their day at 8.00 am and close no later than 5.00 pm, to ensure the place is safe before they start, and leave early to reduce risk. The only presence of government, according to most traders, is to collect revenue. The government has not provided any infrastructure in the market. The market authority thus employs the services of the neighbourhood vigilante group (youths in that neighbourhood) to watch over their goods; the group is paid at the end of every week. This vegetable market is not as big as the Farin Gada market, even though it is also a wholesale market. In this market, it is mostly women that act as *dillalia*<sup>29</sup> (middlewomen) and wholesalers, with a few men as *dillali* and wholesalers. The market is also heterogeneous, with majority of Christian women and a few Muslim men.

---

<sup>29</sup> *Dillalia* is the feminine, used for women who are middlewomen, while *dillali* is used for men (the masculine)



Photograph 5.2: Showing traders in Kugiyi Market<sup>30</sup>



Photograph 5.3: Market women in Kugiyi market<sup>31</sup>

The photographs above give a general overview of the market and how traders display their goods, as described above.

---

<sup>30</sup> Picture taken by Lohna Bonkat, 2013.

<sup>31</sup> Picture taken by Lohna Bonkat, 2015.

### 5.3.3 Tomato Market (located at Bauchi Ring Road<sup>32</sup>/close to a popular bridge called Cele Bridge)

This market is of interest to me, and important for this study for these reasons: most of the traders in this market are women who have been internally displaced from markets in so-called 'no-go areas.'<sup>33</sup> They have converted the roadside into a marketplace to enable them sell their goods and continue their lives despite the unstable nature of the city. This post-conflict market was created by women internally displaced from markets in unsecured neighbourhoods where quite some women have been killed and their properties destroyed. Before the conflicts in Jos, people from different ethnic and religious groups were living and trading together without fear or lack of communal trust, but the conflict changed everything. One of the consequences of the conflict was polarisation along religious lines, and so if one finds themselves in a neighbourhood that is dominated by people of the other religion there is a likelihood of that person being killed.

The Jos conflict has led to the polarisation and destruction of some markets because most vegetable markets are situated in Muslim-dominated areas. As a result, many women traders have been affected and displaced. Some of these displaced women were able to get spaces to sell in markets that were situated in neutral places, while most of them who did not, have converted the streets and major junctions for selling their products to sustain their means of livelihood. A makeshift market was started at a major junction near the Jos University Teaching Hospital (JUTH) with mainly women traders hoping that government would come to their aid by providing a more conducive place for them, but that never happened. They continued selling there for some months before a 'good samaritan', who incidentally was a former member of the parliament, saw their plight and the danger involved in selling by the roadside, and donated his land to the women, which is how the Tomato market came into existence.

The Tomato market began operation in 2009, situated along a major bypass called the Bauchi Road bypass, on a major road that links Jos to northern Nigeria. The market is situated in a Christian-dominated neighbourhood and it is a homogenous market, unlike most markets in Nigeria and Africa. The market is made up of 90 % women and 100 % Christians. Another example of such a market is the Gyel market in Bukuru. The market has a mixture of both men

---

<sup>32</sup> Bauchi Ring Road is a settlement occupied by Christians

<sup>33</sup> No go areas are neighbourhoods with either mainly Christians or Muslims. Prior to the conflict in Jos most vegetable markets in Jos were situated in areas dominated by Muslims.



and women, with only Christians as traders. The Gyel market was also established by displaced women after the destruction of Bukuru market in January 2010.

The market is mainly a vegetable market with a few wooden tables with zinc-like tops to protect women from the sun and rain (see photograph 5.4 below). Most of the women display their goods on the ground (see photograph 5.6 below). Apart from the sale of vegetables, other foodstuffs like Irish potatoes, etc. are also sold there. This market is struggling to survive; however, most women are happy because they feel secure doing business there. Most of the goods in the market are brought by other Christians wholesalers, who still go to Farin Gada market to buy goods especially when there is scarcity of vegetables. Scarcity happens when some vegetables are not in season. This tells us that despite the change in location, there seems to still be some economic relations taking place between traders in Farin Gada market and Tomato market. Tomato market might be called a mini-wholesale market, because there are *dillali*, small wholesalers, retailers (mostly women) and consumers. This market opens at 7.00 am and closes at 6.00 pm. The reason for starting early and closing late is because the market is situated in a Christian neighbourhood, so the Christian traders feel secure and are not afraid of harm in the situation of an eruption. Government officials have been chased away several times by the market women from collecting revenue, for the reason that they never came to their aid in finding a place for them to trade, so that they felt neglected by the government when they were in need.



Photograph 5.4: An overview of Tomato market from the inside<sup>34</sup>



Photograph 5.5: Market woman in Tomato market displaying her goods<sup>35</sup>

## 5.4 Market Structure in Jos

Markets in Jos and Nigeria have some commonalities. They are similarly organised under the Nigerian trader's market association at the national level, with branches at the state and the local government levels, and smaller branches in markets.

### 5.4.1 Structure of Market Associations

Like in any other food market in Africa, market associations in Jos play significant roles to ensure orderliness, obedience and the maintenance of law in the market. This was similarly argued by Lyon, who stated that traders associations are important players in the agricultural markets in Ghana and West Africa (Lyon, 2000). Therefore, an understanding of the roles played by traders associations is necessary because of their crucial role in ensuring that everything goes on well in the market, especially considering the heterogeneity of most markets in Africa and Nigeria.

---

<sup>34</sup> Picture taken by Lohna Bonkat, 2013

<sup>35</sup> Picture taken by Lohna Bonkat, 2015.

The market associations' remit is maintaining the infrastructure of the market, providing security guards, allocating land or licences, lobbying local government, and in some markets collecting revenue for the local government (Lyon & Porter, 2009; Shepherd, 2005; Adimabuno, 2010). Building on the arguments above, I also argue that the traders associations play vital roles in ensuring the security and survival of traders. Other usual market association roles include the settling of disputes, reducing conflicts in the marketing chain; price control, overseeing the welfare of traders, the punishment of defaulters; giving out information to traders, and representing the traders, etc. However, the market associations in Jos carry out even more functions, because of the peculiar situation in which the city finds itself. These include provision of security, protection of markets and traders during conflicts, and help to bail out traders<sup>36</sup> who have lost large sums of money or those whose goods have been spoiled, stolen or destroyed as a result of conflict. They maintain peace among traders.

The organisational structure of vegetable markets in Jos varies. This is because of variance between the complex nature of those markets that have large memberships and sell diverse kind of goods, and others that are not so complex. Most of the markets that are similarly organised also carry out similar functions. Large markets have more than one association: there is the traders' market association, with other smaller associations organised mostly along commodity lines, and sometimes along gender or cultural lines to ensure easy administration. Smaller markets have need of only one association to oversee their affairs. The leaders of market associations in Jos are democratically elected on the whole, although there have been times that leaders have appointed to run the affairs of the market. The generally democratic nature of the market association is illustrated in the interviews below:

As members of the Plateau State traders association, the Constitution provides that all members of the association must be elected formally to the different posts. (*FGD/Farin Gada Market/11.03.2013*).

We carry out elections among interested members, just like any other democratic organisation. (*Interview with Mrs Keziah Pam/Kugiya Market/28.02.2013*).

The interviews above show the democratic nature of electing leaders in the marketplace, to the extent that one of my informants compared it with that of a formal organisation. This shows that markets are organised, which is why leaders may be elected and not appointed. There is, however, evidence of a particular group dominating the main traders association. As pointed

---

<sup>36</sup> They help by giving those seriously affected money in form of loans from the associations' funds.

out by Adepetu, who has asserted that local vegetable markets are largely Hausa-dominated (community.dur.ac.uk/...marketing/A.A.%20Adepetu%20-%20) with one or two Christian women in Farin Gada market, Hausa men have dominated leadership positions, while, however, other smaller associations are composed of mostly women whose leaders are predominantly women. Thus for homogenous markets like Tomato market, traders' association leaders are women. Kugiya market has both Hausa and Christian men and women as leaders. The vegetable market in Jos comprises mainly of Hausa/Fulani Muslims as *dillali* and wholesalers, while other traders are mostly Christian women, with few other Christian men acting as wholesalers. The reason for this is because vegetable marketing was started by mainly the Hausa group, as discussed earlier. The Hausa ethnic group has since dominated the vegetable market, and as such they have controlled the marketplace. But along with the presence of other traders, mostly Christian women who are mostly retailers, as pointed out by Meagher, there has subsequently been an influx of groups from a more diverse range of classes as well as community backgrounds. This has led to a change in patterns of gender participation as more women came into the informal economy (i.e. the market) (Meagher, 2010), as well as a few Christian men. Therefore, there has been a growing consciousness of the need to involve all groups in the leadership of the market to ensure equal representation. This consciousness of involving all groups in leadership positions became more pronounced because of the conflicts, so as to ensure that no group is left out, and to show how united the groups are, despite the conflicts. This is illustrated by the interviews below:

We were voted not appointed. My assistant is a Christian. He left this market because of violence. Since the election that took place before the violence, no election has taken place again. Simply because of the division of market. However, whenever we need to meet, we use the telephone to inform the other Christian officials about our plans and agenda of the meeting. (FGDs /Kugiya Market/12.02.2013).

Apart from religious and ethnic representation, gender representation is also important because women are the majority in most vegetable markets. At the bottom of the marketing chain, they are also represented; this is to enable them to have a say in affairs of the market, as illustrated by this interview response by the women's leader in Farin Gada market:

As a woman working among men, I always feel happy and privileged, because, they always consult me when they are faced with any problem in the association. I am also in a privileged position to encourage women to get involved in what is going on in the market because most women are focused on only what they can make or the profit they can get daily to enable them to survive. I try to encourage them also to get involved in

what is going on in the market and look beyond their daily earnings. However, my presence has helped in enlightening some women to be more involved in what is happening. (*Interview with Mrs Laraba Daniel/Women's leader/Farin Gada Market/19.03.2013*).

There is a woman who looks over the affairs of women in this market called the chair lady, who is always consulted when decisions are taken concerning the market. Instead, of calling her they still use me to inform women if they want to involve them in decision making. I also collaborate sometimes with the chair lady to call women for a discussion when there is important information to pass on to them. (*Interview with Mrs Regina/Farin Gada Market/19.03.2013*).

The above interviews show us that women are represented in the leadership of the trader's market association. It has not only given them voice, but involvement in decision making regarding the market, and they in turn encourage other women to get actively involved in what is happening in the market. They see this as an advantage, because they can tell the leadership of the market their problems.

#### 5.4.1.1 Composition of Traders Association Leaders and Roles

As mentioned earlier the traders association is an organised group with the following leaders and roles:

*Sarkin Kasuwa* (Chief of Market) or Chairman:

The traders association is led by the *Sarkin Kasuwa*, meaning 'chief of the market', but he – and it almost always is a he – is popularly called the chairman. The chairman is elected based on some personality traits such as age, relating skills that have to do with the ability to negotiate and settle disputes; an outgoing person, someone who is reliable and stable. The chairman liaises with the local government on revenue issues and also represents the market when the need arises. For example:

We represented the market in a meeting yesterday with the STF (Special Task Force) commander from Abuja to discuss issues of security in the market during the violence. They were asked to inform members to be vigilant and alert, and to inform them of any suspicious movements. We in turn passed this information to the leaders of the different associations in the market. He asked them to pass the information to their members instead of going round ourselves to pass the information. (*Interview with Alhaji Yakubu/Farin Gada Market/11.03.2013*).

The chairman also oversees all the affairs of the market by ensuring that all traders are duly registered. He also allocates selling spaces in collaboration with other members of his committee, ensures the development and provision of basic amenities in the market, since the government has failed in its responsibility. This position has been dominated by men until

recently when new markets emerged, since which time one or two women have become chairlady, and not only in woman-populated markets. The chairperson gains this position through elections and stays there for not more than four office years. In the case of Ghana, the ‘market queen’ (market leader in Ghana) can be rejected or destooled (Clark, 1994). She is not paid or compensated in any way, despite serving her people, but she does receive gifts in kind (Lyon, 2000).

Vice Chairman:

The Chairman is assisted by a vice chairman – again, historically it has always been a man – to ensure traders especially *dillali* and wholesalers do not default in paying farmers. He also mediates between farmers and *dillali*; between traders and punishes defaulters. In collaboration with other leaders like the secretary, financial secretary, and the public relations officer, the vice chairman advises and help the chairman in ensuring all goes well in the market.

Financial Secretary:

The financial secretary, who is also normally a man, ensures all finances regarding the association are well documented. Traders pay monthly dues that are used to provide basic amenities like the digging of gutters and repairing of toilets, because of the failure of government in ensuring basic amenities are provided. Monies collected are also used to assist members.

Secretary:

A secretary is also elected. He handles taking minutes of meetings. He also deals with government officials and contacts government when the need arises as it regards the market.

Chairlady:

Apart from these leaders (i.e. in addition, not identical to the role of chairman), the position of chairlady is given to a woman. For a woman to be elected to this position, she must have been in the market for not less than five years and must be a respected woman. She may not necessarily be wealthy, but she should have the ability to influence men and women alike. She is expected to oversee the women in the market. She serves as a mediator between women and male traders and she is also the voice of women in the market. Her roles include that of representing women at the level of the market association during decision-making processes,

encouraging and persuading women to get actively involved in affairs of the market. Unlike the 'market queen' or *Ohemme* in Ghana (Clark, 1994; Lyon, 2000), or the *Iyabode* in western markets in Nigeria (Awomolo, 1998), who are leaders in those markets, the chairlady's position is not very crucial, because she serves only as a representative, appointed to give women voice and involvement in the decision-making of the market association, which does not necessarily make them strong and powerful in relation to trading relations.

The traders associations cover all actors in the market, from farmers and *dillali* wholesalers to retailers, and consumers. For as long as any of these persons transact business in the market, they must obey the rules and regulations of the associations and are expected to participate actively in matters regarding the association. This is not always the case, with women in particular, most of whom are reluctant to participate, because they fear much of their time will be taken up. Instead, they prefer to concentrate on their business.

Apart from the main market traders association in each market, there are other associations, mostly organised along commodity, gender and cultural or ethnic lines. These smaller associations are found in big markets. As the market leaders pointed out in the course of this research, the reason for the formation of these small associations is not to create disparity among traders but to reduce the main association's workload, by involving other traders, and for the easy administration of the market. The leaders of the smaller associations are empowered by the market traders association to run these associations. Most traders I spoke to argued that the smaller associations are good because they give them a sense of belonging and ensure peace and order, as asserted in the interview below:

The reason for having these smaller associations is to help the leaders of the market association in ruling and ensuring peace. It was an idea of the leaders because the size of the market is too big and so it is not possible for the leaders to go round the market and ensure all is going well. These small associations have helped in ensuring order and peaceful co-existence of different ethnic and religious groups within the market. It also makes women feel involved in the market processes and as such they have people they have something in common with and can relate easily to them. This has kept them. (Interview with Mrs Laraba Daniel/Women leader/Farin Gada Market/18.03.2013).

Apart from the associations in the market, there are also other associations that collaborate with the market associations. In Farin Gada vegetable market, for example, there is a wholesalers association from the eastern and southern parts of the country, who buy goods and transport to these parts of the country. They load trucks of vegetables, especially tomatoes, four times every

week. There is also a wholesalers association based in the home market that buys, transports and sells to parts of the country other than the east and west. These associations influence the prices of goods and the amount of goods reaching the markets. Normally traders are allocated a particular number of bags or baskets of goods, but in the situation that they want more they can collaborate with the producers or *dillali* to get more. The situation is worse during episodes of violence, because then the goods brought in from the farms may be very much reduced; in such a cases, they may collaborate and buy up all of the limited goods available, leaving other traders stranded.

The associations try to ensure that farmers and traders are protected in trading. They do this by making sure that farmers bring goods that are of good quality, and that *dillalai*<sup>37</sup> do not default in paying the farmers. In a situation where a *dillali* does default on payment, he must give genuine reasons for not paying. If the reason is genuine, the association will plead with the farmer to give him a little time to enable him to raise money to pay, but if the excuses are flimsy, he will be punished. The trader's association role is thus a collective effort to ensure every trader is protected.

#### 5.4.1.2 Functions and Services of Associations

The functions performed, and services provided by the market traders associations includes protection and security, dispute resolution, maintenance of law and order, and welfare assistance, as discussed below.

Protection and Security roles:

One of the major functions of the traders association is that of providing for the security of people's lives and property. This role is very crucial, due to the particularities of Jos which, like a number of other parts of Nigeria, has endured the constant eruption of violent conflicts. These conflicts normally start outside the markets, but due to the locations of most markets, traders often get hurt, either while they are trying to escape the conflict, or by warring parties coming into the market to inflict injuries on them. A study carried out by International Alert documents how there had been a history of ethnic conflict in Sokoto between Hausas and other ethnic groups. Here too it was argued that even while the conflict started outside the market it still affected traders, and even became a reason for them to have conflict among themselves. The

---

<sup>37</sup> *Dillalai* is the plural of *dillali*



market association in Sokoto acted to protect the traders from harm by closing the market. (International Alert, 2006). Most traders I interviewed had this to say:

The market association has ensured that they are safe when violence erupts. They ensure that nobody leaves the market, because they are not sure of what could happen since it is difficult to control what happens outside the market. The motor of the association is that everyone who comes into the market is their member until he/she leaves the market. This has helped to protect each and everyone that comes to the market and gets caught during an eruption. (*FGD/Farin Gada Market/11.03.2013*).

This tells us how the volatile nature of the city has led traders associations to take actions to ensure the security and safety of both its members and other people that transact business in the market, either as consumers or in any other capacity, as long as they are in the market.

Dispute resolution:

Another major function of the associations is the settlement of disputes, either between traders and customers, or sometimes between traders and farmers. Resolving disputes is normally carried out by the chairman, chairlady or the disciplinary officers. This function removes or reduces the need for the presence of security agents like the police in markets, as shown in the interviews below:

We are called upon to settle the parties in a situation of any misunderstanding in the market between traders or their customers. In this market, we discipline defaulters to a period of 3 months regardless of your identity. The decision we take is final. (*Interview with Mrs Mary Monday /Tomato Market/10.02.2013*)

If a trader is constantly causing trouble, the association has the power to expel him or her from the market. (*Interview with Alhaji Tanko/Farin Gada Market/20.03.2013*).

In their study of the new Abuja market, Smith and Luttrell describe how the president general of the market women's association successfully resolved a dispute between vegetable wholesalers and retailers (Smith & Luttrell, 1994). Another study of Garri market in Imo state, eastern Nigeria by Eluagu and Okereke shows a similar description of conflict resolution by the market association (Eluagu & Okereke, 1985). The power exercised by the associations does not go beyond the marketplace. However, leaders are empowered to the extent of suspending or expelling erring traders from the market.

Maintenance of Law, Order, Peace and Tolerance

The association enforces rules and regulations and ensures all traders obey them. These rules are norms that all members have accepted to guide the behaviour and conduct of traders. They also have the right to punish traders who disobey. For example, if traders have a serious misunderstanding, they either suspend the parties involved or those at fault are asked to pay a

fine. This applies to everyone in the market, Christian and Muslim alike. If their offence is grave or too frequent, the association has the right and the power to send a trader away from the market permanently.

The association in this market helps in promoting peace and tolerance among the different ethnic and religious groups. For example, when a Hausa man came and told some women that they will be killed, we didn't take this lightly; instead we reported the case to the leaders and he was disciplined by suspension being suspended from the market for three weeks because they believed that remark can trigger violence. (*Interview with Mrs Chomo/Farin Gada Market/11.03.2013*).

The fragile nature of Jos means having the association there to guard against even unfriendly utterances is very important for traders in the market to maintain their peaceful coexistence. In cases of threat such as the above, the association sanctions the member who has made the threat, as they are perceived as a threat to peace. Smaller associations have also tried to ensure traders coexist peacefully, despite the different composition of traders. This is captured below:

This small association has helped the market in ensuring order and peaceful co-existence of the different ethnic and religious groups within the market. (*Interview with Mrs Laraba Daniel/Farin Gada Market/18.03.2013*)

The associations' function of maintaining law and order has thus helped maintain the peaceful coexistence of traders, despite the violent ethnoreligious conflicts in Jos for the last ten years.

#### Welfare Assistance:

One of the functions of the smaller traders associations is the provision of welfare services. According to most of the traders, the provision of welfare assistance is as important as any of the other functions they carry out. Most of the traders attested that it is not easy for the main traders association to provide such assistance, and as a result members of the smaller associations contribute money to assist one another, because the leaders can easily rally around its members when the need arises, in a way which is difficult for the main association. Assistance might take the form of supporting members during the weddings of their children, relatives or themselves, for example Also, they assist during funerals by contributing to costs and visiting the bereaved traders. As stated by Lyon (2000), citing Gyelcye and Chibuah's study of cooperatives and associations, most associations exist for members to help one another meet individual goals, provide a kind of collective insurance, and to assist each other in times of need, or bereavement. Lyon put forward a similar view of market associations in Kenya (Lyon, 2000), while Meagher observes how the market union in Aba supports their members only in times of bereavement (Meagher, 2010). These studies tell us how welfare services are important

to traders. In the case of Jos traders, as we have seen, the idea of welfare services goes beyond supporting traders through funerals and times of bereavement to other social activities like weddings, naming ceremonies and birthday ceremonies, because their relations go beyond the economic, to other social issues of life, which has bound them together as one big family. This brings us to the concept of the market as not just a space for economic relations, but a social space where the traders interact on a daily basis. As such, there is no doubt that these associations play important functions in the vegetable markets. The associations are also important to farmers, ensuring they are paid for their produce and that defaulters are punished if they do not have genuine reasons for defaulting.

Provision of Infrastructure:

The associations also carry out the function of providing infrastructure in the market, like the building of drainages, toilets, etc. This is because governments have failed in providing basic amenities, as discussed earlier.

#### 5.4.1.2 Traders in Vegetable Markets

This section discusses the various actors that are involved in the vegetable marketing chain in Jos, and the roles they play in vegetable marketing. The roles and relations of various actors show that the market is more than a space for economic relations; it also a social space, where social relationships take place. Therefore, in this context, people can be seen to engage in economic relations through the social mechanisms of the market (Effendi, 1999). Vegetable markets in Jos have different categories of actors playing different roles to ensure the smooth running of trading relations. The categories are identified as follows:

Farmers

*Dillali*

Wholesalers

Retailers

Hawkers

Customers

Revenue collectors

Market Authorities

The focus of my study is on the actors in the middle chain of marketing, also known as the intermediaries, who coexist in the market space. Intermediaries are those members in the marketing channel other than the manufacturer and the end user (Thaun & Hai, 2005). The actors in focus are wholesalers, sub-wholesalers, *dillali*, retailers, and hawkers. These categories of actors are used in this research because of their daily interactions. Their roles will now be discussed briefly here.

#### Wholesalers:

Wholesalers are a group of traders who buy goods in bulk. Usually, they must be wealthy to enable them to occupy that position. This is why most of the traders that are wholesalers must either have been in the business for a long time, or come from a wealthy family. They are major players in the marketing channel as they buy goods either directly from the farmers or *dillali* and transport them to other markets or other parts of the country. They also sell to retailers. There are two categories of wholesalers in Jos: in the first category are wholesalers who come from the eastern and southern parts of Nigeria to buy vegetables that they transport back to those places; those in the second category, who are based in Jos, buy and transport goods to other parts of the country. Most of the wholesalers in Jos are men with a few women.

#### Sub-Wholesalers:

These are traders who rely on the wholesalers because their financial capacity is not equal to that of the wholesalers. They either resell to retailers or resell in other markets. Most of this set of traders are men and a few are women.

#### *Dillali*

The *dillali* plays crucial roles in the marketing chain. They play a double role in most cases, as both wholesaler and *dillali*. The *dillali* serves as a bridge or a link between farmers and other traders like the wholesalers, retailers and hawkers. Goods are channelled through the *dillali* before they get to other traders. They are the only legally recognised sellers in the market (Adepetu, [community.dur.ac.uk/...marketing/A.A.%20Adepetu%20-%20](http://community.dur.ac.uk/...marketing/A.A.%20Adepetu%20-%20)). The role of the *dillalai* in production is negligible, however, they play a major role in distribution. They are the ones that look for buyers, negotiate and determine the prices of goods; then sell and hand over the money to the farmers. This, therefore, means *dillalai* provide a combination of market services or functions, such as mediating, buying, transporting, determining prices of goods,

bulking, reselling, etc. For all the goods sold, the *dillali* gets paid a commission. Interestingly, a *dillali* does not need any capital to get to that position. All a prospective *dillali* needs is to get into the right network and go through the process of learning or apprenticeship to become one (*dillali*). After obtaining the required skills, he gets registered as a *dillali*. They also assist farmers in accessing credit facilities during production; this service will make the farmers want to retain them. They also help in storing goods if traders are not able to finish selling. The *dillali* position is therefore very crucial in minimising cost and reducing risk. As Murshid has argued, the roles of intermediaries are crucial, in enabling them to address a host of transaction costs and agency problems that allow these complex exchanges to take place. They ensure that the goods to be exchanged are of good quality and that prices are fair for everyone, to the benefit of both farmers and retailers (Murshid, 2011). For example, when vegetables are brought to the market, or when *dillalai* go to buy from the farmers, they ensure that the prices of goods are based on the quality of goods. The *dillalai* position is important and powerful as it relates to trading relations. The other name for *dillali* that of ‘middleman’, suggests that the position of *dillali* is one occupied by men. From observation, about 80 % of the *dillali* in most vegetable markets in Jos are men, and the majority are of the Hausa ethnic group. This confirms Lyon and Porter’s claim that the commission agents are predominantly men (Lyon & Porter, 2009). They are there because they have more experiences and resources, and this situation is reflected in the vegetable marketing chain in Jos. It is therefore not an overstatement to say that the position of *dillali* in Jos is a niche occupation of Hausa men.

#### Retailers:

Retailers are a group of traders known to have a limited capacity for buying goods because of their low financial capacity. However, they play a crucial role in redistribution to the final consumer. They are the end transactors in a production–marketing chain within the agricultural sector (Horn, 1994). This suggests that although they are at the bottom of the marketing chain, their position is very important because goods cannot be distributed without them. A large majority of the traders operating in urban markets are retailers (Horn, 1994). The situation is similar in Jos. Retailers normally buy from wholesalers or *dillali* to resell. They buy goods in small quantities, hence, they do not need much capital to start a business. In most cases, their transactions are based on credit because most of them do not have huge capital to pay for goods. The relationship of retailers to wholesalers or *dillali* is a dependent one, because their access to goods for further reselling is based on this relationship. They sell in the markets, streets and

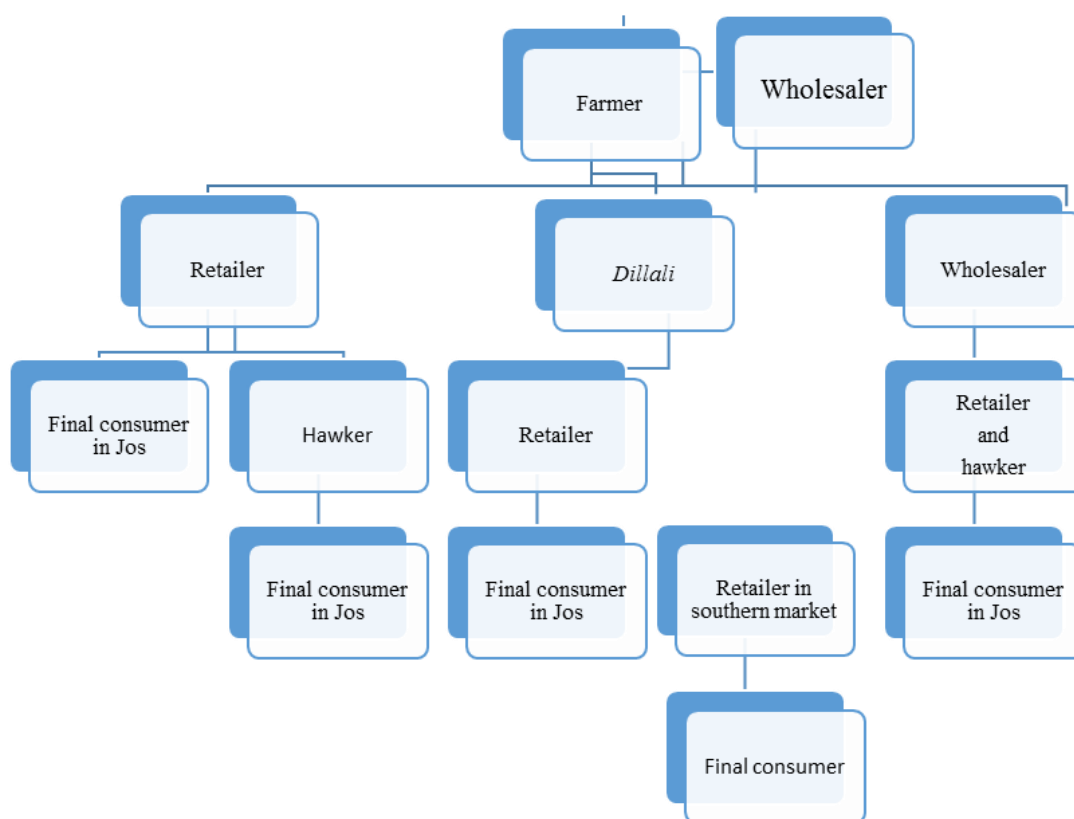
neighbourhoods or residential areas. This makes it easier for different categories of consumers to access vegetables from their homes. From observation, most of the retailers in the vegetable market are women. This assertion is supported by Lyon, who has argued that one of the most striking aspects of the vegetable marketing system in Jos, is the dominance of women, although this is also reported in other sectors in Ghana and many African countries. Trager, cited in Lyon, also relates how the marketplace is historically the domain of women in Yoruba society, whose beliefs and institutions recognise women's importance in the market (Lyon, 2000). Horn also argued that in Zimbabwe, the link between women [traders] and “specific food commodities is rooted in traditional beliefs about the nature of women and their roles as family food provisioners” (Horn, 1994). This is also the typical situation in vegetable markets in Jos, whereas Lyon and Porter have also observed, many women are involved in production and retailing (Lyon & Porter, 2009). Most of the retailers are Christian women, and they see themselves playing a complementary role. Although, their position is disadvantaged, they cannot do anything about it. Instead, they see the men as helping them, because they can easily access goods even when they do not have the resources. The above arguments posit that women are considered to be culturally synonymous with vegetable marketing, because of their traditional role in providing food. From the findings of this research, however, I further assert that more women are into vegetable retailing because they do not need to attain any level of education, learning, or to have money to go into this business, and it is a good source of income for their families. Furthermore, I argue that there is a gendered division of roles of traders in the marketplace because of the predominance of men serving as *dillali* and wholesalers that puts them at the top of the marketing chain, while women predominantly serve as retailers and hawkers, which puts them at the bottom of the marketing chain. Details of the gendered division of trading roles and its implications for women will be discussed in the subsequent chapters.

The top-of-the-chain traders that coexist in the vegetable markets in Jos are predominantly Hausa/Fulani, predominantly men; the retailers are mostly Christian women, with a negligible number of male retailers operating in the markets located in predominantly Muslim areas of Jos. (Table 5.1 below gives a summary and characteristics of traders, and figure 5.1 shows the vegetable marketing structure.) The long-term involvement of traders suggests that this is a good livelihood compared to other options, and it is a particularly good opportunity for urban poor women, as the initial entry requires very little or no capital. People of a combination of genders and ethnic groups therefore relate on a daily basis in the vegetable markets in Jos. The question is, what happens when conflict occurs? Does it affect their relationships?

Table 5: Summary of Trader's Roles and Characteristics

Traders	Roles	Gender	Ethnicity	Religion
Farmers	Production, packaging, transporting, and marketing (at times locally and selling to other parts of the country)	Men	Hausa/Fulani, indigenes and a few others	Muslims and Christians
<i>Dillali</i>	Selling of vegetables on behalf of farmers, provision of credit to farmers and retailers, store vegetables, provide transportation of from farm to market	Mainly men	Mainly Hausa/Fulani and a few others	Muslims
Wholesalers	Bulking, storage, sorting, packaging, transporting vegetables to other parts of the country, provision of credit to retailers, sell vegetables to retailers through agents	Mainly men and few women	Mainly southerners and a few Hausa/Fulani	Christians and Muslims
Retailers and Hawkers	Breaking of bulk, selling directly to consumers, transporting vegetables to retail points	Mainly women	Mixed	Mainly Christians
Consumers	Buying of vegetables, final user of vegetables	Men, women and children	All groups	All religions

Figure 5: Vegetable marketing channels in Jos



Source: Diagram is generated from the table above.

#### 5.4.2. Socio-Economic Relations, Actors, Markets and Conflict

##### Historical Perspective of Socio-Economic Relations before Conflict

##### Marketing System

As above, the vegetable marketing system in Jos is dominated by the Hausa Muslim men serving as *dillali* and wholesalers while the retailers are mainly Christian women. Even though new indigenous actors have emerged as marketers, these have only succeeded in doing long distance trade; for example, as Porter et al. (2003) have shown, Berom farmers will travel to the south and east of Nigeria to sell vegetables like tomatoes. In Jos urban markets, however, Hausa traders still dominate the sales of vegetables, because of their enormous experience in this trade and their extensive networks that reach across West Africa (ibid).

As discussed above, the focus of this study are the intermediaries, that is *dillali*, wholesalers, retailers, and hawkers; how they relate, how conflict shapes their relationships, and its implications for the lives of retailers and hawkers who are mainly women. Another aspect of the markets that will be discussed here is that of the social relations that go on there. This focus



on social relations among traders is part of what makes this research new and relevant contribution to the field, as most research on markets in Nigeria and other West African countries to date has focused solely on the economic relations between traders. Finan has argued that actors interpret what would otherwise be impersonal, competitive relationships in terms of familiar social and cultural contexts, where trust injects a sense of predictability into outcomes. As a result, market interaction is transformed; it becomes personalised, and this is perceived as a mutual benefit to both participants. In this sense, the market itself is but a part of a wider social process whereby people carry out the business of everyday living (Finan, 1988). This study argues, in line with Finan, that the relationships that take place in the marketplace in Jos go beyond economic relations, to include other social activities among actors.

My study, therefore, categorises relationships into two kinds:

- **Economic Relations**
- **Social Relations**

#### 5.4.2.1 Economic Relations:

Trading relations are the daily transactions and exchanges of goods that take place between traders in the marketplace. This includes the buying and selling of goods between traders. They see themselves as “colleagues” or as “customers”, and they depend on one another. The economic activities that take place every day are the pillars of survival for informal traders, especially women, because most of them depend on their daily sales for a living. Traders, therefore, relate voluntarily among themselves to ensure their transactions are managed well.

#### How Goods are Distributed in the Market

Vegetables are brought to the market by farmers who then hand them over to a *dillali*, because it is not possible for the farmers to sell directly to the traders. This is a standard rule of marketing in Jos. The *dillali* then negotiates and bargains over the price of the goods with the farmer before the wholesalers and retailers can access them. The *dillali* gets a commission or fee on the goods sold to other traders. Some traders in the market, largely major wholesalers, may sometimes go directly to the farms to buy goods and transport them, either to other parts of the country or other markets within the state, while some will sell them on to hawkers. There are a few retailers who buy (mostly low-quality goods) directly from the farms, to resell them; however, most of the retailers depend on the social network in the market for goods. This dependence puts

retailers (women) at a disadvantageous position. Despite this, they had to accept this position to survive in business, because this is the only way to access goods and make a living, it having become the normal way of life for them in the vegetable business. This automatically puts the *dillalai* and wholesalers in a position of economic advantage over the retailers (women). “This dependent position not only reduces individual trader’s incomes from a given volume of trade, but reduces their freedom of operation in determining prices, making buying decisions and commodity choices, and travelling to personally source goods” (Clark, 1994, p. 407).

Market women in the Jos context play an integral part in trading relations; however, when it comes to who decides on prices of goods, they depend on male traders. The economic relationship between vegetable traders in Jos has existed in this way for a long time; that is, a situation where one ethnic group and gender has dominated wholesaling and *dillanci* in Jos. A study by Mang shows that the Hausa meat-sellers in Jos meat-market dominate the sector, using religion as a tool (Mang, 2012). Cohen describes a similar situation in his study of Hausa traders in Ibadan, where he argues that the Hausa ethnic group in Nigeria dominates and controls the cattle trade (Cohen, 2004). An earlier study by Sudarkasa (1975), finds that, because of their distinct stereotypes, migrant Yorubas in Ghana developed a commercial identity that dominated other traders there. The dominance of the Hausa male group over Jos market power relations works in their favour because they get to determine prices of goods and control all other resources. It may also be said that the women’s gender has relegated them to a disadvantaged position when it comes to vegetable trading.

Having described how goods are brought and supplied, it is now necessary to show how trading relations and relationships take place between actors in the marketplace. One thing that is important in trading relations is the cultivation of customers; this affects all areas of market trading, including access to markets, supplies, information and credit. They also act as security and a form of capital accumulation (Lyon, 2000). *Dillali*, wholesalers and retailers see themselves working together in relationship as beneficial. They value one another, and as such they see their relationship as interdependent, complementary, trustful, reciprocal, peaceful and cordial. It is on this basis that these relationships may be categorised as follows:

#### Interdependent Relations:

The relations that occur in the marketplace are symbiotic in nature. This implies that all traders depend on one another; even though they are at different levels in the marketing chain. The

principle of interdependence between individuals in a given society is expressed in many social relations and associations that abound in the informal economies (Kinyanjui, 2008). People, therefore, depend on one another while carrying out social, economic and political transactions. This is typically the case in the markets in Jos. Traders operate within a customer and colleague network to help one another in business and reduce risk. This is because of the perishable nature of the goods they trade in, and also because some traders, especially retailers, have limited capital or lack a good source of large credit; as a result of this, transactions take place based on personalised relations (Olaniyan, p. 9 [www.community.dur.ac.uk](http://www.community.dur.ac.uk)). Therefore, when goods are brought to the market they are purchased either on credit, part payment, or in some few cases, full payment. The redistribution of goods is carried out immediately because there are no storage facilities to preserve the vegetables. Most traders see their interrelationship as one of co-reliance; they are interdependent, because all traders, no matter their level on the marketing chain, need one another to enable the sale and distribution of goods, as both a group discussion with traders and an interview undertaken for this study illustrate:

The left-hand washes the right hand and vice versa; that is why we need each other despite our different ethnic and religious affiliations. We need each other to achieve our reason for being in the market. In my opinion, the relation is very dependent. For example, *dillali*/wholesalers sell goods to women, who sell in the market or hawk in the city, no one can fill in the role of another. We mingle together; we do not have any problem. If they bring goods and we don't buy we won't have any goods to sell and their goods will get spoiled and we will all lose. (*Interview with Adandale/Farin Gada Market/11.03.2013*).

We buy from them and they also buy from us. We operate a kind of a symbiotic relationship because we buy and sell different kinds of goods from each other. Apart from that some of the traders buy in wholesale and retail to us. (*Interview with Madam Ayuba/Kugiya Market/08.04.2013*).

It is evident from the interviews above that the relationship that occurs among traders is interdependent; even though these traders are from different ethnic and religious groups, this does not pose any threat to their business relationship. All they are interested in is to transact business to guarantee their means of livelihood. All traders benefit from these relationships, although some are in a more advantageous position than others, when viewed from the angle of power relations. The bottom line for most traders is the need to ensure their needs are met through these trading relations. The power structure of marketing relationships between traders is accepted by all, and as such, there has been no conflict or dispute between the mainly Hausa

Muslim *dillali*, wholesalers and Christian women retailers. This is because they both need and rely on one another, which they do not perceive as characterised by any form of dominance by the other. The traders, therefore, have been able to maintain peace and relate without any problem because everyone knows and obeys the rules guiding trading relations. There are cases of misdemeanours perpetrated by some few members, but these are promptly tamed and resolved. The need for traders to meet one another's needs makes it difficult for them to operate independently, especially for retailers, who depend on receiving goods on credit. Sometimes they might want to change their trading relationships, but this could be difficult for them, as they might not be able to access goods from wholesalers or *dillali* with whom they are not familiar. The relations that operate in markets in Jos vegetable market are thus based on trust and power, as is also the case in Ghana markets.

#### Mutually Voluntary Trading Relations:

The relations that exist, exist by free will. Every trader in the market has the discretion to choose who to transact business with. No one is forced to relate with a particular customer or colleague, however, there are instances where some traders may choose to operate with their kin or relatives, which has its advantages and disadvantages. Relating on a voluntary basis creates flexibility in negotiations that is based on mutual obligation. For instance, if in the course of trading a trader perceives that s/he is being cheated or something is not going on right, s/he has the right to change customers or colleagues, with no consequences. The *dillalai* and wholesalers choose who to give goods to on credit, or for money or not, so as to minimise their own risk. In a situation where the customer behaves otherwise than agreed, the *dillali* will stop transacting business with such. The interesting thing here is that, it became apparent in the course of my research that identity (ethnic or religious) do not appear to play any important role among traders when it comes to transacting business. Traders, therefore, transact business with those they trust, and not otherwise.

#### Complementary and Peaceful Relations:

Relations among traders are complementary in the sense that the power relations that exist among them are not competitive. Traders have their different roles, and are comfortable playing their roles as defined, and in which they find themselves. Lyon & Porter have reported that the women retailers they encountered saw themselves as playing a complementary role, as opposed to competing with that of their menfolk and were happy and contented with their position (Lyon

& Porter, 2009). The complementary roles they play are also crucial, because they are the major distributors of goods to the final consumers; they are also the link between the wholesaler and the consumer. Without them, it would be difficult for goods to reach the final consumer. I could not find out about any friction among traders in the vegetable markets, but from observation and interviews, it would appear that they do complement one another and that their relationship has been peaceful. This has not always been the case in a meat market in Jos, however, where Mang reported that there was friction between indigenous Christian and Hausa meat sellers. Porter et al. have also described how there was friction between Berom vegetable farmers and Hausa vegetable farmers (Porter et al., 2003); but the situation in the vegetable market is different. Another point to note is that most women see the *dillalai* and wholesalers as most humane,<sup>38</sup> because they give them goods at reasonable prices and on credit. In spite of this, however, it cannot be denied that there is a domination of the other segments of the Tomato market chain by men of a distinct ethnic, religious, and economic class in Jos (Olaniyan, p. 9, www.community.dur.ac.uk). It is clear, therefore, that there *are* some elements of exploitation<sup>39</sup> and domination by the *dillalai* and wholesalers; however, it appears that women retailers are not aware of this. Rather, they are happy with their position because they can meet their needs, which is more important to them. Their insistence on having peaceful trading relations is also motivated by wishing to show that their relationship has not been affected because of the conflict, as has indeed, and remarkably, been the case. Instead, they continue peacefully coexist with one another.

#### Transactions on Credit:

One of the main features of relating among traders, especially on the side of the *dillalai* and wholesalers, is the credit service rendered to retailers who are mostly women. Dependence on supplier's credit is a structural feature of the production system (Meagher, 2010). Credit relations, according to Clark, provide a sensitive and systematic index to the balance of power. This marks a relationship of inequality and exploitation within trading systems in many parts of the world, where it maintains or creates a condition of dependence. Clark gives an example from the Ghanaian coast, where fish traders keep fishermen in long-term dependency by extending credit for consumption, nets, motors, and boat purchase maintenance (Clark, 1994).

---

<sup>38</sup> Humane from what I understand is the kind gesture of allowing women access goods on credit

<sup>39</sup>Exploitation here means the *dillalai*/wholesalers decides on prices of goods and the retailers just accepts it even if it is too much believing they are doing them by giving them goods on credit.

However, Porter et al. also report that both farmers and traders (travellers) in Ghana have benefitted from credit arrangements (Porter et al., 2003). Porter et al., argue that while credit in markets might superficially seem like the credit supplier has the upper hand – as the trader can choose to exert pressure, while for an over-pressured, poor farmer, petty informal financing systems such as credit from suppliers, money lenders or rotating credit systems can be important but may be very expensive – it is clear, however, that most credit relationships are built up gradually and with care on both sides, albeit that there is still some form of power relations at work among traders as part of their interdependency. This helps us to understand the kind of credit relations that take place among traders in Jos markets, where the power relations that go along with trading on credit are very common among traders. The reason for this is simply that most women traders do not have the resources to buy goods; therefore, they depend on credit from the *dillalai* and wholesalers to enable them.

In Farin Gada market, for example, women retailers have access to credit, sometimes in cash but mostly in goods, from either wholesalers or *dillalai*; most of whom are Hausa/Fulani. Despite the fact that the *dillalai*, wholesalers and suppliers have the advantage, all of the traders I asked about this, comprising the *dillalai*, wholesalers and women retailers, agreed that there are no special conditions or interest, no collaterals or extra charges placed on on credit accessed in this way. The case of Jos thus contradicts the arguments that transactions on credit create exploitation or inequality, because most of the transactions on credit in Jos are based on trust, as will be discussed shortly. As before, another reason for making transactions on credit is the problem of access to external credit facilities, and the high rates charged by informal credit institutions to farmers and small-scale traders, with women as the majority. Even though finance is available through informal savings and credit associations, money-lenders and rotating credit, these may be expensive, and may be used exploitatively if individuals become tied into debt relations over many years (Porter et al., 2003). Credit transactions that takes place in the marketplace do not create a helpless or dependency relation among traders because most retailers pay after the day's sales. The very fact that a *dillali* or wholesaler is economically stronger does not give them the power to control the retailers, even though they sometimes do exploit them without them knowing it. While Clark reports that although the wholesaler or large retailer in Ghana has more economic strength than the reseller, their ability to control the reseller directly is extremely limited (Clark, 1994), this is a little bit different in the case of Jos.

Access to credit by a woman retailer is dependent on their relationship to the wholesaler or *dillali*. The retailers will, therefore, ensure they get to know their customers very well and build a good relationship, which translates to a strong friendship, so that they can collect goods on credit anytime (Cohen, 2004). The wholesaler or *dillali*, on the other hand, will go to the extent of getting to know where they and their relatives live, as a way of reducing risk. Most of the women interviewed for this study prefer to access credit or goods on credit from Hausa men than from Christian women wholesalers. One's expectation might be that retailers who are Christians and women should easily be able to access credit from their fellow women, but this is not the case; most women interviewed argued that women wholesaler's goods are very expensive, and that they never give them days of grace in the situation that they are not able to pay at the end of the day, or on the stipulated day of payment. The state of credit relations is very visible in the vegetable market because of the perishable nature of vegetables which need to be cleared in time, as if not they will get spoilt, or at least reduce in quality. The reason, and need, for transactions on credit is articulated here by some of the traders:

We give goods on credit especially when the retailers who are in most cases women do not have money to buy goods. Some women own most of us here. While some of them pay immediately, others take a long time to pay. We always keep a record of the women who buy from us on credit to help us remember our debtors. (*FGD with men/Farin Gada Market/11.03.2013*).

We buy goods from the *dillali* on credit most times and pay later. (Interview with Mama Chomo/*Farin Gada Market/03.03.2013*).

Most of the time I buy goods on credit. (*Interview with a woman Hawker<sup>40</sup>/06.03.2013*).

From my interviews and focus group discussions, it was evident that almost all transactions between wholesalers and retailers are based on credit, and that this is possible because of the trust that has been built over the years. The simple reason for it is that most women retailers do not have capital or resources to buy goods. They are not able to get loans because they do not have collateral, and as such they depend on the *dillalai* or wholesalers to access goods. They feel they can give them goods because they know them and are sure that they will pay, even though sometimes it takes time, which they are not happy about. Women retailers, on the other hand, try to pay their debts as soon as possible to ensure a good reputation and relationship with the *dillali* or wholesalers. In turn, it is because of this that *dillalai* or wholesalers can easily extend credit to them when the need arises. In a situation where they are not able to pay their

---

<sup>40</sup> This woman did not want her name to be mentioned.

debts in good time, they ensure they explain this to their creditors, so that they can maintain a good reputation for future purposes.

This relation, therefore, is built on trust. As Lyon and Porter point out, to build up trust with farmers, traders have to gather information about the farmers' prior behaviour and also have sanctions or potential ways of putting pressure on them if they hesitate to pay. In this way, they strike a balance between controls and goodwill or benevolence (Lyon & Porter, 2009). While this argument was made in the context of trader-farmer relations, it can also be applied to relations among traders. *Dillalai* also ensure they have adequate information on the women they are dealing with, to the extent of knowing where they live. (This brings in another dimension to their relationship that will be discussed in a short while.) Trust is, therefore, shown to be based on having information on the other party and the ability to sanction those that do not behave as expected. Transaction on credit is sometimes partially dependent on the income level of the women. Some women I spoke to said that they pay half of the money for the goods up front, and pay the remaining half when they finish selling. This in itself reduces the level of control somewhat, and also the prices of the goods advanced. In contrast, some of them related how at times that they do not have any money at all to pay in advance, the prices given to them are very high and, as a result, they do not make a good profit. The creditor's risk is also obviously much greater here.

When trading on credit, *Dillali* or wholesale traders must have the expectation that some women might default, delay payment, or pay partially. However, they still grant goods on credit because of their personalised relationship, and the need to sell their goods. The reason for this is that if they do not grant credit, it might not be possible for them to dispose of their goods, which might get spoiled, or reduce in quality. Some women thus use their position to negotiate for goods at lower prices, because they know how important their role is to the *dillali* or wholesaler. *Dillalai* or wholesalers are also cautious of giving goods on credit to mobile (rather than settled) women, because of the risk involved, as they are sometimes not sure these women will come back. Cases abound where women leave the city because they are not able to pay, or capitalise on the conflict situation. Defaulting in payment can sometimes leads to the destruction of trust, even when there is also some form of kin relationship between the parties. In a group discussion with some *dillalai*, they told me how they have lost lots of money because some women collected goods and never came back; some women, on the other hand, complained about how the goods were not bought, and got spoiled. As such, wholesalers and *dillalai* are very careful who they give



goods to, so as to minimise the risk. Giving goods on credit is a central way of ensuring relationships are kept up. Traders also use it as a means of strengthening the relations between them. Porter et al. have argued that trader credit in Jos is particularly significant as a component of the interactions between urban traders and farmers, though also evident, to a rather lesser extent, in interactions between rural trader and farmers. This is also reportedly the case in the Kano metropolitan region of southern Nigeria, and in several studies in Ghana. This source of financing is thus vital to keep trade moving, although it can be used exploitatively if individuals become tied to debt relations over many years (Porter et al., 2003). To my knowledge, however, there has been no situation where individuals have been exploited because of debt in the case of the Jos vegetable markets studied here. As shown in my analysis, the power relations operational here are largely those of traders influencing one another; not dominating the other to do what they want, but rather cooperating in the interest of all.

Relating on a Neutral Basis (No Consciousness Towards Identity):

A typical Nigerian food market is a complex network of traders from diverse ethnic, religious and social backgrounds. Sherman emphasises that the marketplace creates an equal playing field for diverse groups of people. Vegetable markets in Jos reflect this diversity, and while expectations might be that traders are likely to be biased towards others with the same identity with them, in fact, however, Sherman states that traders' interrelationship has been cooperative and neutral, and that the power dynamics are not a problem (Sherman, 2011). Likewise, most traders interviewed for this study argued that their religion or ethnicity was never a consideration in their relations with other traders, because their overriding interest is to transact and do business with people they can rely on, and be confident that they won't cheat them. As argued by Lyon, Porter, Adamu, & Obafemi (2006), there is also a recognition of their common ownership, and as such they see themselves as *one*, regardless of their differences. Cohen has observed that in the case of the Hausas in Ibadan, there was a tendency for the Hausa ethnic groups as 'interest groups' to formulate or design identity constructions that could be used in engaging other groups (Cohen, 2004). In the case of vegetable markets in Jos, the situation is different, and identity is not used in that way in the transactions. As a result, everyone benefits, although at different levels, even with the main suppliers being mainly Hausa/Fulani. This is unlike the meat market in Bukuru, where Mang has argued that the Hausa/Fulani Muslims dominate the business and encourage a closed business system to the detriment of the non-

Muslims there (Mang, 2012). The very different situation in the Jos vegetable markets is illustrated in the interviews below:

I don't have fear in relating to other traders as in transacting business by giving out goods on credit for the simple reason that we have different religions. (*Interview with Adandale/Farin Gada Market/08.03.2013*).

Tribe or religion is not an issue or a problem. It does not matter whether you are Christian or Muslim. Religious and tribal differences are not a problem for us at all. (*FGD/Kugiya Market/06.02.2013*).

It is worthy to note from the above FGD and interview that the traders involved, whether Christians or Muslims, do not see their identity as a barrier or problem that could stop them from transacting business with traders of other identities than theirs. All they are interested in is doing business with persons they trust and can rely on, because they are there to ensure their livelihood needs are met. Interactions in the marketplace can lead to the development of hybrid identities and identity renegotiation in a positive sense (Sherman, 2011). The situation in the vegetable markets in Jos, as in the above description, is like that because traders have built and renegotiated relations beyond their identities, which has ensured their peaceful coexistence. By way of comparison, in his study of Gboko, Benue state, Nigeria, Olaniyan argues that traders there have experienced serious discrimination in tomato markets because non-indigenes are not allowed to purchase tomatoes directly from producers in the markets (Olaniyan, [www.community.dur.ac.uk](http://www.community.dur.ac.uk)). This underlines the fact that religion, ethnicity and social background is not obvious in relations among traders in most vegetable markets in Jos. Instead, there is cooperation among traders, most of whom are most comfortable in relating to traders who are not related to them ethnically or as kin.

The sitting arrangement in the markets is mixed; that is, there is no segregation according to ethnic or religious identity in the sitting arrangements of these vegetable markets. Most of the traders affirmed that they all sat together; it did not matter, they said, whether one was a Muslim or Christian or Berom, Bassa or Hausa. This shows that there was no consciousness towards their identity among traders, and as such bonds among traders from different identities, especially between Hausa Muslim men and Christian women traders, were more able to form. This is supported by Sherman, who argues that the interactions and relations that take place provide the 'social glue' that holds the marketplaces together (Sherman, 2011). Most of the traders from different ethnic and religious groups consulted in this study described the

economic relations and interactions that take place in the marketplaces as smooth, good and fine. Again, this was especially the case amongst the women, who said that they see the *dillalai* and wholesalers as ‘humane’<sup>41</sup> because they treated them well, giving them goods on credit in order to make sales to support their livelihoods.

Friendship<sup>42</sup> is another important component used in the cultivation of relationships among traders, especially when they have to do with transacting business on credit. As such, it may be said that maintaining friendly social relations plays an important role in trading relations. Therefore, it is obvious that economic relations are embedded in social relations. Sherman, citing Plattner has showed how vendors sacrifice short-term maximisation to cultivate “habitual relations” with customers that allowed them to “maintain a long-run niche in the marketplace”. He demonstrates how the social intervenes in an environment of seemingly “pure economic competition” (Sherman, 2011). This leads us to discuss the ways in which, vice, versa, the social relations of traders are embedded in economic relations.

#### 5.4.2.2 Social Relations

The marketplace has often been perceived as a space where only economic activities like buying, selling go on, as well as being where prices emerge and resources change hands. Social relations are not a new phenomenon, in marketing relations believed to be focused on economic relations as has been pointed out by (Paul & Dalton, 1965), however, most studies on markets refer to activities there as mainly economic. While the market is in fact also a system of social rules/norms, and a stable pattern of relationships embedded within a broader social context, this rarely enters into calculus, and as a result the market has hardly ever been considered as a space where meaningful social action or interaction occurs (Storr, 2008). Swedberg, as cited in Storr, sees the market as a specific type of social structure, that is, not just an abstract price-making mechanism but also a social phenomenon in its right. As such, the market is the result of recurrent and patterned interactions between agents that are maintained through sanctions (Storr, 2008). The focus here is on traders relating for the purposes of trading and competition. Ikeda, also cited in Storr, argues that the market is a social structure or a spontaneous order that emerges as a result of the interplay of actions of various individuals who are both competing against each other for resources and cooperating with one another in provision and distribution of goods and services (Storr, 2008). These arguments show how, even when it is perceived in

---

<sup>41</sup> See definition above

<sup>42</sup> Friendship here means cultivating a strong bond of trust beyond a deal.

social terms, the market is perceived as mainly a social structure focused on economic activities. Storr argues that the market is more than a social structure or a particular kind of extended discourse, being also a social space. It is, therefore, a space where social relations (beyond commercial relations) develop; an arena where meaningful conversation can occur and a scene where non-commercial and commercial relationships develop (Storr, 2008).

My reason for siding with these arguments that social relations do take place in the market is that according to my research, apart from buying and selling, many important conversations, like discussions of family issues, also take place there, which binds traders together and builds friendship, which further builds trust among them. Markets make feelings of friendship possible; in turn, it seems that friendship is a necessary context for functioning markets (Storr, 2008). Rothbard, cited in Storr asserts that in explaining the origins of society, there is no need to conjure any mystic communion or ‘sense of belonging’ among individuals. In fact, it is far more likely that feelings of friendship and communication are the effects of a regime of (contractual) social cooperation rather than the cause (Storr, 2008). This assertion suggests that both economic and social relations are embedded in the interactions that take place between traders. These interactions connect people of different identities, ages and genders, which leads to the building of strong bonds, and friendship that subsequently transcends the market, to the homes of the actors. This is why Storr argues that the market and community complement one another, conjoin, and are separated in acts, institutions, and sectors. No trade or market system exists without the support of communal agreements, such as shared languages, mutual ways of interacting, and implicit understandings. Communities also exist inside markets, as households, etc. We simultaneously “make and live” both spaces; market life is socially constituted; social life can be conditioned by market phenomena (Storr, 2008). Swedberg has similarly argued that economic life is impacted by social structures and relations (Swedberg, 1994). Granovetter further reminds us of the fact that individuals do not act as social robots nor are they asocial beings (Granovetter, 2004), but that others influence them within their social network. It is through this relationship that friendship is built, which translates to trust. The arguments above show the centrality of personal social relations in the marketplace, and how interactions go beyond deal making to bind and build trust between traders, which, Sherman argues, provides the social glue that holds the marketplaces together (Sherman, 2011). Just so, the economic and social relations that have developed in the vegetable marketplaces in Jos between traders have transcended the marketplace to their homes. From the data collected, the social relations of

traders are categorisable into two kinds: those of everyday social relations, and planned or organised social relations.

### Everyday Social Relations

These are the activities that occur on a daily basis among traders. They happen through greetings and exchanges of pleasantries, eating and drinking together, discussing personal issues like the well-being of each other's families, their children's schooling, and politics, etc. I observed that before any business transaction begins in the morning, traders start by exchanging greetings or pleasantries. They make an effort to get to know about the well-being of one another's spouses and children; they also go to the extent of inquiring about the other's neighbourhood, especially because of the conflict that has engulfed the city. These pleasantries are quite intense, and as such all this takes time. It is only after this that serious business negotiations start for the day. These interactions have helped in bonding, maintaining close ties and building friendships between traders (and their families) from diverse backgrounds, which results in building trust. One retailer said about the bond or relationship between herself and her wholesaler that:

Whenever she is not able to go to the market she calls her customer and inform him of her inability to be in the market, she then sends her daughter to get goods and sell on her behalf. (*Interview with Mama Lydia Gyang/ Tomato Market/21.05.2013*).

Many of the women also do the same when they are not able to go to the market. It is evident that constant social interaction, through continuous meetings and encounters other than mainly economic ones, has resulted in building strong and close ties, especially between Hausa Muslim men and Christian women retailers. These relations can be said to be personalised, because they have developed over time and all parties have shown some level of mutual trust, as described below:

I have been a customer to Mr Adandale for more ten years. Being his customer gradually developed into a friendship from there, I got introduced to his wives and we became family friends. We visit one another during festive periods like Christmas, and Eid Al-Fitr or Eid Al Maulaud<sup>43</sup>, and sometimes I send food to his wives and they do same. (*Interview with Mrs Yakubu/Farin Gada Market/17.03.2013*).

The interview above shows how friendship is developed between traders from diverse backgrounds. This supports a study by Cohen, in which he points out that for a landlord–client

---

<sup>43</sup> Muslim Festivals

relationship to be effective, it should be backed by an informal moral relationship. In this case, Cohen is referring to the situation in which a landlord tries to marry their client to one of the girls in his house who have reached marriageable age, as a way of ensuring their relationship gets stronger (Cohen, 2004). I cite this here, by way of comparative illustration, to show that intensifying a friendship by introducing the other to one's family is also an attempt to build a strong, lasting relationship. Such friendships do not stop with the parents, amongst the traders, but it also happens among their children. This is possibly also because the children of traders, especially of the women traders, and a few of the male retailers, come to help their parents with trading after school, while other traders who cannot afford to send their children to school bring them along to learn the trade. These friendships are built in the course of interactions with others. In a few cases, especially among the matured ones, sometimes the friendships cultivated in this way between traders have led to affectionate relationships and subsequently to marriage. As a woman retailer told me in an interview:

I can remember some years ago how one of the young Muslim traders in a relationship with a Christian girl whom he later got pregnant and took responsibility and they are still staying together. (*Interview with Mama Ayuba/Farin Gada Market/25.03.2014*).

The scenario above shows how constant interactions in the market among Christians and Muslims have even resulted in friendship and later marriage. The lady in question became a Muslim. This case might look negative to some eyes, because of the lady getting pregnant, but the important thing here, for them and so far as this study is concerned is the fact that they had already cultivated a friendship; the point being that of how constant interaction in the marketplace bonded them together, despite their different identities, making it easy for them to take such a serious decision, across identitarian lines.

Other marriages have occurred among traders, even though this is a rare happening. As Storr (2008) has described, love, flirting, dating, and sexual interactions that have nothing to do with harassment are prevalent in the contemporary workplace. According to Pierce et al., also cited by Storr, workplace romances can actually have a positive effect on productivity, morale, job involvement, and work motivation when participants are love-motivated (Storr, 2008). While the examples cited by Storr and Pierce et al. take place in more formal settings, this scenario also plays out in the marketplace, and has helped in building strong ties, bonds and trust across diverse identities. Traders reflected on this in their remarks during the interviews below:

I remember one of our colleagues married a Hausa man. (*Interview with a Hawker/05.04.2013*).

We used to marry each other because identity was not a problem to us at all. We see ourselves as one because we spend and share most of our time here. (*Interview with Mr Francis Dung/Kugiya Market/03.03.2013*).

Clark and Chamlee-Wright, cited in Storr, also found that familial bonds can develop between market women who work next to one another in these large markets. These women traders exhibit a strong sense of camaraderie with the women who trade in their immediate area. Traders form themselves into close-knit groupings or clusters (Storr, 2008), and again, the interesting thing is that tribal or kinship affiliations do not stop these relationships. These relationships serve a vital economic function, providing market women with credit, critical business information, and other forms of mutual support (Storr, 2008). I argue, along the same lines as Storr, that these relationships are a form of social capital that positively impact on economic relations because of the trust built among traders. As a result, it is easy for traders to transact business on credit because of the bonding that has been created, which ordinarily might not have happened if not for the marketing place. Friendliness is a way of building or gaining access to social capital (Storr, 2008).

From observation and interviews with traders, it thus became clear that friendships, and in some few instances, subsequent marriages, have been built among traders from different social identities in the Jos vegetable markets. This, therefore, points to the fact that the marketplace has built a strong social bond between traders of different identities which has, in turn, built trust that has enhanced economic relations. This relation not only bonds, but impacts positively on their relationships because trust is easily built through that.

### Organised Social Relations

These are types of social relations that are consciously organised through the efforts of the social networks – the main market association and the ethnic, cultural or religious associations – that operate within the marketplace. The relations that take place are personalised ones, as expressed in support of each other, as mentioned above; and these are guided by the institutions in the market. This is how it is because it has been built over time, with all parties showing mutual interest and trust. This is tangibly expressed through contributions towards the marriage, birthday and burial ceremonies of their members and close relatives of their members. Apart from such contributions, most of the interviewees stated that they go to the extent of attending

the member's ceremony, which is normally done by the association, when nominating a few members. For all members to benefit from these gestures, smaller associations are given the powers to organise their members to ensure everyone is represented. The reason for this is because some markets are very large, and if care is not taken some of the members will be left out. These social networks are in the form of ethnic and cultural associations; also e.g. tomato sellers associations, onion sellers associations, cabbage sellers associations, etc., which all report to, or are under the authority of the main market association. Apart from attending nominations to the associations, individual members also pay one another visits, as shown earlier, because of the strong bonds they have developed over time with other traders. These personalised social relations are illustrated in the interviews and FGDs below:

We attend each other's occasions like marriage. We don't just attend but we contribute money to buy presents. (*FGD/Farin Gada Market/6.03.2013*).

My daughter (referring to the researcher) we are like one big family. We live like brothers, our children play together, we eat together and we share our problems together. We attend each other activities like a wedding, naming ceremonies, etc. We have had our children marry some of the Muslim men. (*Interview with Mama Chundung /Farin Gada Market/05.03.2013*).

We do celebrate all forms of occasions. The celebrant does the celebration at home; we don't celebrate in the marketplace. So whoever has a celebration will simply invite others in the market and we all go to support and celebrate with the person. (*FGD/Tomato Market/25.05.2013*).

I remember when one of the main *dillali* died, I organised women and we chartered three buses to their neighbourhood called Angwan Rogo to pay a condolence visit to the family. (*Interview with Mrs Laraba Daniel /Farin Gada Market/18.03.2013*).

Apart from buying and selling we also attend each other's social events like marriage, birthday, burial, naming ceremonies, etc. (*Interview with Mrs Abigail Longpoe/Kugiya Market/20.04.2013*).

I will never forget how women in this market chartered buses and came all the way to our home and greeted us when my father died. Apart from greetings they also gave us some money as part of their contributions to help us at home. (*Interview with Musa Isa/Farin Gada Market/22.03.2013*).

From the interviews with traders, one thing they all agreed to is the fact that their interrelationship in the market transcends trading, to the extent of having personal and close relationships. These relations have bonded them together and they see themselves as a big family despite their diversity. For them, this relationship is mutually accepted by all, and has built trust among them. It is also a space where friendship is developed which also enhances trust, a form of social capital important for trading relations among traders from diverse social



identities. Economic relations are, therefore, embedded in social relations and vice versa, thereby allowing traders of diverse social identity to intermingle via friendship, inter-marriage, even, and by sharing with one another. This has bonded traders together and avoided conflict between them, especially in situations of insecurity. As described by Clark, social relations thus develop tight bonds and form true friendships (Clark, 1994). As Storr further points out, these relationships are undoubtedly a form of social capital that positively impacts economic activity. They are nonetheless deep relationships that also have noneconomic significance although they have developed within a market context (Storr, 2008). Therefore, arguing in line with Storr, the social relations that happen in the marketplace create and sustain communities, and builds trust, especially in the case of Jos, where conflict has been mobilised along identity lines. It would be naive to assume, however, that all traders from all social identities have benefitted, or are actively involved in these practices, and especially the formal processes in the Jos markets.

Attending meetings takes a lot of time. As a result, I might lose some customer. This is why I think our leader should represent us. (*Interview with Mrs Ruth Auta/Tomato Market/06.04.2013*).

Most women are focused on only what they can make or the profit they can get daily to enable them to survive. I try to encourage them also to get involved in what is going on in the market and look beyond their daily earnings. (*Interview with Mrs Laraba Daniel/Farin Gada Market/19.03.2013*).

Narratives such as the above form the research basis for my arguments that some women do not participate actively in the association activities. The main reason for their disinterest is the feeling that they might lose, or not make a reasonable, profit if they get involved in all the activities, due to the demands on their time. However, the majority of my interviews showed that most traders approved of these relations, including their formal aspects, and were comfortable with them. This is because they have worked to build trust and respect for one another, regardless of their diversity.

The social relation that occurs among traders amounts to an accumulation of social capital because it has created trust and bonded traders from diverse social identities. This is fundamentally because of their belonging to the main market association and other sub-associations, like ethnic associations or different produce associations. The membership and involvement of traders in these associations has built up social capital among traders.

### 5.4.3 Centrality of Trust in the Marketplace

One key element of relating in the market space among traders of diverse social identities is trust. This came out strongly and frequently during interviews and FGDs as the main factor in trading relationships between traders in the Jos vegetable markets. It is thus necessary to discuss trust here. Traders in the market prefer to transact business with other traders they have been relating with over long periods of time, because they are confident that they are trustworthy and can be relied on. For most traders to succeed in their business, they have to rely on other traders. The kind of trust that occurs in the market is based on norms, since there are no legal rules to guide trading conduct or by which to punish traders when they default. Therefore, traders depend on norms and trust built over time to reduce risk in transactions. Here trust means that one can be relied on by another; that is when a person becomes trusted. Trust is also understood here as having of confidence in others, despite uncertainties, risks, and the ever-present possibility for them to act opportunistically (Lyon, 2000). Trading relations in Jos, therefore, function well, based only on norms and cooperation, or what has been called social capital (Overa 2006). Trust has also been defined as an expectation of other's behaviour (Lyon & Porter, 2009) to be reciprocal, because there are no institutions that ensure the enforcement of expected behaviour. Therefore, for trust to be built and maintained between traders, they must have related for a long period and have developed a personalised business relation. Traders, therefore, transact business on the basis that a trader has proved over time that s/he can be relied on (Dasgupta, 1988). Traders do not operate alone; this means that they have to be part of a network in order for them to be trusted. Trust is central to any market transaction when agents are not willing to rely on norms or institutional arrangements alone (Lyon, 2000); as such it is especially significant in Jos because most transactions in the market are based on credit, and traders come from diverse social identity groupings. Therefore, for traders to trust one another, it must be on the basis that they have transacted business over a long period. Trust creates what are called personalised relations among traders that ensure cooperation and reciprocity.

#### 5.4.3.1 Conditions on Which Trust Is Built

Manner in which traders start in business:

Traders get into business either through friends or relatives. This shows they are part of a network and as such they can be trusted. For traders in Jos, trust plays a central role in their relations, because most of the transactions that take place in the market are based on credit. This

is the reason a trader must be confident of whom they transact business with, to minimise risk. Trust came up very strongly in most interviews as of importance in trading relations.

I sell to women I know very well and I am sure they have been part of the market. (*Interview with Mallam Yakubu/Interview Farin Gada Market/19.03.2013*).

I cannot sell to any trader I just meet because it can be dangerous. Therefore, I must be sure of who they are. But in a situation where a trader introduces another trader, I might transact business with that person only on the basis that I know the other trader very well. (*Interview with Mrs Abigail Longpoe/Kugiya Market/20.04.2013*).

If a *dillali* or wholesaler does not know a trader very well or for a long time, it is always very difficult for them to trust such a person and transact business on credit. Sometimes if a particular trader is dubious, that is, she/he defaults in paying all the time it might affect the person. (*Interview with Mrs Hamidu/Farin Gada Market/23.03.2013*).

Belonging to a network can be a reason trust is built, as illustrated in the interview above. Also, however, a simple recommendation by a trader to a *dillali* or wholesaler can be another reason such a trader is trusted, with the added certainty that this trader will stand as a guarantor to the other in a situation of default. As much as trust is built, it can be destroyed, as illustrated in one of the interviews above, when the character of a trader destroys trust. The interviews above all show that trust plays a central role in traders' relations, to minimise risk.

Commitment in Meeting Deadlines:

Lyon and Porter argue that trust requires an element of vulnerability and expectation that the other party will act responsibly. Therefore, well-placed trust is based on active enquiry, often extended through questioning and listening over time, rather than blind acceptance (Lyon & Porter, 2009). In the case of the Jos vegetable markets, the relationships that exist there are based on trust, with the expectation on the part of the *dillali* or wholesaler that women retailers will pay immediately they finish selling their goods. This relationship has been in place for a long time, and so trust has been built up. Traders (*dillali* and wholesalers) will ensure that women retailers have proven over time that they are trustworthy, by looking at their regularity and timing in paying off their debts, as well as in meeting the timescale and deadline agreed upon. This is one way they built trust with women retailers. This is peculiar to those women who have been a long time in business, however, and there are always newcomers to the market. The question here must thus be – how do newcomers get trusted since they just started?

My sister introduced me to this business, and to her customers that is how I was able to access goods even when I did not have money. (*Interview with Godiya Pam/Farin Gada Market/12.04.2015*).

I got into this business with the help of one woman from the same village with me. It was through her that I got to know other traders and I am still in business today. (*Interview with Mrs Chungdung Dung/ Tomato Market/20/04/2015*).

The interviews above show how newcomers associated with women who are already part of the social network gain entrance, and some level of trust with other traders. It is in this way that these new traders gain some trust. In a situation where those newcomers were to default, other traders might hold the traders who vouched for them responsible. Belonging to a network or having an ethnic relationship, therefore, builds initial trust among traders. This does not mean all traders (women) have these connections, however; there were traders (women) encountered in the course of my field research who did not know anyone in the market.

#### Actively Participating in Association Activities

Another way trust is built is by belonging to the association or associations, and engaging in association activities in the market. According to Shepherd, participation and being part of an association contributes to the development of loyalty, friendship and trust, which in turn enable members to garner economic benefits that would otherwise be unobtainable (Shepherd, 2005). It also helps in reducing risk. This means that it is not enough to be just a member; active membership is required to build trust and accessing the opportunity of transacting business on credit. Trust causes women retailers to depend on the *dillali* and wholesalers, and to believe that they will give them the best prices, ensuring that the goods brought are okay and that the prices are fair. For this reason, there is no perceived need on their part to double check that this is in fact the case. Trust, therefore, not only enables agents to provide trade credit, it provides for retailers to receive goods on credit without hesitation, neither questioning the credibility of the other traders.

In conclusion, personalised trust has been built over the years between traders in the Jos vegetable markets, despite their different social identities. It has helped to them minimise risk and each make a profit at their different levels; and while some actors have more control than others, no monopoly exists. This is how they have managed and related over a long period, thus benefitting from each other. There are times when risk is involved, and sometimes failure is recorded; but overall the relationship among traders has been consistent.

#### Building Friendship:

Other relationships apart from economic relations take place in the market. Social relations build friendship and bonds traders together, which goes on to build trust among them. These relationships are built up through marriages, gift giving, and attending one another's ceremonies. These relationships are also built through kinship, cultural or religious relations, etc. That is to say, trust is an important component of social capital, which is the main factor in relations among traders of diverse social identities. This is shown in the cooperation that exists between *dillali* who sometimes double as wholesalers and are mostly Hausa men, and women retailers, who are mostly Christians. This is illustrated in the extending of credit to other traders, as has been discussed, within social relations, as above.

Trust plays this important role in relations among traders in vegetable markets in Jos, for the very fact there are no institutions to punish deviant, dubious or defaulting actors. The kind of trust that takes place in the market space is based on what Lyon calls personalised trust. He argues that where there are no formal systems of contracts available, more informal personalised relationships become increasingly important, in order to reduce uncertainty. These personalised relationship forms can be considered as either bilateral (between two parties) or multilateral, where there is trust in others, as traders regard themselves as part of the same community, or other form of group (Lyon, 2000). In the case of the vegetable markets in Jos, the term personalised trust is thus applicable, albeit more in the bilateral than in the multilateral form.

## **5.5 Conclusion**

This chapter concludes that the market environment in Jos is based on certain patterns of relating. The power relations between traders have not been those of domination; instead, they are those of interdependence, whereby all traders benefit. It is also a space of exception, because, despite the historical issues and problems of identity in Nigeria since independence, the marketplace has remained a place where diverse actors have lived together and tolerated each other with some level of peace, and continue to do so. This is possible because of their need for one another; as a result, traders have been able to put aside their sentiments and consciousness of identity. Instead, they have decided to cooperate and live together through developing strong relationships through social networks. This has enabled them to make commitments and cooperate on mutually beneficial actions by making rules and agreeing on norms that guide their conduct in the marketplace.



## Chapter 6

### Profile and Changing Gender Role of Market Women

#### Introduction

This chapter focuses on the women engaged in vegetable marketing in three markets in “Jos metropolis”.<sup>44</sup> The chapter is divided into five parts: the first presents the characteristics of the market women selling vegetables in markets in Jos, by categorising them and looking at their social characteristics, which comprise their language, ethnicity, education and marital status. The second part discusses the rationale for their occupational choice of selling vegetables; the third part examines the importance of trading to their families; the fourth part deals with the market women’s responsibilities to their families, while the fifth and final part presents the changes that have taken place in the roles of women, by showing what changes have occurred and what new roles they have taken in response. The original research data made use of in this chapter is presented alongside data collected by Sha (2007), whose focus was on the challenges of organising among women in the informal sector in Nigeria more generally, but with a little focus on women in the informal sector in Jos. Nnazor's 1999 study on the effects of the structural adjustment programme on women in the informal sector in Jos data is also used in this chapter. The present study makes use of the data from Sha and Nnazor for purposes of comparison, and also so as to consolidate, validate and update their findings with data collected on women in the market in Jos, Plateau State. This is because no known researcher has collected data focusing solely on market women in Jos, Nigeria to date. Field notes and observations are also extensively used in this chapter. Interviews were conducted in three different markets, taking into consideration the women’s age and period of stay in the market, meaning that both old and young women were interviewed. (Details are provided in the methodology Chapter)

#### **6.1 Market Women’s Profile in Jos: Categorisation by Language and Ethnicity, Education, and Marital Status**

##### 6.1.1 Categorisation of Women

Market women are categorised into three kinds for easy referral, and also to show the different trading activities and their positions in the marketing chain. The three categories are:

---

<sup>44</sup> Comprises Jos North and Jos South local Governments

1. Stationary women
2. Hawkers
3. *Dillalia* (middlewoman)

#### Stationary Women:

These are mainly retailers, including a few sub-wholesalers, who stay in the marketplace to trade in spaces allocated to them by the market authority. They have either makeshift tables on which they put their goods on display, or they spread mats on the ground to display their goods. They depend mostly on the *dillali* to access goods for retailing, which they sell themselves, and sometimes sell to female hawkers who move about with goods to sell to customers. Most of the stationary women interviewed said they felt secure and safe in the market, and that they had their customers who always patronised them. Nevertheless, some of them complained of the government collecting revenue with nothing to show for it. They do not have toilet facilities, let alone good roads or water to drink. From observation, the women in this category are between the ages of 40 and 65 years, meaning they are not young, and are not always strong enough to hawk, like the younger women trading. Some stationary women pointed out that while they stay in one place, their children being much stronger move around to hawk. Some of the women in this category narrated how they started to trade by hawking but had to stop because of age. While there are a few younger women also stationed in the market, they are the minority by far. Age, therefore, has a role to play regarding women in this group. While the women are not from any particular ethnic group, more are from the Berom and Rukuba ethnic groups. The group of stationary women is a highly organised one, thereby making it difficult for other groups to join them. Although there are cases where women from outside the group have joined them, this did not destroy the strong ties they have built. This habit of staying together and excluding others was also noted by Cohen in his study of Hausa traders in Ibadan, who excluded others that were not Hausa (Cohen, 2004).

Hausa/Fulani women are not seen in public, as seclusion is part of their religious belief; however, they do engage in trading within the confines of their homes, however. As Zakaria has argued, being in *purdah* does not necessarily mean women do not take part in economic activities. Hausa women are involved in activities like the selling of vegetables, provisions and so on (Zakaria, 2001). Schultz has similarly stated that West-African women (Muslim) in seclusion do trade from their homes, using their children for the necessary outside activities



(Schultz, 2004). Thus the invisibility of the Hausa/Fulani women in marketplaces does not mean they are not involved in any economic activity. On the contrary, as above, they participate in hidden economic engagements in their home. However, business women in purdah are not discussed in detail here because they are not the focus of this study since they are not found in the open marketplace.

### Hawkers

Also known as vendors, this group of women moves from one place to another within the market, in neighbourhoods or on the streets, with goods in trays on their heads. Clark, in her study of market women in Kumasi, Ghana referred to them as ‘women on the road’ or ‘*nkwansofo*’ because their role is to shuffle constantly back and forth (Clark, 1994). These mobile women are the group of people that distributes goods to the final consumer by hawking in their neighbourhoods, streets or sometimes in the market, mostly depending on the *dillali*, wholesalers or sub-wholesalers and retailers to access goods. From observation the women in this category are between the ages of 15 and 35 years, meaning they are younger than those in the stationary category and have the strength to move around trading. “I hawk because I am strong and staying in one place can be boring. Apart from that I might not sell any goods at the end of the day”<sup>45</sup>. Women in the mobile, hawker category have strength; therefore, instead staying in one location they prefer moving from one place to another. Again, there are few exceptions of older women hawking. While the hawkers are from different ethnic groups, the majority of them are Miango women and Hausa girls.

### *Dillalia*<sup>46</sup>(middle woman)

This is a category of women which has emerged in the last ten years. As discussed in the previous chapter, the people that have served as *dillali* are mainly men. However, the conflict in Jos has brought about some changes and opened up opportunities that made it possible for some women to move up and occupy the position of *dillalia*. Such conflict-induced changes include the creation of new markets by women due to insecurity in their former markets and changes in relations between traders, both of which led to the emergence of *dillalia*. These *dillalia* play the same role as *dillali*, their male counterparts, especially in the markets dominated by women. While they are fewer in the mixed markets, nevertheless, they exist and

---

<sup>45</sup> Interview with a woman hawker

<sup>46</sup>*Dillalia* is the feminine version of *dillali*

play their role of *dillalia* alongside the male *dillali*, meaning that a new group of actors has emerged. Their presence reduces the monopoly of men as *dillali* and changes power relations in the marketplace. The women found in this category are mostly between the ages of 40 and 50 years, which implies that they have been in business for a long time, are experienced in business, mature and have resources that have made it possible for them to occupy this position. The same situation was found in Clark's study, where she argued that age, seniority, and number of children affect not only prestige amongst them, but control over material resources vital to trading (Clark, 1994). This profile shows a marked similarity with (as between) the kind of women that have become *dillalia*, suggesting that age, access to resources, period of doing business (leading to confidence and respect) have played a role. While the women who act as *dillalia* (middle women) in the vegetable market in Jos are not from only one ethnic group, the majority of them are indigenous women.

The peculiar context of trading in Jos is that though both Hausa men and indigenous women trade in vegetables, women (numerically) dominate the trade, especially in retailing (similar to the findings of Clark, 1994; Horn, 1994; Schultz, 2004). The Hausa men determine and negotiate prices of goods because they dominate the wholesale and *dillali* section, based on their high income which gives them an economic advantage and authority over the women. The women traders despite their number depend on the Hausa men to access goods; they are not able to penetrate the niche held by this (still overwhelmingly male) ethnic group because of their low income and position in the marketing chain. This affirms Clark's earlier observation that northern men dominate the wholesaling of locally produced foodstuffs (Clark, 1994), and they continue to do so. In the context of Jos, women dominate the foodstuff business (in populational terms), but they do not control resources; as such, the Hausa men decide what happens in the market as regards setting and negotiating prices. (Details in the previous Chapter). A few indigenous men also sell goods in the market but their number is negligible. I was curious to find out what the husbands of the market women do, and discovered that though a few indigenous men were into trading, the majority of them were engaged either in formal employment, or manual work like carpentry, tailoring, and farming. A good example is that of the indigenous male vegetable farmers, men from the Berom ethnic group who got into vegetable farming because of the expansion of vegetable cultivation<sup>47</sup>, which was initially dominated by Hausa men.

---

<sup>47</sup> See Porter et al., (2005) for details

The categorisation of the market women in this study has usefully showed the ages of market women, the level at which women operate in the marketing chain, and how conflict is changing the *status quo*. It is clear that a number of market women are moving away from their dependent position, which would not have been possible if the conflict in Jos did not occur. Conflict is known to have a negative impact and destroy sources of livelihood, but in the case of Jos, a number of market women have gained economic empowerment.

#### 6.1.2 Language and Ethnicity:

Ethnicity and language are intertwined; that is why both are examined here under the same heading. During my interviews, I observed that about 70 % of the market women I came across in the three markets in Jos were indigenous<sup>48</sup> women from different ethnic groups, comprising mainly the Rukuba ethnic group ( the largest), then the Berom (the second largest), followed by others like the Miango, Taroh, Mwaghvul, Ngas, and Anaguta. The remaining 30 % comprised women especially from Kaduna, Nassarawa, Bauchi, Taraba states and a negligible number from the eastern and western parts of Nigeria. Proximity and similarity in culture and language, I argue, make it easy for women from neighbouring states to integrate easily into vegetable marketing in Jos. The selling of vegetables does not need much start-up capital. As a result, more indigenous women are found in the vegetable market (Nnazor, 1999) than others from further afield. Their concentration in vegetable marketing indicates that this may not be their choice; instead, it shows a restriction on women, being that most of them are poor. Nnazor has pointed out that other businesses like marketing clothes or household wares, the restaurant and beer business, and tailoring and hairdressing activities which need more resources, are more frequently run by women from the western and eastern parts of the country, than by indigenous women. Approximately 46 % of women in the higher capital businesses mentioned above in Jos were Yoruba from western Nigeria, 30 % were Igbo from eastern Nigeria and only 17 % were indigenes of Plateau State. Plateau State indigenous women are mostly involved in marketing vegetables, fruits, cassava flour, firewood; pottery making and agriculture. Apart from the lack of economic capital, the women indigenes get involved more easily in activities that involve land or local raw materials, because of their ethnicity and cultural capital – knowledge, nearness and familiarity with their local environment (Nnazor, 1999). The fact that

---

<sup>48</sup> Indigenous here means women from Plateau State

indigenous women are the largest group engaged in vegetable trading is therefore not surprising since their social background and language give them an advantage.

The majority of traders in the Jos vegetable markets are not educated, and are from either northern or central Nigeria where Hausa is widely used as a medium of communication; consequently, Hausa serves as the main language that is used by the traders. I argue, therefore, that at present Hausa is the language that connects people from northern and central Nigeria; in this way, it also serves to bond and build cooperation among Hausa-speaking traders in Jos markets, regardless of whether the traders in question belong to the Hausa, Berom, Ngas, Tarok, Anaguta or other Hausa-speaking ethnic groups. This suggests that the issues of language and ethnicity do not affect the coexistence of vegetable traders, at least from these diverse groups; thus confirming the assertion of Porter et al. (2005) that ethnicity is not a problem in the markets in Jos, at least for speakers of Hausa; however, most women from the western and eastern parts of the country do not understand the Hausa language, and this hinders communication, which in turn makes it difficult for them to integrate and go into vegetable trading.

### 6.1.3 Educational Level of Market Women

Education plays an important role in people's lives because it enlightens, empowers and helps in reducing poverty. That is why efforts are made by families in Nigeria to invest in their children's future by sending them to school. Unfortunately, the literacy level among women in Nigeria, compared to men, is still quite low, despite the efforts made by the government to increase the number of girls going to school.

Most of the women I interviewed told me that when they were growing up, their parents sent only boys to school because they did not see the need for girls to be educated. "If a woman claims to be educated then it means she knows how to write her name".<sup>49</sup> As a result, more boys were (and are) educated than girls, and subsequently more men are working. It was also believed in some cultures that only men can take care of the family, which is why they should be educated while the girls stayed at home with their mothers.

The problem of limited finance is a major reason for girls not being sent to school. One of the women I interviewed stated that her father was a tin miner, and she was one of his eight children; as such, after providing for their food, he did not have enough money to send all of them to

---

<sup>49</sup> Interview with Mrs Laraba in Farin Gada market

school. Another factor that inhibits girls from going to school is pregnancy. About four young women in an informal discussion told me that they had had to drop out of school because they got pregnant, and the young men responsible had either denied responsibility or ran away. This being the case, the only way they could take care of themselves and their babies was to get employed in the informal market, since they did not need any special skill or a lot of money to start trading there.

From my interviews, observations and discussions, most of the women traders between the ages of 45–65 had never attained any form of education, while those between the ages of 30–45 had some basic education at the primary or adult education level. Those below 30 years of age had attained secondary school level education, but very few went beyond secondary school. Table 6.2 shows the level of education and the age range of vegetable sellers in Jos.

Table 6.2: Approximate education level of market women

Education	Number (%)	Age Range
Illiterate	24 (24.0)	50–65
Primary	54 (54.0)	30–45
Secondary/vocational	18 (18.0)	>18–29
Post-secondary	4 (4.0)	40–45

Source: Estimate from field notes.

The figures in Table 6.1 correspond with the study by Fapohunda (2012) in which she found that most girls do not go beyond primary education and that about half of the informal sector has either no education or a primary education while less than 8 % of them have a post-secondary education. In marked contrast, Nnazor’s data from 1999 showed that only 1 % were illiterate, and 20 % had primary education –that is, over a quarter – while about 36 % had secondary and vocational education and as many as 37 % had post-secondary education. In comparing the percentages recorded in Table 6.1 with Nnazor’s 1999 data, which showed that most women in the informal sector in Jos were then educated, my data indicates a great deal of difference, indicating that most of the women traders were not educated, especially the older women, who constitute approximately 24 %, while most of the middle-aged women, estimated at 54 % never went beyond primary school level education, and the younger women, who

constitute about 18 % of traders, stopped either at junior secondary school or after senior secondary school education.

The difference between the findings of Nnazor and those in this study shows that more of the women entering into the informal market in Jos as vegetable sellers are uneducated, even, than in other businesses in the informal sector like dressmaking, hairdressing and so on. The lack of opportunity for women to become educated disqualifies them from formal employment; as such, they are limited to working in the informal sector, since they do not require any special skills or formal schooling to venture into trading. In other words, the lack of academic credentials for employment in the formal sector due to insufficient education has forced many women to go into vegetable trading.

#### 6.1.4 Marital Status

About 70 % of the women interviewed were married. Being unemployable in the formal sector, these women sell vegetables to try to complement their husbands' income, and share in their husbands' responsibilities to provide food and clothing, pay children's school fees and medical bills (Sha, 2007), amongst others. Most of those interviewed told me that their businesses support their family members a great deal, to the extent that without the money that comes from what they sell on a daily basis, it would be impossible to eat three square meals a day, because their husbands' income are not enough. The traditional role of the African woman is to take care of the home; however, this is changing because the resources brought home by the men are no longer sufficient.

Table 6.3: Marital Status of Women Vegetable Sellers in Jos

Status	Number	Percentage
Married	25	50
Widowed	13	26
Divorced	3	6
Single	9	18
Total	50	100

Source: Estimates from field notes.

The table above shows the marital status of market women in Jos. The data in Sha's 2007<sup>50</sup> study of women in informal trading showed that 78.9 % were married, 17.8 % were single and 3.3 % were widowed, but unlike my study, there was no statistics on other groups like the divorced or separated. My research result of there being a high percentage of married women agrees with that of Sha (2007), while, however, the number of widows in my study is higher than that in Sha's study. This large difference is because the conflict has led to the death of many men in Jos (including many of these widow's husbands). The number of single women has increased. Some of the young single girls included in this study had ventured into vegetable trading to support their mothers, especially those that were widows, in generating more income to provide for their family needs. Other of the single girls said they were trading vegetables to enable them to save money to return to school and/or to care for their children, which they had had out of wedlock.

## **6.2 Motivations for Informal Market and Vegetable Retailing**

Almost all of the women in my study are concerned with looking for ways of generating income for the survival of their families and/or to support their husbands. While vegetable marketing for some women serves as an additional source of revenue, for those who are breadwinners (i.e., the head of their family) this trade is their main source of livelihood, a legitimate way to generate income and thereby reduce hardship. The women I interviewed in Jos believed that trading in vegetables is more viable than other businesses. They shared with me their reasons, as well as the factors that had prompted them to start their businesses. Eight of these reasons and motivating factors are addressed below: minimal capital requirement, low literacy level, unimportance of formal skill acquisition, domestic influence, need to supplement family income, flexibility of working hours and proximity between home and marketplace.

### **6.2.1 Minimal Capital Requirement**

Capital is required for whatever kind of business a trader intends to venture into, and sometimes the choice of business is determined by the amount of capital available. As McCormick (1996) has noted, poor women without the capital to start a tailoring or dressmaking business may be forced into less remunerative and more precarious occupations like petty trade, beer brewing, or prostitution. Therefore, one of the most pertinent questions asked as a matter of course in the interviews I conducted was about their start-up capital. Many of them told me that one of their

---

<sup>50</sup> See Sha 2007: Globalisation and Challenges of Organising Among Women in the Informal Sector in Nigeria

reason for going into vegetable trading was because they did not need a lot of money to start with. Some even told me that they did not have any money when they started.

I started this business without having a dime in my pocket. I lost my husband who was the sole provider for the family in the 2001 conflict; as a result, it was so difficult for us to survive. However, my neighbour who was a trader encouraged me to go with her to the market to start trading, but I told her I did not have money and she told me not to worry that she would talk to her customer (*dillali*) to help. That was how I followed her to the market where she introduced me to her customer and told him I was her sister and that he should help me with some goods on credit and I would pay when I finished selling. That was how I started this business and you can see how it is growing. I am sure it is only this business that a trader can give you goods without paying immediately. (*Interview with Mrs Mary John/ Tomato Market/21.03.2014*).

I had very little capital when I started trading but as I continued trading, I was able to accumulate more money that was how I got to this level. (*Interview with Mrs Sarah Pam/Farin Gada Market/17.02.2014*).

I remember the first day I started trading by buying 30 naira (10 cents) pepper from Gangare, and I was able to sell to make 10 naira (3 cents) profit. I bought 40 naira worth of pepper and made double of that money and that was how I continued selling and I grew in the business to the stage I am now. From the little history I have given, I'm sure you can testify how I have grown from buying small to doing bigger business. (*Interview with Mrs Talatu Monday/ Kugiya Market/08.04.2013*).

The interviews above show that very little or no capital is needed to venture into vegetable trading. Some of the women traders are from poor homes. As a result, they cannot afford to go into capital-intensive businesses. The fact that trading in vegetables requires minimal capital is, therefore, an encouragement for the women. Lack of capital causes women to go into businesses that have low-profit margins, but as for the women in Jos, access to engaging in trade with low start-up capital is the key consideration, before thinking of the volume of profit to be made. Because of their limited income, the women engage in whatever small-scale activity that they can afford (Nnazor, 1999). Their main concern is to engage in some form of business to meet their daily needs, in the absence of qualifications for formal employment or capital for more profit-yielding business.

The women also utilised their social networks, a form of social capital within the marketplace allowing them to access goods on credit. This shows how trust built over a long time can help others earn an income. Women with limited resources also sometimes put their money together to buy a big basket of tomatoes, bags of onions or cabbage, which they then share among themselves and sell. This is one way they can access goods for trading.



### 6.2.2 Low Literacy Level

A person needs some degree of literacy or education to gain employment in the formal sector. From the statistics of the educational level of the market women discussed earlier, most of them are uneducated or had a very low-level education; hence their only chance of employment was in the informal market, as evidenced by a large number of the women in that sector. This reason was articulated by some of the market women as follows:

I am actually into the business because I never went to school and I needed to do something to help the family. (*Interview with Mrs Laraba Daniel/Farin Gada Market/18.03.2013*).

Hmmmm, I never had the opportunity to go to school because my father believed that only boys should be educated. As for us [girls], we would marry and go and live with our husbands who will take care of us so there was no need of wasting time sending us to school. And so the only place I can comfortably get something to do is by selling since I do not need to be educated. (*Interview with Mrs Maryamu Isuhu/Tomato Market/9.03. 2013*).

I was a homemaker and not educated. I started by breaking stones to sell. It was from the proceeds of selling stones that I started buying few goods and making a little profit and taking care of the home. (*Interview with Mrs Lami Micheal/Kugiya Market/10.02.2013*).

I started school but dropped out on the way because of situations that I cannot tell you. Why do I need to hide from you since you are a fellow woman? I got pregnant when I was in junior secondary school 2 (JSS 2) and the person that impregnated me was in his final year of secondary school and he did not have money to take care of me. It was the reason I stopped school. The only way I can survive is by doing something, which my friends encouraged me to do. That was how I got into this business since education does not matter. (*Interview with Mary Yakubu/Farin Gada Market/19.03.2013*).

The interviews above clearly show that most women in the market started trading because their limited schooling gave them no alternative: the only way to get a source of livelihood without having a certificate is by doing business.<sup>51</sup>

### 6.2.3 Unimportance of Formal Skill Acquisition

Trading does not need any special skill to gain entrance. A trader does not need to take any special lessons, or go through any training to start trading. Many traders learn on the job; otherwise, the skills of trading are sometimes acquired by growing up in an environment where such activity takes place, and learning through helping family members, neighbours or friends. It is may also be begun as an alternative source of livelihood with the encouragement of family

---

<sup>51</sup> Most market women see selling as doing business no matter how little it is that they may be selling.

members or friends. Some of the women I interviewed told me that they did not need to attend any formal school, or train to know how to trade. All they needed to know was the right environment and the right people with whom to get integrated, as illustrated below:

I got introduced to vegetable trading by my friend. It was easy for me because I did not need any certificate or special expertise to understand trading. Even though it was not easy from the beginning, I gradually got used to it. (*Interview with Esther John Pam/Farin Gada market/11.03.2013*).

My mother's sister encouraged me to go into vegetable trading. I started immediately after my junior secondary school because I lost my father, and my mother could not take care of all of us. I did not like it when I started but here I am an expert now. (*Interview with Ladi Eddy/Tomato market/08.04.2013*).

As the interviews above tell us, common sense is enough for anyone to go into the vegetable trade. As told by the women interviewed, they started without any expertise or skills but are now experts in vegetable trading. They complained of initial difficulties when they started, but they endured and that is why they are still in business. For high-income informal activities like dressmaking, hairdressing and so on, one needs some level of skill, and probably also years of apprenticeship to be able to venture into such businesses. This is the reason most unskilled women go into vegetable trading.

#### 6.2.4 Domestic Influence

One way some of the women and girls I interviewed here got into the business of trading in vegetables was through the influence of socialising with other women, as mothers, neighbours, female relatives or guardians. Some were taken to the market because they were too young to stay alone at home, but as they grew up, they began going on errands and later started selling. During my field research, I observed that some young girls were helping their mothers to sell. Some of these young girls told me that their mothers, who were traders, always took them to the market; as they grew older, they naturally found themselves cultivating an interest in trading. Other girls told me that because they could not afford to go to school, they were helping their mothers in the market with plans to start up in the same line of business as well.

Some young women in this market learnt the art of buying and selling because they always followed their mothers or other relatives to the market. I am a practical example of that. When I was very small my mother always brought me to the market with her; that was where I grew up and so it was easy for me to trade since I did not go to school. (*Interview with Lami Micheal/Kugiya market/10.02.2013*).

The comment above reveals that socialising – the influence of social and domestic interactions in the immediate environment – plays an appreciable role in the choice of women going into

vegetable trading. This finding is similar to those of Clark (1994) in her study of the Kumasi market in Ghana; Robertson (1997) in the study of markets in Nairobi, Kenya and Osirim (2009) in her study of women entrepreneurs in Zimbabwe. In these different locations, some young women and girls were taught how to trade, generally by their mothers, female relatives or neighbours, while others learnt by watching how their female relatives went about doing their business, as they were taken to the market as young girls.

Thus, the girl-child does not learn only household chores; she also (sometimes) learns her parent's occupation. A good example is that of girls learning their mother's line of business by staying with them in the market as children, and growing up to take on trading as their source of livelihood. Most girls or women who grow up in a particular environment find it very easy to pick up the accompanying lifestyle in the immediate surroundings; they see it as the best way to go, as it is what they are accustomed to doing.

#### 6.2.5 Need to Supplement Family Income

Most of the women I interviewed told me that they have to supplement their husband's income because what he brings home at the end of every month is not enough to meet the needs of the family. The reason for their venturing into trading these women gave when asked was in order to support their husbands in meeting basic needs like those for food, clothing, and payment of school fees, all of which are necessary for the well-being of the family. This is demonstrated in the interviews below:

We have seven children and my husband works as a *Maigadi* (security man) and he earns 10,000<sup>52</sup> naira every month. This salary is enough for just one week and so I decided to do something to help the family. This small business I am doing has helped us a great deal because it was through the money I saved that our first two children were able to finish their secondary education. I have used some of the money to buy a plot [of land] which we are trusting God to help us so that we can build a small house. This business has helped my family a great deal. (*Interview with Mrs Grace Dung/Farin Gada Market/19.03.2013*).

I am sure of regular daily income from selling vegetables because people need it every day; as such, I can support my family because my husband is not able to provide for us anymore. He lost one of his hands during the conflict. As a result, he cannot do anything; he is a carpenter and so his source of livelihood is lost. (*Interview with Mrs Charity Kenny/Kugiya market/03.03.2013*).

---

<sup>52</sup> 10000 naira is about 47 euros

This business has helped not only my immediate family but other relatives. The profit I make is not much but it has put food on my table and I am happy about it. (*Excerpt from a FGD/Tomato Market/03.04.2013*).

My husband lost one of his legs during the conflict and so he could not provide for us. This is why I had to do something to support the family. (*Interview with Christiana Monday/Kugiya Market/5.03.2013*).

What I infer from the interviews and FGDs above is that some of the women went into trading because of the need to support the family. The reason for this, as stated above, is either the inability of their spouse to meet the needs of the family, either due to their own low wage, or perhaps because they were incapacitated, thereby making it difficult for them to work to provide for the family. Therefore, for the family not to starve or suffer, these women took the proactive measure of venturing into a trade to support their families. Some of them were glad they had taken these bold steps.

Some young, unmarried girls who are trading are also supporting their families. This was reflected in the interviews below:

I have to trade to save some money to enable me to pay my school fees, and also to support the family. (*Interview with Hauwa Sule/Hawker/20.04.2013*).

My father was killed during one of the conflicts in Jos. As a result it has not been easy for us to feed and also no money to continue schooling; I had to drop out of school. This is why I decided to join my mother who sells at home so that we can have more than one source of generating income. (*Interview with Aisha Bala/20.04.2013*).

I am hawking to help my mother and siblings, because my mother is not allowed to go out, and so that is the only way to help out. (*Interview with Talatu Bello/24.04.2013*).

From my interviews, it is evident that the need to augment the little income being generated by their husbands or mothers is another one of the main reasons why young women and girls go into trading, especially the vegetable trade.

#### 6.2.6 Flexibility of Work Hours

Culturally, women have the family responsibilities of giving birth, caring for their children and the general household; all of which place a constant demand on a woman's time and attention. Consequently, women need flexible working hours to discharge these responsibilities effectively and trading makes this possible. They can go to the market any time they are free, unlike if they were working in the formal sector where their time would be controlled by official working hours. This is shown in the discussions below:

I used to work as a cleaner before I started trading I used to leave the house as early as 7.00 am. Because of this, I did not have time for my children, but now I can leave home any time because I am the manager of my business. Now, I will say I am happy because I make sure the children are well taken care of, unlike before that I had to bring my sister to help me. (*Interview with Mrs Lydia Ezekiel/Tomato Market/08.04.2013*).

I did not have much time on my hands to properly take care of the family when I was working as a cleaner. But with this business I can choose when to go to work and when not to go. My time is flexible now unlike before. (*Interview with Mrs Patience Barang/Kugiya Market/03.03.2013*).

My argument supports the findings of Nnazor's 1999 study which indicates that women's numerous reproductive functions as wives, bearers and rearers of children, carers of the sick, physically challenged and aged, often pressure them into engaging in relatively flexible, small-scale informal activity where intermittent absenteeism can be accommodated (Nnazor, 1999). I opine that trading in the market gives women more time and flexibility to carry out their duties at home, as well as function effectively and without disturbance in their place of work, that is, the market space.

#### 6.2.7 Role Change Due to Widowhood

In the course of my interviews, I came across several women who told me that they were very new in the business, and so I asked why they were there. Most of them told me they used to be homemakers or had been selling provisions at home before they lost their husbands during the conflict. The deaths of their husbands had forced them to find ways of generating income to meet their daily needs and put food on their table, and so they opted for vegetable trading. This is illustrated in the interviews below:

My neighbour who was into vegetable business encouraged me to go with her to the market to start a business because she saw how things were not easy for the kids and me. That was how I started this business. (*Interview with Mrs Chohu/Farin Gada Market/21.06.2012*).

Most of the women here have either lost their husbands or houses or both so they have to start from the scratch. That is why this market is now very full because they have to find a means of taking care of their homes. (*Interview with Mrs Lami Micheal/ Kugiya Market/10.02.2013*).

What I draw from the interviews above is that because they have been forced into the position of family heads, as necessitated by conflict, the women have needed to get a source of livelihood to take care of their families. This also explains why there are now more women in the market than before. The women who had been selling provisions at home before their spouse's demise had been doing so to augment his income, but now that they had become the sole breadwinners,

continuing with their businesses at home would no longer have been enough to take care of the family. One woman told me how, observing that her sister-in-law had started selling vegetables with very little capital, and was doing very well, that was why she had decided to try her hand at it, and also, believing it would help her and the children.

Thus, the loss of the primary breadwinner or head of their home has pushed some women into the vegetable trade, for the purpose of generating income to meet family needs. Also from the interviews, it became clear that because those entering the trade knew women who were already traders in the market, it was easy for them to gain entrance and integrate. I argue, therefore, that for one to get access and survive as a trader in the marketplace, being part of a network is very important; social relations with a neighbour, a friend or a relation also enhance the possibility of successful entry into the marketplace.

Since very little or no initial capital is required to start in the business and many of them are poor, several women in the vegetable market operate on a small-scale level. Despite this, they can support their families and still save enough, even, to build houses for themselves. This shows that no matter how small their business is, the women can save and use the money for other things beyond immediate consumption. This is illustrated in the interviews below:

Life has not been easy but I thank God because, from the little income, I have been able to buy a piece of land which I am hoping to develop next year by God's grace. (*Interview with Mrs Aisha Hamidu/Farin Gada Market/19.03.2013*).

With God's help, I have grown in business and I have even been able to build a place of our own. (*Interview with Mrs Lami Micheal/Kugiya market/10.02.2013*).

The money I saved with my *adashe* group accumulated and I was able to buy a piece of land and build a small place for the family, even though the children helped too. (*Interview with Ladi John/Kugiya Market/07.02.2013*).

The interviews above show that women have the ability to accumulate the trickles of profit earned on a daily basis, to the extent of venturing into big projects like building houses. While the profit the women make on a daily basis may seem little, the interviews above tell a story of agency and empowerment.

#### 6.2.8 Proximity between Home and Marketplace

I discovered during my interviews that there were many women who had just started in the business; this got me curious about their reasons for going into trade. Most of them told me that new markets had been created in their neighbourhoods, and since they were not employed in

any other way, they had decided to start a business so as to support their husbands and lighten their burden, as illustrated in the interviews below:

I was living in a neighbourhood of purely Muslims, but this violence made me relocate. On coming to this new neighbourhood, I started doing this business. I have been doing this business for about three years now. (*Interview with Mrs Rebecca Joseph/Kugiya Market/01.02.2013*).

I started a business because this market is close to my house, and because I needed more money apart from the farming I am doing. (*Interview with Maryamu Isuhu/Tomato Market/ 9.04.2013*).

If this market did not come here I would not have had the opportunity to get a place to sell; my husband was not interested in allowing me to go anywhere to sell. (*Interview with Mrs Cordelia Unoli/Tomato Market/16.05.2012*).

What I infer from these interviews is that some women had not previously ventured into trade because their husbands would not allow them, but when markets came closer to their home they were allowed to start trading. Some other women also started trading because markets were created in their neighbourhoods; these women capitalised on the closeness of neighbourliness to earn a living or make extra income for themselves. Here we can see how some women's being unable to do anything without the consent of their husbands puts them in a disadvantaged position. This tells us how some cultural practices are of great disadvantage to women, such as when they have to be obedient to their husbands. Here, however, we can see how their new proximity or closeness to a place has opened up opportunities for such women to gain an alternative source of livelihood, which is an added advantage to the family.

In the event of conflict, it is to be expected that people lose their source of livelihood; for these women, however, the conflict had a silver lining, so to speak, because they gained an alternative source of livelihood to support their families. My interviews showed further that the conflict in Jos has led to a change in gender roles for the women. This point is discussed in greater detail shortly.

### **6.3 Women's Responsibilities and Family life**

Gender roles have been defined as those activities that men and women are respectively expected to carry out on a daily basis within their households or communities, varying according to socio-cultural context; they are often referred to as the gender division of labour (El-Bushra & Sahl, 2005). Gender roles can be described as those roles that are culturally determined by a society according to the biological categories of male and female, and according to the functional needs of the society as well (Nwosu, 2012). In Nigeria, according

to Asiyanbola (2005), traditional household sex roles generally appear to have stayed the same in the great majority of families (Asiyanbola, 2005, p. 8). The gender roles of men in Nigeria, who are perceived to be strong, powerful and resilient, clearly mark them as sole providers (of shelter, food, clothing, education, etc.,) and protectors of the family, while women, who are culturally known as bearers and carers of children, caregivers to the sick and aged, and doers of general domestic chores, are expected to be at home carrying out these duties (Asiyanbola, 2005). This role division, however, has changed over time in some homes, where both genders now actively participate in contributing to the welfare of the family as evidenced in this study. (This is not the case in all homes, as there are exceptions where these gender roles have remained intact.) One of the reasons for these changes to gender roles, and even gender role-reversal, is that of widespread economic problems in the society; also, in the case of Jos, the protracted conflicts have necessitated that both men and women to participate actively in providing for the home.

#### 6.3.1 Gender Roles before the Conflict

Before the conflict, the role of women in Jos was basically to manage the day-to-day affairs of the home, like cleaning the house, bathing the children, cooking, taking care of the sick and raising children, amongst others duties. As shown above, these roles have increased over time to include that of income generation, as one more role that women have taken up in order to support or provide for the family. In essence, in playing their new roles, such women are no longer passive actors in this respect, as was the case in the past; instead, they are actively engaged in various income-generation activities to support the family, albeit mostly in the informal economy. During my field work, and to my surprise, most of the women I interviewed told me that the role they play is beyond what everybody knows, or thinks they know. This shows that there is now a difference between the way people continue to perceive gender roles, and what is actually going on in families. As shown by the data collected here, women are equally committed to providing for the family, especially when it has to do with their children. The majority of these women say they do not see any difference between men and women in this sense, arguing that they are both responsible for ensuring the stability of the family's upkeep. Is no longer fashionable or true, they say, to say that the man alone provides for the family; on the contrary, they, as women, now share the financial responsibility. For this reason, according to them, they now carry out more functions than the men, since they still carry out their traditional roles in addition to generating income to support their husbands'. It is now a



common occurrence for a man and his wife to join hands together in providing finances to ensure the well-being of the family, as illustrated in the interviews below:

My husband is a civil servant and they (civil servants) are not paid regularly, and so I take care of the home for the period he is not paid. However, anytime he gets paid, he helps me. As the saying goes, two hands are better than one. (*Interview with Blessing Chollom/Farin Gada Market/18.03.2013*).

We help each other because we have about eight children and they are all in school. If it is not because of this business, we would not have been able to send all our children to school. (*Interview with Mrs Ruth Anya Inzam/ Tomato Market/06.04.2013*).

Women used to stay at home and depend on their husbands to provide for them, but presently the reverse is the case because no woman waits for the man to provide for them and it is not every man that provides for the home any longer. (*Interview with Lami Micheal/Kugiya Market/10.02.2013*).

We are women and the men alone cannot do anything. There is a joint effort of both the man and the woman to take care of the children, school fee, and everything. (*Interview with Mrs Chohu/Farin Gada Market/21.06.2012*).

From the interviews above, it would seem that these women do not just sit and wait for the man to provide. Instead, they make efforts of their own to provide for the family, and if the man brings money to the house for them, it is seen as additional income for the running of the home. These findings are similar to Clark's, in respect of the Kumasi market women in Ghana (Clark, 1994), and Osirim's, in respect of women entrepreneurs in Zimbabwe (Osirim, 2009). Clark pointed out that women trade to keep their children alive (Clark, 1994); likewise, Osirim, also pointed out that business women involved in market trading were extremely committed to their families, especially their children (Osirim, 2009). Therefore, women's perception of gender roles has changed because they consciously make efforts to ensure all is provided for in the home. Women may for example, engage in selling more than one type of vegetable – that is, they diversify – to ensure they can contribute more toward the upkeep of the family.

It is the woman who must devise means to cope and survive when the income brought home by the man is not enough (or is no longer forthcoming). Their resourcefulness, creativity and relatively easy access to involvement in the informal markets all help them to generate more family income. We may deduce from this that the responsibility of providing for the family is no longer borne by one person. What occurs instead is what this study calls 'shared responsibility' between a husband and wife, and this happens only in relation to economic

provision<sup>53</sup>. Women, therefore, are equally responsible for making sure their families are sustained. Two young girls in separate interviews provided the following evidence of shared responsibility in the family, and how it has impacted positively on the family situation:

Honestly, my mother is hardworking and the pillar of our home. (*Interview with Blessing Chomo/Farin Gada Market/18.03.2013*).

I know how my mum has helped my father very well. She sometimes pays our school fees and buys us clothes during Christmas especially, because the government has not been paying salary regularly. (*Interview with Stella Pam/Hawker/03.05.2013*).

The above observations made by the girls demonstrate that children also know and acknowledge the role their mothers play in providing basic needs like school fees, food, clothing, and to some extent, shelter. Meaning their mothers are providing them with a new kind or role model.

Most of the profit that the women get from selling vegetables is spent on daily family expenses and the upkeep of the home; however, a number of the women have been able to save, over a long period, and even accumulate enough money to build houses, as women in one of the group discussions told me they themselves had done. Thus, the profits made from the trade, by both men and women, ultimately contribute to the accumulation of human and financial capital that is located in the kin group (Clark, 1994). Meanwhile, however, the other domestic responsibilities, those of caregiving, childbearing, taking care of the sick or the old, and doing house chores, are still left to the women to carry out. I, therefore, I argue that such women now both carry out the role culturally stipulated for them, and also that of supporting the home with resources. This was markedly *not* the case for the market women in Ghana studied by Clark, who noted that those women did not integrate domestic and commercial work. Those women would either leave the market altogether and limit their trading to roadside stands, or stay at home. Those who stay in the market delegate their domestic work to their children, maids or adult kin who do not trade (Clark, 1994). The case of Jos is different because not every woman can afford to do this.

Despite their newly-doubled responsibilities, I still argue that the role of sharing responsibility puts the Jos market women in an advantageous position, because it means they have some relative influence with regard to decision making in the home. This does not mean the position of the man as the head is displaced; instead, it gives the women some form of agency, as

---

<sup>53</sup> 'Shared responsibility', in the context of this study means the sharing of responsibility between a husband and wife to ensure the well-being of everyone in their household.

conceptualised by Eduards (1994). According to Eduards, “all human beings, by nature, have agency, the capacity to initiate change, to commit oneself to a certain transformative course of action, independently of historical circumstances”. Given this, people will want, “to use this capacity in some way or another, to be an agent rather than a passive being, a victim. Put simply, given the chance, people will try to influence the course of events as much as possible rather than sit back and suffer changes” (Eduards, 1994, p. 181). I have shown in my analysis that market women in Jos are not limited to carrying out their responsibility of home care; rather, they have taken up the extra responsibility of helping their husbands ensure livelihood needs are met. What these women have done is to actively help their spouses, rather than to simply suffer changes, and wait for the man to act, as in Eduards’ definition. Moving away from their perceived role and taking up other roles by sharing responsibility and so supporting their husbands does not necessarily mean gender equality. Instead, it is a diversification of family income generation in order to meet livelihood needs, which women do by pooling resources with their husbands. I therefore argue that market women in Jos are not passive in this respect, but have changed the notion of the men being the sole providers by becoming proactive in performing other, non-traditional gender roles, and that this is due especially to the conflict that has occurred in Jos. The conflict situation in particular has necessitated the emergence of this new woman’s role of provisioning, which some women justify with the saying that, “two hands are better than one”.

Another category of market women interviewed was that of the widowed, divorced and young single mothers who had children out of wedlock. The findings of this study show that for all of these women, whether they were at one time married but no longer, or had had children out of wedlock, the fact that they had to take care of the home themselves, without a husband, automatically made them the head of the family. These widows, divorced and single mothers, therefore, carry out the responsibilities of both the man and the woman, acting as both father and mother in this regard. As a result, the sole responsibility for provision, protection and housework rests on them. Most of the women in this category told me that it has not been easy combining these roles. Some of the mothers with very young children take them along to the market, and sometimes get assistance from their relatives or neighbours who help by taking care of their house chores while they trade to make ends meet.

Those of them that have grown-up children often get assistance from them, both in the area of house chores, and sometimes in generating income, by selling alongside them. This helps in

reducing the burden on their mothers. Children, therefore, play an important role, both at home and in generating income. There are inevitably still a number of these women who have to provide for the home and still do all of their house chores themselves, on top of their trading activities, either because they cannot get outside assistance or their children are very young. Combining these responsibilities thus entails multitasking on their part to ensure no one suffers. This is captured in the interviews below:

I sometimes have to bring the small child with me to the market when there is no one to help. (*Excerpt from a FDG/Farin Gada Market/05.04.2013*).

I bring this child here on a daily basis while the others come to meet us in the market when they close from school. (*Interview with Mrs Ruth Inzam/ Tomato Market/06.04.2013*).

The difficult situation these women have found themselves in also serves as a transformation agent, because it makes them strong, always up and doing to ensure their family needs are met. Even though this is not easy, they have no choice but to be strong for their children. As above, the women in this category are the heads of their homes. Even before the conflict in Jos, gender roles had already started changing, due to general conditions of economic hardship; however, the conflict aggravated the conditions that were catalysing change, because some women became widowed as a result of the conflict.

### 6.3.2 Gender Roles after Conflict

Violent conflict destroys lives and relationships, which consequently affects gender roles, and as such the societally stipulated roles of man and woman change as well. This is the situation in Jos, according to most of the women. Some of them became widows, and the husbands of many others were incapacitated due to the conflict. These effects led to the rise of more women acting as providers for their homes, leading to a shift in gender roles in Jos.

#### 6.3.2.1 Carrying out New Roles

Initially, while conducting my interviews, I was not especially interested in gender roles, but as I got deeper into data collection, while trying to find out the marital status of market women I discovered how many of them were widows. This drew my attention, and I decided to go further into what had led to their present situation. Some of them told me that their husbands had been killed in the conflict, while a few told me that their husbands had been maimed; as a result, they said, they are left with no choice but to assume the role of both father and mother. Many women have assumed new roles, becoming breadwinners and thus burdened with the responsibility of

providing for and protecting their family, as a result of the negative toll that the conflict in Jos has taken on them. This is illustrated in the interviews below:

Long before this conflict, we know what role a man or a woman plays. For example, most men provide for the home through farming, doing hand work as a mechanic, driving and so on. Men buy the main food stuff like maize, yam, guinea corn, pay school fees, while we take care of the house chores, like cooking, bathing the children amongst others. Those who have been selling help in buying ingredients for cooking the food and taking care of ourselves. But this situation is no longer obtainable. Speaking for myself, I do not have that luxury anymore because my husband died in the 2001 crisis and since then, I am the sole provider of everything in the home. Two of my children had to drop out of school because I could not afford to pay their school fees. One became a mechanic and the girl started helping me to sell and the other younger children remained at home to help with the house chores. It was not easy from the beginning but I am now used to it, and with my daughter helping to sell, it is now easier for us. (*Interview with Mrs Mary Monday/Tomato Market/08.04.2013*).

I lost my husband during the 2008 conflict. Since then, I have been the one providing for the family. I go to the market as early as 6 am to return home at 6 pm. My children are still very small, as such they cannot do anything for themselves. I shuffle between the market and home that is so difficult for me, even though sometimes my neighbours help to look after the children for me. You can see I have the youngest child with me here in the market because I cannot leave her at home. I do the cooking and the washing. (*Interview with Aladeokin Yetunde/Tomato Market/20.04.2013*).

My husband was killed during the conflict; as a result, I have to struggle to send my children to school. There are times I have to borrow so that I can send them to school, feed and clothe them. Life is tough for me. (*Interview with Mrs Jummai Hassan/Hawker/19.06.2012*).

The interviews above show that there is a shift in gender roles in Jos because more women have become heads of the family. The situation has left them with more responsibilities than they had anticipated, and so it has been very difficult for them. In spite of all these pressures, these women have shown some measure of strength and resilience by finding ways of providing for the family.

Some women have taken on new roles not because their husbands were killed but because they were rendered unable to provide for the family. These women also have no choice but to take up the responsibilities of providing for the upkeep of the home and taking care of their physically-challenged husband as well. In some cases, their husbands care for the children, since they cannot go anywhere. This is illustrated in the interviews below:

This business is the mainstay of my home because my husband can no longer work. He was shot in the leg during the conflict and it [the bullet] had to be removed, and so he cannot support us. He used to be a driver but he cannot drive anymore. This in itself has made life very difficult for us, to the extent that some of the children had to drop out of

school. I still thank God for taking care of me. (*Interview with Mrs Mary Yakubu/Kugiya Market/01.03.2013*).

My situation is horrible because I have to take care of not only my husband and children but, other relatives living with me. I will say life has been so difficult because my husband cannot do anything to help. Unlike, before when my husband was strong and healthy, things were much easier. If you can remember I told you how I started a business and I progressed very fast, but now the reverse is the case. I want to tell you that this violence crippled me because I struggle all the time as the head and tail of my home. Honestly, if you see me doing anything big, it means I got help from people. The good thing is that he is alive and helps to ensure the children behave well when I am not at home. (*Interview with Mrs Ladi Samuel/ Tomato market/08.04.2013*).

The two interviews above both confirm the shift in gender roles, in ways that are significantly different; while the first interview shows how women are taking over from men as breadwinners, the second one demonstrates how men have in turn taken up the roles assigned to women by ensuring the children at home are well taken care of. I thus assert that there is a two-way reversal of roles in such cases, since men are helping with the children at home, while the women trade to generate income for the upkeep of both their husband and children.

Some women are also left with the responsibility of taking decisions since the men are no longer there. The situation has not been easy on them because decision-making is not something they are used to doing. In a focus-group discussion, some of the women told me that they had made several bad decisions that affected them negatively.

Thus while, as I argued earlier, many women have begun supporting their husbands in providing for their families, still other women have stepped into the shoes of their husbands when their husbands are no longer able to provide for their homes. One of the other reasons why more women are playing this role is the frequently irregular payment of salaries, as shown below:

My husband has not been paid for several months; as a result, he is not able to provide for the home and so, I have to provide support for him until he gets paid. Once they are paid, he immediately assumes his responsibility (*Interview with Mrs Chomo Chollom/Farin Gada Market/22.03.2013*).

I sometimes pay my children school fees whenever my husband is short of strength [money]. (*Interview with Vicky Peter/Hawker/6.03.2013*).

The interviews above tell us that despite being fully present in the home, some men are still not able to fulfil their roles as breadwinners due to the negative impact of the conflict in Jos. For example, some of them have lost their jobs and only source of livelihood, while others are faced with the problem of irregular salary payment by the government. This is the reason many women have had to somehow find the means to ensure that the family has food to eat and the

children can continue with their schooling. These role-modifications may be temporary, as if and when the husband can once again access resources, he will take back his role of providing for his household.

Many of the women gave a positive picture of their husbands as having been good providers who ensured that the needs of the family (for food, clothing, school fees, and so on) were adequately taken care of, until the conflict brought changes necessitating their wives to support them in meeting these needs. Such women gladly support their family because they know what led to the situation that caused these changes. In many cases, it may also be that these roles have only changed for the time being, as once the husband can provide again, he immediately takes up his responsibility of providing as illustrated below:

Hmmm, my daughter, I cannot believe what is happening to me now. Let me tell you, before this conflict my husband provided everything for us. I was not involved in bringing any money for the upkeep of the home. My husband made sure all our needs were met. We never begged for one day, but this conflict changed everything. We had a very big shop where we selling spare parts on Bauchi Road. It was looted and destroyed and we went to ground zero. My husband is trying to pick up again and so I have to support him with the little profit I make to enable us to survive for the time being. I am sure when his business is up again he will not hesitate to continue providing (*Interview with Mrs Esther Emeka/ Tomato Market/28.04.2013*).

My husband had a tailoring shop that got burnt with all the sewing machines during the 2010 conflict at Bukuru market. Since then, we have been struggling but I thank God for this business because it has been of great help. Now he is trying to start all over again, so he is not able to pay school fees and meet other needs; that is why I stepped in to help out. But before this conflict, he took care of almost all our needs. (*Interview with Mrs Tabitha Yuwa/ Kugiya Market/20.05.2013*).

The situation in most homes in Jos is still that the men handle providing the basic needs like school fees, food, clothes and so on. The women's role includes keeping the home clean, taking care of the sick, the aged, and bring up children. However, this situation (and the affected women's perception) has since changed for significant numbers of people, because many women now share responsibilities with their husbands, and in a very few cases, vice versa. Nevertheless, according to these women, the presence of their men gives them a sense of security and they appreciate having them around to make decisions. As above, many gave a positive picture of their men as ensuring their daily lives are well-taken care of, except in situations beyond their control, like the irregular payment of their salary, or during a conflict situation. Despite their situation, some of these men do help at home, and men tend to take up their position of providing again if and when they can.

In summary, it can be argued that some changes in gender roles had already occurred before the conflict, and that the conditions that led to this were only aggravated by it. Subsequent changes in gender roles have forced women to take up decision-making roles and find ways of generating (more) income<sup>54</sup> because the family depends on them. The study also shows that there has been what might be called a differential shift in gender roles, as some women have permanently assumed other duties extra to their roles as wives and mothers, while others have, rather, had their roles modified, pending their husbands being able to provide for the family again (whether solely or otherwise), as demonstrated in the interviews above. Although these role changes have made the market women's lives more difficult, they have remained strong and resilient; not allowing the situation to deter them from making efforts to provide and support their families. It is important to note here that the change in gender roles has more effect on poor women than richer ones.

#### **6.4 Conclusion**

In conclusion, this chapter has presented market women's lives in the informal economy by providing a general idea of their collective profile – language, identity, and marital status – and also exploring the reasons for their having chosen to enter the informal economy, as well as their preference for vegetable marketing. The chapter has also examined the importance that trading has in the lives of these women. It has further discussed the impact of violent conflict on the family roles of women, showing how some of them have taken up new roles as family heads or active supporters; thereby making them newly-important players in the home.

---

<sup>54</sup> Details of income-generating activities will be discussed in Chapter Eight.



## **Chapter 7**

### **Conflict Dynamics and Reconfiguration of Socio-economic Relations between Traders: Implications for Market Women's Lives and Livelihoods**

#### **Introduction**

This chapter examines and analyses the changes that have occurred as a result of the conflicts in Jos between September 2001 and January 2010. It starts by analysing the changes in the economic and social relations of traders in the markets. It also looks at the extent to which the conflict and attendant changes have affected various stakeholders, especially market women because of their disadvantaged position as vegetable traders in the market. It further looks into issues of trust, and perceptions of trust among traders in the marketplace, in relation to their different identities (religious and ethnic). Finally, it deals with the implications of all this for market women and how they have coped.

#### **7.1 Violent Conflicts and Socioeconomic Relations**

One of the major effects of violent conflict is that it weakens or damages human relations. Conflicts divide people (both economically and socially) and also destroy trust. This has been the case in Jos. Apart from the loss of lives and property, one of the most damaging and lasting effects of the conflicts has been the division and polarisation of communities along religious lines, resulting in the destruction of the trust which is the basis of social cohesion. As has been argued by Colletta and Cullen, violent conflict weakens social relationships and destroys personal and community trust. It also destroys the norms and values that engender cooperation and collective action for the good of all, and equally increases the likelihood of communal strife (Colleta & Cullen, 2000). The position of Colleta & Cullen, above, aptly explains the situation in Jos. Settlement patterns, as well as some of the marketplaces in the city of Jos, have been polarised along ethnoreligious lines. Due to protracted violent conflicts, people no longer trust one another for peaceful coexistence, across identity lines. They prefer to stay in clusters with people with whom they have something in common, or relocate to a secure environment.

#### **Dynamics of Economic and Social Relations in the Marketplace**

As discussed earlier, the economic and social relations that exist between traders from different ethnic and religious identity groups have been cordial, peaceful, tolerant, trustful, complementary and interdependent. This is in spite of the diverse nature of market traders; and perhaps because their ultimate purpose in the market is to generate income. This is supported

by Scott's argument of moral economy, that is, that people relate to meet their needs (Scott, 1976). In the section below, some examples will be examined to explain the changes that have occurred as a result of the conflicts.

## 7.2 Changes in Economic Relations

The main activity that takes place in a marketplace is the buying and selling of products and related services; however, this study argues that the market economy is embedded in the social lives of traders. The focus of this part of the chapter is on changes exhibited in the economic relations. As discussed earlier, actors in the market comprise of *dillali*, wholesalers, sub-wholesalers, retailers and hawkers, with men largely playing the crucial roles of *dillali* and wholesalers, while others, especially women (and a very few men) are retailers and hawkers<sup>55</sup>. As a result of this, I argue, there is a gendered and ethnic division of roles. This division shows how ethnicity and gender are being played out in the trading relations in vegetable markets, by excluding one particular group or the other from particular roles, (or role-based groups, even), based on, on the one hand, their early market access, and insufficient resources on the other. Despite such exclusions and inequities, as discussed, all is essentially well with the traders.

### 7.2.1 Market Women's Access to Goods for Trading

There are different ways market women access goods from *dillali*, wholesalers and sometimes farmers. One of the most popular means of accessing goods, as opposed to the conventional method of trade exchange, is by buying on credit; this is mainly because the retailers and hawkers do not always have ready cash to enable them to pay immediately. Moreover, as the women pointed out, they do not have the collateral that is a condition of getting loans from banks. Therefore, they rely on their personal savings, which in most cases are not sufficient to access goods. With the advent of conflict, however, this has changed, as scarcity has made goods very expensive, thereby making it difficult for the *dillali* and wholesalers to extend goods to retailers and hawkers on credit. This has led to changes and new developments in trader relations as discussed below.

#### Changes in Transaction

As shown earlier, transactions on credit between traders have changed because of conflict. According to the pre-conflict arrangement of transactions on credit, traders would easily give out goods and money on credit without a second thought, because they knew one another.

---

<sup>55</sup> See details in Chapter 5

Secondly, because they were in the same market association, meaning there would be trust between them. This practice has been drastically reduced, however, as traders, especially women, informed me. From interviews and group discussions conducted in the course of this research, it may be seen that credit was often no longer obtainable on these terms in the way that it used to be. This is a result of changes that have occurred, as illustrated in the interviews below:

Honestly, these Hausa *dillali* and wholesalers used to be very good and helpful until this conflict. A woman can come to the market with no money, and collect goods to pay later, especially when they are sure this woman will pay back after selling. However, of late, they are a little more careful in giving goods on credit. But, with peace returning now, they have started giving goods on credit to women, but they are doing it gradually. (*Interview with Mama Azuba/Farin Gada market/Woman leader/19.03.2013*).

Some *dillali* stopped giving us goods on credit, even though there are still a few who still give us. (*Interview with Leader Rukuba Women's Association/Farin Gada market/18.03.2013*).

When the violence started, the Hausa middlemen refused to give us goods on credit, and nobody was buying from them too, and as a result, their goods started spoiling. It was because of that this they decided to start giving us because they were losing a lot. (*Interview with Mrs Dinatu Bello/Kugiya market/28.02.2013*).

*Dillali* used to give me goods at a discounted rate to enable me to make a profit, but they no longer reduce the price of goods like they used to do. (*Interview with Kachollom/Street Hawker/05.03.2013*).

The narratives above articulate how the market women perceive the behaviour of Hausa traders towards them as changing. The changes are felt in that Christian women traders are not able to access goods on credit like they used to, or that Hausa *dillali* are refusing to reduce prices of goods in order to frustrate them, so that they do not make a good profit. This is purely because, according to the interviewees, they are Christians and the Muslims do not want them to succeed. This shows how religious identity *is* being used here, and is the reason male traders' behaviour is changing towards Christian women traders in the market, all because of the conflict, as argued by some women.

Another point is that limited resources and insufficient funds make it difficult for market women to access goods. This is because goods are expensive, thereby putting them at a vulnerable level of their not being able to access goods without the help of the male traders. They therefore perceive a feeling of hatred towards them from the male traders. Thus although Adepetu, Olaniyan, & Daloeng (2005) have argued that the conflict in Jos has not adversely affected intra- and inter-relations among traders, the findings of this research show otherwise. Since

their research focused solely on the first bout of violence that erupted, it was not able to explain new and further developments.

According to my research, with subsequent and frequent eruptions of violence, new developments occurred, which show that trading relations *were* affected, as illustrated by my findings, above. I also found that some of the women were of the opinion that the truth about these changes is that the male traders do not want to see them succeed and generate enough income to take care of their families. It should be noted that the market women never considered their gender as a reason for the (Hausa/Fulani) men being newly reluctant to give them goods on credit as they did before the conflict, but rather stressed ethnic and religious factors as the reasons behind the events that had shaped up.

During a group discussion, however, the Hausa men *dillali* and wholesalers asserted that despite the conflict, they did not have fears in selling to Christian women because most of them pay back in good time, even though a few sometimes default in paying. (*Extract from an FGD with male traders/11.03.2013*).

To buttress this point, a wholesaler in Farin Gada market had the following to say regarding relationships in the market:

I still keep my relationship with most of the women I have been trading with by selling on credit. However, it takes some women a long time to pay back, which I understand because of the peculiar situation in Jos. And so to ensure I do not lose track of them, I always keep records of the women who buy from me on credit so that I do not forget my debtors. It has also been a difficult situation because, goods are very expensive, but I try my best to sell still on credit. (*Interview with Adandale/wholesaler/Farin Gada market/11.03.2013*).

The arguments of the *dillali* and wholesalers are thus in contrast with those of the women, as they (*dillali* and wholesalers) maintain that relations between them have not changed. As they say, they still give goods to their customers on credit. However, they are cautious as they keep a record to track those they extend credit facilities. This fact shows a way in which conflict *has* affected trading relations, although it was not spoken about explicitly in interviews or FGDs. By implication, however, this has changed, because *dillali* and wholesalers never kept records of their customers before the conflict. The advent of keeping records shows that trust levels have been reduced, which – trust – has been the social capital on which trader relations have thrived thus far. Another point to note here is how the wholesalers complained of the prices of goods, which are a further challenge in transacting business on credit.

Another wholesaler had this to say:

For me, nothing has changed, even though some of these women behave as if they are afraid of us, but we try our best to ensure that we do not give them reason to think we have anything against them. I still try my best to allow women I trust and have transacted with for a long time to access goods on credit. I do this to ensure I get my money at the end of the day. (*Interview with Yakubu Musa/wholesaler/Farin Gada market/18.03.2013*).

The interview above confirms that the relationship between *dillali*, wholesalers and women retailers has not essentially changed. However, *dillali* are more careful, as they faced some challenges; therefore, in order not to lose out, they extend credit only to women they know very well. A point clearly illustrated here is that some traders are willing to continue transacting business on credit only with women they have built a personal relationship with. In other words, it is only women they trust that they will continue trading with. Their bottom line, however, is that they do not see the conflict as affecting relations.

To further show the seeming truthfulness of the *dillali*, some of the male traders had this to say:

When violence erupts and calmness returns, we immediately come back, that is, both Christians and Muslims to continue our business of buying and selling. So this means that nothing has affected our relationship, if not, nobody will come back. (*Extract for a FGDs with dillali and wholesalers/Farin Gada market/11.03.2013*).

Sometimes when we run away, we come back immediately when peace returns. We do not have any problem in this market. (*Interview with MallamYakubu/Farin Gada Market/19.03.2013*).

What I infer from the interviews above is a great deal of effort put in by Hausa male traders to show how their relations with market women have remained unaffected and unchanged. Since most traders return to the market in the aftermath of conflicts to continue trading, for them it is taken as if relationships in the markets remain unaffected. This is unlike in other markets, where traders have had to leave because the relationship between traders has been destroyed (Mang, 2012). Also the environments in which certain markets are situated are not safe, thereby making it difficult or impossible for all traders to return, even when peace returns overall.

Another group of market women interviewed here held a slightly different opinion to the others, while agreeing with the Hausa *dillali* and wholesalers. They believe that economic relations have not changed at all, they said, except towards women with questionable character and behaviour, which has forced the *dillali* and wholesalers to be careful in allowing them access goods on credit. The post-conflict situation regarding credit transactions was explained by some of these informants as follows:

For me, I will say we do not have any problems with the Muslims, even though there are some of them who are not good. Apart from the cordial relationship we have by staying together, when we lack sufficient funds to buy goods, some of them give us on credit to sell before paying them back. So for me, nothing has changed as a result of the conflicts. (*Interview with Mama Chundung/Farin Gada market/retailer/11.03.2013*).

If you have the habit of not paying on time or as at when due, the Hausa traders might refuse to give goods on credit. If not, they do give out goods on credit easily and happily. (*Interview with Mrs Abigail John/Farin Gada market/19.03.2013*).

Some of the women you see in this market are very wicked. The reason I am saying this is because of the kindness of some of these men, which some market women take for granted by refusing to pay up or altogether stop coming to this market. Some even used the recent conflict as the excuse for the failure of payment that is why, they only give goods to those they always know are reliable and pay in good time. As for me, because of the good relationship we have built over a long period, I still get my goods even when I do not have the ready cash to pay for them. (*Madam Justina/Farin Gada market/Woman leader/18.03.2103*).

What I infer from the above interviews with this other group of women is another perspective on the perception that conflict is not the reason for Hausa-Muslim traders' unwillingness to offer credit facilities to some women. Their argument is that some women are not sincere in their dealings, because they have deliberately defaulted on paying up, knowing full well it would be pretty difficult for their creditors to enforce payment if they were to default. Therefore, to reduce this risk, they said, the men decided to stop transacting business on credit, especially with customers exhibiting such behaviours.

As can be inferred from the above remarks, the *dillali* and wholesalers argue, in line with the last group of women, that to them, no changes have occurred in the way they relate with women traders. According to *dillali* and wholesalers, they cannot sell off their goods without the women retailers, because there are no storage facilities to preserve the goods, and also because they cannot return the goods to the farmers. Therefore, they depend on the retailers to redistribute goods to the final consumer, as otherwise they get spoilt and lose their quality, resulting in the loss of profits.

The narratives given by traders above offer three different accounts of the situation. Some of the women argue along with the *dillali* and wholesalers, that there is no change in relations, while the other group of women emphasises that there has been change following conflicts. The male traders are of the opinion that economic relations have remained the same, even though they have faced some challenges. While, as above, some women support this stance and stress

that there is no change in their trading relations, the other group of women argues that significant changes have been registered since the conflict.

But the bottom line is that when conflict erupts and traders run away, they return immediately calm is restored, to coexist and relate for the purpose of making a profit to meet their livelihood needs. Some women leave and never come back, but others come back after some time. The findings of Mang, in a study of a meat market in Bukuru, are at once in accord and discord with my findings. Mang's findings support mine in the sense that traders who left Bukuru market never returned and did not have anything to do with the other traders they left behind<sup>56</sup> (Mang, 2012). Mang's also contradict my findings, in the sense that some of the vegetable traders who left due to conflict have returned to their former markets. In Farin Gada, for example, market relations continued despite the continuous eruption of violence. I argue that traders in this market understood the importance of doing business with one another and the need to sustain their business and livelihoods. This is why economic relations were affected, but not totally severed. They were, however, more careful in making decisions, because of the web of relations that makes them interdependent on one another.

#### 7.1.2.1 Traders Dilemma

As shown in the responses of some *dillali* and wholesalers above, constant eruptions of conflict have posed some challenges to trading on credit such as scarcity and increased prices for goods. Therefore, traders have been faced with the dilemma of either maximising profit or continuing relations as before and not making a profit, on the grounds of the moral obligation to transact business on credit to help retailers by ensuring they can access goods to secure their sustenance and continuity in business. The dilemmas then faced by *dillali* and wholesalers are the risk of giving goods on credit to women they are not sure will pay, and either reducing prices despite high costs of goods (to help retailers) because of their long-standing relations, or selling by cash-and-carry to maximise profit.

Evers' concept of the "traders' dilemma" is instructive here, in showing some of the challenges traders are faced with, and how these may be tackled. The traders' dilemma, according to Evers, is centred on moral principles, as the integration of social ties, which are highly appreciated and respected in closed social systems. It looks at a market environment from the perspectives of individual, or groups of traders and investigates the mechanisms traders employ to resolve

---

<sup>56</sup> Details of these happenings will be discussed in the next chapter

moral issues (Evers, 1994). It is also described in terms of the problems traders in peasant societies face in conducting business successfully, whether with other members of the society (Heberer, 2005, p. 408) or between traders. The economic relations that exist between traders are based on long-standing relations and friendships built in the cause of doing business, because of the informal nature of markets. Therefore, no rules and regulations exist to guide the conduct of traders and punish defaulting traders as well. Their relations are based on morality, or ‘economy of affection’. As argued by Granovetter, social and cultural relations are embedded in economic relations in informal markets (Granovetter, 1985).

Since the marketplace has no rules and regulations to guide and protect traders, most relations are based on trust, friendship and moral obligation towards one another. Moreover, it is expected that no matter the situation, this relation should continue to be binding. This makes traders obliged to give goods on credit, and refusal to do so spoils their image, as not ‘doing the right thing’. This shows the challenge in which *dillali* and wholesalers find themselves. As argued by Evers and Schrader, the stress on the need for solidarity can become a big setback for successful trade (Evers & Schrader, 1994), especially in an unstable environment like Jos.

The true aspect of the dilemma comes to the fore when *dillali* and wholesalers find themselves caught between balancing their social and moral obligation, and maximising or even making a fair profit. This is a manifestation of Adimabuno’s argument that, “social ties and norms present difficulties for successful trade and capital accumulation” (Adimabuno, 2010, p. 72). This is the situation of traders in Jos markets – in which traders are caught between balancing their social and moral obligation by deciding to give goods on credit, and potentially losing out due to non-surety of repayment, or to maximise profit either by selling by at cash-and-carry or not reducing prices.

This is the challenge most *dillali* and wholesalers face, as illustrated in the interviews below:

Anytime violence erupts, there is a scarcity of goods, and, as a result, they become very expensive. This scarcity makes it difficult for us to reduce prices of goods to other traders. That is one of the problems we face. (*Dillali/Farin Gada Market/15.03.2013*).

One of the problems I have faced is that many women ran away or defaulted in paying back the money they owed me by capitalising on the conflict. For example, one woman I’d know for a long time surprisingly disappeared with my money. I have not heard from her since then and she never came back. I heard she moved to another part of the city that I cannot access. That is one of the problems that I faced with the conflict, and that



is why I am very careful now. (*Interview with Adandale/Wholesaler/Farin Gada market/03.03.2013*).

The situation described by the *dillali* and wholesalers above illustrates the challenges they face when giving out goods on credit even to market traders they have known for a very long time. They are torn between maximising profit or refusing to sell because of their experiences with the retailers. They are in a situation where they are challenged by the moral obligation (due to the friendship established over time with these traders) to help and ensure the retailers' access to goods to make a living. This puts the trader in a dilemma of whether to maximise profit or help retailers because of their moral obligation and affection towards the other. This was not the case in Jos, because some traders gave goods on credit despite the conflict. However, the conflict has forced traders to employ other strategies to enable them to cope with some of the challenges they have faced.

#### 7.1.2.2 Traders' Strategies to Cope with Dilemma

As discussed above, traders are faced with some dilemmas due to the peculiar situation of conflict, which has forced them to find ways to reduce these trade relationship challenges and ensure trade continues. They are torn between compromising profit and destroying social ties. Traders, therefore, have had to find ways of solving these challenges by employing the following strategies:

Two main strategies have been adopted by *dillali* and wholesalers. The first one is similar to Evers' description. In this strategy, the traders make sure that they sell their goods on a cash-and-carry basis, or insist that a deposit of at least 70 % be made before goods are released to the retailers. *Dillali* and wholesalers also ensure they bargain with the farmers to ensure that the prices of goods are moderate so that all traders benefit.

Another strategy traders have used to maximise profit is to capitalise on existing social ties. Here, they give out goods on credit to women they are sure will pay them back; they choose retailers with whom they have strong social ties. This means those social ties that transcend the marketplace, so that in a situation where the women are not forthcoming, they can be traced to their homes. Some of the traders have also preferred to sell to other traders who come from other states because they do not buy goods on credit. These out-of-state traders are wholesalers, meaning they buy in bulk and pay immediately. As such *dillali* and wholesalers are sure of getting their money and making a profit immediately. Through networks of friendship, social

capital has also sustained relations between some traders, despite changes in economic relations.

These strategies were employed by traders to cope with conflict-related challenges, pending the return of normalcy to the market. Adimabuno states that for traders to succeed, they had to employ some strategies such as the cash-and-carry system of trade to avoid the risks of credit, and solidarity among traders (Adimabuno, 2010). These have been the strategies employed by traders in Jos during its periods of instability. However, precisely because of ethnoreligious conflicts, some traders, especially women, did not see these as strategies for coping. Instead, they were of the opinion that *dillali* and wholesalers, who were mostly Muslim and Hausa men, had refused to give them goods because they perceive them as enemies. That is why they decided to find ways of coping to ensure they could sustain their business and families. The strategies employed made it possible for them to access goods and continue with their business, despite the difficulties they faced in making this possible.

Social identity theory comes in handy here because, as the women said they thought the behaviour of the *dillali* and wholesalers had changed towards them because they were not Hausa or Muslim. This perception did not totally destroy their relations; they continued to relate, but with little or no trust. The economic relations among traders thus underwent a reconfiguration, meaning that some changes in relations occurred, but they were not totally severed or destroyed. There was, and is a continuum, for the purpose of profit-making and the sustenance of families.

The social capital approach is equally instructive in describing the changing economic relations above, because it connects people with different groups as they relate. Economic success seems to rely strongly on ties among people, including the varying formal and informal groups and connections between them. The phenomenon of social capital has the features of a social organisation, such as networks, norms and trust, that facilitate relationships for mutual benefit or drawing upon in solving practical problems (Mbisso, 2011). This means that as people relate they rely on ties and networks to bind and build connections, because of the diverse nature of people that come together to relate. In Jos, however, as discussed above, the situation of conflict has affected social ties and networks between traders, in ways that are not good for traders or for trade. In other words, traders are no longer able to draw on their social ties, networks and connections like they used to, and are thus denied access to part of their social capital they formerly used for accessing goods in the market.

Before the conflicts, social ties, connections and networks were strongly depended upon by traders in order to access goods by credit, with trust and reciprocity expected in the relationship to the benefit of all. Subsequently, however, instead of social capital bonding and bridging differences between traders because of their diversity, it was further destroyed in their attempts to find strategies of coping. Thereafter, traders worked together to promote their narrow interests against the interests of the trading network; for example, market women depended on their ethnic and religious network as a strategy to cope, instead of their formerly continuous dependence on the marketing network. The *dillali* and wholesalers also employed their own strategy in order not to lose out. The above changes destroyed social capital to some extent, in the market social network and created new links and networks to bridge the gap, so as to enable traders to continue in business.

### **7.3 Social Relations: Changes**

As pointed out in the previous chapter, relations within the marketplace go beyond economic relations. Rather, social and economic relations are embedded. This means that friendship and cordiality are developed as people stay together in a particular place for a long time. Traders' relations, therefore, transcend economic interest. This assertion is supported by economic sociologists who agree, and have showed through elaborate empirical data that economic relations are not purely dictated by the rules of the market (Granovetter & Swedberg, 1992; Alexander, 1987; Achieng, 2004).

I posit that traders support one another, either by looking after one another's goods or children, or by contributing money to help one another when the need arises, via their networks. For example, when a trader is bereaved, or celebrating a marriage, childbirth or naming ceremony, the market association requests members to contribute money towards the ceremony. They sometimes get money from the association's account, and then nominate members to visit the trader in question or go on an individual basis if invited. These relations cut across ethnic and religious groups. This is the typical situation in markets in Jos where traders from diverse groups and backgrounds relate. The social relations that exist here bridge group divides. However, with the violent ethnoreligious conflicts that have persisted for ten years, these relations have been affected drastically and in some cases even destroyed. Social relations, which are the social capital that unites traders of diverse social identities in the marketplace, have undergone many changes, as illustrated below:

We cannot go into each other's neighbourhood any longer because of insecurity that was not the situation before the violence started. (*Extract from FGD/11.03.2013/Farin Gada market*).

If any Christian has a wedding, birthday, or funeral ceremony a few of the Muslim men come, but they are still afraid of entering our neighbourhood. For example, the secretary of the association who is a Muslim comes to visit once in a while. (*Interview with Mrs Chohu/Tomato market/10.04.2013*).

I am afraid to go into Muslim neighbourhood because you might not come out alive. The same goes for our place too. I remember how a Hausa/Muslim boy is riding *Okada* almost got killed one day in our neighbourhood. It is neither wise for a Christian to go into a Muslim neighbourhood, nor for a Muslim to come into a Christian neighbourhood. That is why for now, we cannot visit each other. (*Interview with Yar Zaria/PRO Traders Association Farin gada market/19.03.2013*).

I cannot go into any place dominated by Christians because I can get beaten or even killed if I come face to face with their youths. (*Interview with Mallam Musa/Kugiya market/25.06.2012*).

*Gaskiya* [meaning 'truthfully', in the Hausa language] visiting any Christian neighbourhood is very risky because you might be unlucky and get harmed. When the need arises, only people of the same religious group visit each other. For example, Christians visit other Christians on behalf of the association and vice versa for Muslims. For now, we have to be careful and make sure things normal before such visits can start again. (*Interview with the Secretary, Market Association/Farin Gada market/02.02.2013*).

Before the conflicts, visits to one another's homes happened frequently among traders, and as necessary. However, this practice is no longer possible for now, because of the polarisation and division of settlements along religious lines. As such, Muslims and Christians cannot visit one another at home anymore, because of the inherent risks and fear of harm to one's life. Another example is the inability of traders to attend functions like marriage, burial, birthday or naming ceremonies; instead the money will be contributed by the celebrant and representatives sent. For example, if it is a Muslim trader that is celebrating, Muslim representatives are sent and vice versa. As the conflict persisted, most traders stopped contributing. It is only recently that traders have started contributing again, due to the restoration of relative peace.

Social capital has been affected because social relations, as described above, have been destroyed. The practices of visiting one another, and taking care of each other's goods no longer happen or have been drastically reduced. Division of the neighbourhood along religious lines in the city has further contributed to the destruction of social capital between social networks in the market, because of the reasons discussed above. Traders are no longer free with one another, because of their religious and ethnic differences.

Fear and insecurity are the other main reasons why social relations between traders have drastically reduced. Because of the division of the city, it is not possible for traders to go into one another's homes, meaning social relations beyond the market are almost not possible. This is because there is deep suspicion between Muslims and Christians. Although there exist a few heterogeneous neighbourhoods, there too, there is still palpable fear; therefore, traders are very careful of where they go, to ensure their safety. This is why visits are restricted. People feel safest living with their own religious and ethnic groupings. Thus, it may be seen how the conflict has affected the social relations of traders, even though they continue to relate in the market.

Another social effect is in marital relations. According to respondents, marriage hardly ever happens now between Christians and Muslims. Before the conflict, as discussed, marriages took place between Christians and Muslims. According to an informant:

We are warned in the church not to allow our children to marry Muslims. You often hear people warning their children not to get close to Muslims. (*Interview with Maryamu Isuhu/kugiya market/9.02.2013*).

Here we can see how the instrument of religion plays a role, and comes into play here to influence the field of marital relations. There is a strong belief amongst Christians that there is an Islamic agenda to convert Plateau people to Islam, although these allegations cannot be proved or sustained. Nonetheless, Christian parents are careful not to allow their children to have anything to do with Muslims. Since the conflicts began, the dating of Muslim men by Christian girls is frowned at by the girls family members.

Another point is that before the conflicts, traders supported each other by looking after one another's goods and helping fellow traders by selling to their customers in the event they were not around; or, a woman might leave her children in the care of her neighbour. Things have changed as a result of the conflicts; traders are now cautious of providing any assistance to fellow traders. The following interviews illustrate this:

I am afraid to leave my goods with these men to look after for me because I am not sure whether they will tamper with it or shortchange some of the goods. We are now enemies. (*Mrs. Regina/Farin Gada market/18.03.2013*).

There are problems as people do not come close to one another again, they do not want to stay together again, but it is a little better these days because there is little interaction that takes place among us. But up till now, some traders are still sceptical or hesitant in relating with others, and it is difficult to look after each other's goods like we used to do. (*FGDs in Kugiya market/12.02.2013*).

The interviews above suggest that cordial and supportive relations between traders have been destroyed or reduced. This is affecting the way they relate with and perceive one another; as such, they no longer trust each other, unlike before the conflict.

Social relations between traders since the conflict have thus reduced or become non-existent in certain cases. Traders cannot visit each other at home any more, or celebrate or grieve with fellow traders, and they no longer inter-marry. They are not happy about this situation, but their only choice for now is to keep away and be safe, to avoid getting harmed. Everything looks good on the surface, but during informal discussions with some traders, I gathered that the previously cordial relationships are no longer there. Some women told me that some of the male traders abused and insulted them.

An important issue is that which concerns the existence, nature and reasons for the establishment of market associations. The conflict has seriously affected the main market association, whose role it was to ensure the peaceful coexistence, welfare, and provision of economic platforms, amongst other things, for traders. Instead of rallying around the main market association, traders, especially women, have shifted further towards their ethnic or religious associations, preferring these local associations. For example, there is high dependence on associations called 'Committee of Friends', church associations and ethnic associations, through which they contribute food items and money to support one another<sup>57</sup>.

In truth, the market association is not very effective in some aspects, such as ensuring that all traders may depend on it on issues related to social relations. However, it is still effective in carrying out some other roles, because of its relevance to the market. The changes that have occurred show how the social capital that was previously collectively held among traders has reduced; traders isolate themselves, and depend on each other within smaller, identitarian groups, outside the main market association, which was never the case before the conflicts. Despite the waning trust between them, traders continue to relate on an economic basis to survive.

#### **7.4 Cooperation with Low Level of Trust**

Trust is essential in any relationship. Thus, it is one of the central instruments of relations between traders in an informal market setting, as noted by Lyon and Porter in their study of market institutions. According to them, there are no rules and regulations that guide the conduct

---

<sup>57</sup> Details of this will be discussed in the next chapter.

of traders, and no formal system of contracts available. Also, the state plays a limited role (Lyon & Porter, 2009). Therefore, trust and norms guide the conduct of traders. In some cases, informal personal relationships can become increasingly important to reduce uncertainty (ibid), especially in an unstable environment. Trust, therefore, plays a central role in relations between traders because of the way the market is arranged and how transaction occurs. As a result, moral norms of reciprocity guide the behaviour of traders. However, within a conflict environment in which religion and ethnicity have been used to mobilise people, there is a tendency that relations between these identity groups can also be affected in the market.

The question then is, has the conflict affected their relationships between Jos traders and destroyed trust, or have they continued trading based on trust, despite the conflict? Before the conflict, as pointed out earlier, most transactions in the market were based on trust, since there were no rules and regulations guiding the conduct of traders. For instance, in the case of a creditor's belief that their debtor will pay back what s/he owes, meaning he trusts that the debtor will not default; such relations are guided by moral norms. Norms are defined as actions considered acceptable or unacceptable and are therefore the basis for building and maintaining personal trust and social institutions (Lyon & Porter, 2009).

This has been the guiding principle and basis of the relationship between traders from different ethnic and religious backgrounds in Jos. It was due to these norms, according to Lyon and Porter, that the conflicts in Jos failed to affect seriously relations between traders in the market despite their ethnoreligious diversity (Lyon & Porter, 2009). Thus while relations were affected, at the time of Lyon & Porter's study, it was, however, minimally, because the trust and norms that had existed and guided the relations of traders over a long period actually worked to make it difficult to stop totally.

However, the continuous eruption of violence has led to the reduction of trust among traders, and also changed their perception of one another, especially among market women. The relations that existed before the conflicts were mutually full of trust and reciprocity, which made it easy for traders to access goods on credit. However, this is no longer the case, as clearly illustrated in the interviews below:

I do not trust Muslims because all they are after is to kill us. I manage to coexist with them in this market because I have no choice and I cannot leave my land for them. (*Interview with Madam Justina/Farin Gada market/18.03.2013*).

The constant eruption of violence has reduced the level of trust we have for one another, but with normalcy returning, trust is gradually being restored. (*Interview with Mrs Tabitha Yuwa/Kugiya Market/08.02.2013*).

Honestly, we do not trust one another like before, even though we are beginning to agree and work together once more. (*Interview with Mrs Mary Yakubu/Tomato Market/01.04.2013*).

We have only a few women in this market. You can see this because the majority of traders here are Muslims. So they are not in this market. Trust among ourselves is not the same anymore. We are not stopping anyone from coming back, but they are afraid. We pray everything comes back to normal again. (*Excerpt from a FGD/Bukuru Market/02.02.2013*).

There are problems since people do not come close to one another again, they do not want to stay together again. It is a little better these days because some interactions are taking place among us. But up till now, some traders are not very free with one another. (*Focus group discussion with market leaders/Bukuru Market-02.02.2013*).

Trust, as illustrated above, has been reduced to a large extent, even though traders still relate for the sake of sustaining their business and families. Some women traders are of the opinion that traders are beginning to trust one another again, because peace is gradually returning, and more traders are coming back to the market. The male Hausa traders also confirmed that trust-based relations are no longer the same, but this does not mean that trading ceases. In Farin Gada market, it is interesting to note that while, when violence erupts, traders flee, they return when calmness is restored to continue doing business, though cautiously. This is to ensure their livelihood needs are met. This is supported by the study by Lyon & Porter (2009), where they note that many indigenous vegetable traders and farmers were able to rebuild their inter-ethnic business relationships very rapidly after the conflict. Their findings support mine, both showing how traders from diverse backgrounds return immediately and continue trading to meet their livelihood needs. Returning to the market, however, does not mean they fully trust one another. Their main purpose of returning is to make ends meet.

As we can see from the analysis above, most relations have been affected, though trade continues with some reservations. This shows that regardless of the social and economic effects of prolonged conflicts, traders continue to relate, in order to keep their businesses afloat and ensure their families do not starve. This, therefore, means that the relations of diverse social identities is not totally destroyed, and the conflict has not kept traders away from one another entirely. Rather, they have devised ways to patch up their relationships, for the ultimate benefits of sustaining both business and family – even though the relationships might have been reconfigured in the process.



The implication of all this is that the marketplace could be used as alternative space in which the processes of mediation and reconciliation could be initiated. This is because, despite the difficulties engendered by the ethno-religious diversity of traders, in the wider context of the deadly ethno-religious conflict, they manage to continue relating with one another; this could be a good example for other parts of the conflict-torn city to emulate. This roundly contradicts the findings of Porter et al., when they proposed crowded markets as potential conflict flashpoints because of the presence there of large numbers of people from different ethnic groups (Porter et al., 2005). However, Porter et al. also argued that market interactions and trader relationships might, alternately, facilitate reconciliation, as externally conflicting groups work together there to secure their individual means of livelihood. The market, they said, could also serve as a potential platform for mediation because it brings divergent groups together (ibid) in (at least economic) cooperation. This second perspective raised by Porter et al. is in line with my argument; that because of the diversity of traders there, which reflects the whole of Jos society, the marketplace, and especially the cooperative relations at work there, across identity lines, could serve as a platform on which mediation and healing processes could start, and subsequently be replicated in the whole society.

Social networks, trust and reciprocity, are important in relations. As Putnam et al. have pointed out, “dependence on trust, communication and flow of information bring about the efficiency of institutions” (Putnam et al. 1993, pp. 36–37). Trust does exist between traders in Jos vegetable market, but only at a very low level, because of the conflict that has engulfed the city. Some traders said that they were afraid of one another because of their identity (religion and ethnicity). Traders thus relate more with people within their ethnic or religious associations, and less with other traders outside these groups – but to whatever small extent, unlike many others in the city, they still do so.

In other words, trustful relationships and reciprocity exist at minimal levels. The social and economic relations between Hausa male traders and Christian women traders, who had been trading on the basis of trust for a long time, have been weakened. This indicates that social capital has also been affected by the conflict, causing traders to lose faith in one another.

### **7.5 Changing Perceptions and Attitudes among Traders: An Analysis**

One prominent effect of the conflicts among traders, especially market women, is apparent in their skewed perception of other traders (*dillali* and wholesalers) and their negative attitudes

towards them. This is obvious in their tone, and how they describe and address one another, as illustrated below:

Personally, I do not want to have anything to do with these people (Hausa traders) because, they are our enemies. If given the opportunity, they can kill us, but since they have no choice and nowhere else to go, they remain here and we must learn to relate to them cordially. (*Interview with Talatu Bulus/Hawker/05.03.2013*).

We still greet each other normally, and I try as much as possible to be very cordial with them, but deep down in our hearts, we know we are enemies. (*Interview with Mrs Regina Olege/Farin Gada Market/18.03.2013*).

What I infer from the interviews above is that the mutual perception of traders has changed, especially on the part of the market women. They no longer see themselves as a unified group of people that have long been living in peace and harmony. Instead, the women now perceive Hausa traders as enemies. In their everyday life and business, however, they are caused to act differently, because they need one another. Even so, it has also become difficult for them to see a trader from a different religious group, whom they formerly trusted and related with, as that same person since the conflict. This, even though, as some of the women pointed out, before the conflicts they had preferred trading with Hausa traders and vice versa, as shown below:

Personally, when I was in the other market before coming here, I preferred buying goods from the Muslims than the Christian women, because I would have peace of mind even if I were not able to sell all the goods I collected and paid back the same day. The men were never angry with me. (*Interview with Madam Grace/Tomato market/09.04.2013*).

Some women who are retailers sometimes prefer[red] to buy from the Hausa men more than from us fellow Christians because they fear[ed] we would cheat them. For example, instead of buying onions from me, they prefer[red] buying from the Muslim men. (*Interview with Yar Zaria/P.R.O/Farin Gada market association/19.03.2013*).

The interviews above show how traders were formerly more comfortable buying goods from traders from a different ethnic and religious group than their own people. The reason for this is because Hausa men would extend credit facilities to them at very moderate or reasonable prices, unlike the Christian women. They also believed that the Hausa men were more humane, straight-forward, and not bent on making huge profits. This shows how trust and cooperative relationship had previously existed between traders, with no preference or dependence on kin or ethnic relationships for conducting business. Albeit that those connected by kin networks might vouch for one another upon entering the market, ethnicity, religion, and gender identity were never the basis for any trading relationship, nor did these determine acceptance into a market association or trade network.

This was also found to be the case in Meagher's study of social networks and the informal economy in Aba shoe market, Abia State, Nigeria, where she found out that in marketing relations, both suppliers and buyers related with people with whom they had no prior social connections. For example, in the shoe cluster, as many as 93 % of the producers relied on sales networks built through pure business relations (Meagher, 2010). In the past, this was also the situation among the traders in the vegetable markets, where traders did not rely on commonality in any way; instead, they were more comfortable in relating to traders they did not know.

However, with the conflicts, this is no longer the case. Traders have developed a faulty perception of others, seeing them as enemies, within the market arena. This supports the argument of Porter et al. that the costs of violent conflict can be enormous, not just regarding material losses in the physical trading arena, but in the widespread decline in trust and confidence which affects social capital, with implications for farmers, consumers and also traders as well as their families (Porter et al., 2005).

While this assertion fits into my arguments, the interesting thing about this study is that despite these consequences of the conflicts in Jos, which have reduced trust, traders continue relating, albeit with caution. In a few cases, traders have reduced trading relations with traders who do not practice the same religion, or belong to the same ethnic group as them, while others have severed their relationship with traders with whom they are not closely related.<sup>58</sup> For example, there were complaints from some *dillali* that market women preferred to relate either with fellow women, or traders from the same ethnic or religious identity as they

Some *dillali* and wholesalers have pushed the blame on the local government, saying that instead of finding ways to reconcile and unite them, the government further divides them. For instance, according to some of my respondents, the government should have discouraged Christian traders from moving to other markets or creating new ones, and instead should have encouraged traders to come back and stay in their old marketplaces, in order to foster peace. Instead of doing this, however, the government allocated spaces for some of them to start new markets, thus encouraged them not to return to their former markets. This in itself, they said, has eroded trust and destroyed relations among traders, as illustrated in the group discussion below:

---

<sup>58</sup> Here 'closely related to' means related via religious or ethnic identity, or even sometimes by kinship. See Mang, 2012.

The former chairperson of local government council, Elder Moses has not helped us. Instead, he aided the division. He backed the Christians in creating a Christian market in Gyel. Instead of talking and calming people to forget about their differences and stay together, he was busy fanning the embers of disunity. He announced in the media that Christians should dismantle the doors and vacate the market. This is the more reason Christians are not in this market. People were not called together to discuss and find the way forward. Instead, he took sides with a particular faction. This is exactly what is impeding our national unity. For example, the Bukuru market, Gangare, New market, Filin ball market are made up of Muslims while markets like Gyel, Tomato market, Rukuba Road market and so on are occupied mainly by Christians. Except Kugiya market, which is made up of both Christians and Muslims, but the majority of them are Christians. Also, the Farin Gada market is made up of Christians and Muslims, but this division came up because of the violence and we are not enjoying it or happy about it. (*FGD with Hausa Traders/Bukuru Market/02.02.2013*).

What I inferred from the discussion above is how Hausa traders felt the government was passive and reluctant to act in ensuring their peaceful coexistence, which contributed to the destruction of their sources of livelihood. They also shared their grief over what is happening in Jos, as markets are divided along religious lines, which to them is not good. This further shows how conflict has created division and displaced people (traders). On the one hand, some good did come out of all this change, because some of the people (traders) who had initially been dominated by, and economically weaker than others – for example, women – became empowered<sup>59</sup>. On the other hand, it has created division and disunity instead of fostering relationships among traders of diverse groups.

### **7.6 Effects of Conflict on Market Women**

Two categories of women will be discussed in this session: those who either remained in the market or left and returned, and those who were permanently displaced or forcefully relocated. This second category will be discussed in further detail in the next chapter, focusing on their strategies of coping. A third category of women here is that of the women hawkers, who move in and out of neighbourhoods to trade. The number of women in the second category is quite high, because as mentioned earlier, most markets in Jos are situated in Muslim-dominated areas; therefore, many displaced women had to relocate to secure places. Insecurity pushed these women into creating new markets or relocating to markets in neighbourhoods where they feel secure.

---

<sup>59</sup> Details on how women got empowered is discussed in the next chapter

### 7.6.1 Market Women Who Were Not Displaced or Who Failed To Move

The category of market women discussed here are those who either remained in situ at, or left and later returned to markets that are located in neutral environments.<sup>60</sup> The women in focus here are those in markets like Farin Gada who argued that they had remained in situ because of the neutrality of the environment and the need to sustain their businesses and families. The effects of the conflict include high prices, destruction and spoilage of goods, low levels of patronage, and low income generation. These effects are discussed below.

#### i. High prices of goods

Evidenced by the women who stayed back and the interviews they granted, extra to the difficulty of accessing goods from Hausa traders, their efforts to access goods on their own proved very difficult. This is because the goods that were brought into the market at the time of conflict were very expensive. The interviews below illustrate this:

Before the violence, goods were cheap and people had money; but presently the goods are more expensive and we do not have money to trade with them. (*Interview with Mrs Ladi Eddy/Tomato market/08.04.2013*).

A bag of cabbage could go for N3500 but during conflicts it could rise to N5000 or N6000 (*Interview with Mrs Laraba Daniel/Farin Gada market/18.03.2013*).

The prices of tomatoes used to be very reasonable, but it became so high because not many farmers were ready to take the risk of transporting them to the market. There was a scarcity of goods and so the little they brought was very expensive. (*Interview with Yar Zaria, PRO, Traders Association/Farin Gada market/19.03.2013*).

Goods were relatively cheap, but now they are very expensive. (*Interview with Mrs Chohu/Farin Gada Market/21.06.2012*).

The interviews above show how the conflict has affected prices, thereby making it difficult for women to access goods, especially the very poor ones. One of the reasons for the increased prices of goods is that the farmers cannot be sure of their safety if they bring goods into the market during times of conflict. Another problem is that the cost of transporting the goods is equally high. Many transporters are not willing to transport goods into the market because of the high level of insecurity, and also because of the uncertainty of when violence can occur. Therefore, they prefer to stay away until they are sure relative peace has returned to the city. This leads to scarcity and high prices. In other words, very few goods get to the markets in

---

<sup>60</sup> Neutral environment here means a place that is situated between Christian and Muslim areas

times of conflict, causing them to be very expensive. This is a continuous problem faced by the women that has affected many of them.

ii. Destruction, spoilage and theft of goods

Destruction, as well as spoilage of goods, is another problem market women face, as shown below:

In 2010, when conflicts erupted and we ran away, I came back to find all my goods destroyed. Sometimes they can be so wicked by shredding our goods, which are purely vegetables. (*Interview with Blessing Chollom/Fain-gada market/18.03.2013*).

When I returned after one of the conflicts, all my goods had gone bad because we stayed at home for many days. (*Interview with Mrs Aisha Hamidu/Farin Gada Market/13.03.2013*).

Can you see all the goods here? They will all be stolen, and the remaining destroyed or trampled underfoot anytime violence occurs. We then start to look for money to start trading all over again. Honestly, we lose a lot. (*Interview with Mrs Mary Yakubu/Farin Gada Market/19.03.2013*).

Sometimes we come back to find our goods stolen or totally destroyed and scattered everywhere. (*Interview with Yar Zaria/Farin Gada market/19.03.2013*).

Whenever there is an outbreak of violence, we do not go to the markets for days, and, as a result, my goods either get stolen or spoilt since they are perishable. However, during one of the violence, I came and found out that all my goods were stolen. On that particular day, I had bought goods with all the money I ever had, and shortly after then there was an eruption and we fled, and only returned some days later to find everything was gone. (*Interview with Mrs Dinatu Daniel/Kugiya market/28.02.2013*).

Cases of spoilage, looting and destruction of goods are some of the serious problems faced due to the incessant conflicts. According to the women, as evidenced in the interviews above, their goods usually get stolen any time violence erupts. This is because when they return, sometimes just a day or two after, they get back to find empty spaces. Also, some of their goods, if not stolen or destroyed, will be spoilt in any case if they have to stay away for more than just a few days, because of course vegetables are perishable. To them, this is a great loss, as they will have to start all over again. Some women pointed accusing fingers at other traders, claiming that any time violence erupts and they flee, they come back to find their goods destroyed; implying that other traders may have done this. The main point here is that, as described by the market women interviewed here, this conflict has affected them severely because they have incurred many losses; enough to affect their business and families.

iii. Low patronage

Low levels of patronage is another major problem. According to many of the women interviewed, the markets remain empty for many days after violence erupts, as illustrated below:

Honestly, the number of people who come to the market has reduced a lot because most people think it is only Muslims that are in Farin Gada market. I remember during one of the eruptions most women ran away, except that woman over there and myself. People keep on carrying rumours that people are killed in Farin Gada market any time violence erupts but the truth is that nobody gets killed or I have not seen anybody killed during any eruption. It is mostly Christians that stop coming to the market. They are mostly the people that buy from us. (*Interview with Mrs Aisha Hamidu/Farin Gada Market/19.03.2013*).

I remember after one of the eruptions, I saw one of my customers with her friend who is a visitor and I went to talk to her, to inquire why she has not come to the market for a long time. Her answer was that this market is not safe because rumours have it that people get killed during conflicts. She was in a hurry to leave despite the fact that no conflict was going on. I told them not to worry because nothing would happen to them. We only leave the market when the violence is still very fresh, after which we come back and continue selling without any problems. However, low patronage has affected us so much, because we hardly finish selling all our goods, and as a result, they get spoilt. This has made life very difficult for us. (*Interview with Esther John Pam/Farin Gada Market/11.03.2013*).

The interview above shows how market women experience low levels of patronage due to the environment in which some markets are situated, as a result of which, customers do not go shopping in those markets anymore. Low levels of patronage lead to declining sales, thereby making it difficult for women to generate income. Rumours also act to discourage people from patronising those markets regarded as insecure. This in itself has a negative toll on the lives of market women, because sometimes little or no income is generated, making continuing in business, as well as meeting family needs very difficult.

Another woman describes the situation:

Before this violence started in Jos, we used to have a lot of traders coming into Jos to buy vegetables. I remember when I used to sell at Terminus market, I could sell a bag of carrots and cucumber, baskets of tomatoes and Irish potatoes per day, and I had a place where I always stayed because there were no disturbances. But since this conflict started, it has become so difficult to sell even half a bag. As you can see, the half bag of cucumber and green beans I bought early this morning is just here watching me. Few people still come to patronise us, but the truth is that business activities in this market have seriously been affected by this violence, and, as a result, it has made life more difficult for our families and us. (*Interview with Esther John Pam/Farin Gada market/11.03.2013*).

Commenting on the effects of the conflicts, another woman states:

This market used to be so full, to the extent that if you arrived late you might not get space to transact business. But with this violence, honestly, the numbers of traders, as well as the number of customers, have declined. For example, new markets have been established in neighbourhoods where people feel more secure to sell and buy. However, presently that peace is returning you can see that the market is becoming full again. (*Interview with Mrs Lami Micheal/Kugiya market/Chairman Dillali/10.02.2013*).

Confirming the effects of conflicts on traders, another woman points out:

During the violence, very few people come to patronise us; especially in this area, and even the farmers do not come. This has led to a scarcity of goods as well as high prices. (*Interview with Mrs Tabitha Alhassan/Farin Gada market/08.07.2013*).

Low levels of patronage translate to low income, in the experience of most of the market women I interviewed. Some of women said that most of their Christian buyers are afraid of coming to those markets that are situated close to Muslim-dominated neighbourhoods. Customers who come to Jos from other parts of the country to buy goods in bulk, are also afraid, leading to a further decline in sales. Another reason for reduced sales is that of the high prices of goods. The inability of customers to purchase goods makes it difficult for market women to continue in business. Some women put the blame on rumours that the market is risky; they try their best to debunk these rumours. From observations, Farin Gada market looked full and busy when I was there; this is because many traders have relocated there, as it is located in a neutral environment. Other markets in safe neighbourhoods have also become crowded.

#### iv. Low income generation

Income generation was affected because of low levels of patronage and declining sales. Traders observe:

Sales here is very low because very few people come here since the conflict. Some days, you stay throughout without anyone buying from you. While some days you get very little, but most customers complain about the high prices of goods. (*Interview with Jummai David/Farin Gada/Market8.03.2013*).

These days, I hardly sell a half basket of these onions in two days. This situation has affected my income level seriously. (*Interview with Mrs Mary Yakubu/Kugiya market/01.04.2013*).

The market has not been too good because the profit I make every day is very little; this is because I cannot hawk my goods in the former places I used to frequent – more so, it has become a cluster of new market women now. (*Interview with Ladi Richard/Hawker/6.02.2013*).



Many traders relocated to this market as a result of conflicts in other markets, triggering a stiff competition and making it difficult for us to make any reasonable profit. (*Interview with Mama Nonso/Farin Gada Market/16.05.2012*).

#### 7.6.2 Displaced and Relocated Market Women

The second level of analysis is of the situation of those market women who were displaced or forcefully relocated. On the whole, the movement or relocation of such women took place not because relations were totally destroyed, but as a result of insecurity and uncertainty in neighbourhoods where most such markets were located, although some moved because their markets were destroyed, as discussed below:

I was selling at a market called Filin sarki, but I had to relocate here. The market was made up of both Christians and Muslims, but the mostly Muslims. I had to come back here because there was high insecurity in that area. (*Interview with Mrs Charity Kenny/Kugiya market/03.02.2013*).

I started from the Jos Main Market, which got burnt in 2002 during the first major violence that erupted in Jos. When this happened, we were hanging outside by the roadside but we were not safe because we were always chased away, and, as a result, our goods got destroyed. (*Interview with Esther John Pam/Farin Gada market/11.03.2013*).

The situation in which market women found themselves, as described above, forced some of them to either move to markets in safe neighbourhoods or create new markets to continue trading. During times of the constant eruption of conflicts, traders, especially women roamed the streets with goods on their heads, looking for safe places to sell, while others occupied street corners and displayed their goods on roadsides. Rumours of violence breaking out also affected many traders, as they were always on the run anytime they caught winds of looming trouble. Most times they would run and abandon their goods, only to return to find them stolen, looted, or destroyed.

Some of the women said that whenever they heard of a conflict looming, they would run to the nearest police station for safety. Fleeing like this had much effect on them, because they lost their goods and sometimes the little money they had made for the day. This was largely due to the activities of hoodlums who capitalise on such situations to loot unguarded goods and property. Constant conflicts and insecurity have also forced market women to change their places of trading, as illustrated in the interviews below:

Honestly, when the violence was at its peak, most women stopped coming to this market and relocated to markets they felt were secure – because of the dangerous and unsafe

environment here. (*Interview with Farin Gada Market Association Secretary/18.03.2013*).

This market is full because the big Bukuru market was burnt down and destroyed during the 2010 violence. It is situated in a Muslim-dominated environment and most of the traders from there moved here, while some others moved and created other markets in other parts of the city. But recently they started returning as calm was restored. (*Interview with Mrs Abigail Longpoe/woman leader/Kugiya market/28.02.2013*).

We realised that there was no longer peace around us, because of the crisis. We were always afraid we could be killed or beaten during the conflict. That is why we had to come down here. (*Excerpt from FGD with women at Tomato market/06.04.2013*).

There are no women in this Bukuru market because the majority of them are Christians. They left because of the violence. It has not been easy to make them come back as they are still afraid because of what happened in 2010. (*Excerpt from a FGD with market leaders in Bukuru market/02.02.2013*).

We used to go to both Christian and Muslim areas to sell goods but we no longer enter Muslim areas to hawk. This is because of the insecure nature of the Muslim areas. Many women lost their lives that way. That is why we are careful so that we don't fall victims too. We have suffered a lot and we are afraid of going there. (*FGD with women hawkers/18.08.2012*).

Women cannot go back to the market in places like Gangare, Filin ball, and Yandoya among others because it is Muslims that dominate those places. If you go back and get caught in the middle of a conflict, you might get beaten or even killed. (*FGD with market traders in Farin Gada market/11.03.2013*).

The inference from the interviews and group discussions above is that the conflict created a situation of insecurity. As a result, traders, especially Christians, were forced to move to new places to ensure their safety and security. This is because of their vulnerability in of some of the markets, and in some cases due to the destruction of markets. All this has affected not only those women that were stationed in the markets, but also those who hawked in residential neighbourhoods, some of whom were also forced to stop hawking in areas dominated by Muslims, due to their insecurity there.

Both male and female traders have confirmed that some marketplaces are no longer accessible or safe as a result of the constant eruption of violence. As pointed out above, the constant movement of market women, due to the violence, has itself had many effects on them. Still, instead of staying at home or quitting their business, most of these women looked for alternative ways of sustaining and meeting family needs. One way they did this was by converting empty spaces, or turning the roadsides into marketplaces. Others moved into markets already in existence in safer environments. There were a few women who left the city totally because of the conflict; however, this number is negligible when compared to those who stayed.

## **7.7 Women's Place in the Gendered Structure and Power Relations of Marketing**

It is important to show the position of women in the vegetable market business to understand and explain how successive conflicts have affected that position. As discussed in the previous chapter, market women operate in the marketing structure as retailers or hawkers. This means that women in the vegetable business are found at the bottom of the marketing chain, while it is men (wholesalers and *dillali*) who control power relations, because they have more resources.

### **7.7.1 The Changing Gendered Market Structure and Power Relations**

Economic relations in the market are based on power relations, which have been affected by the conflicts discussed above. The changes that have taken place in the marketplace have led to a shift in power relations and changed the normal structure of trading in the vegetable business in Jos. The marketing structure in the vegetable business was long divided along gendered, religious, and ethnic lines. However, conflicts changed trading relations in markets; some of these changes occurred in neutral markets, whereas some new markets were created because of the displacement and forceful relocation of women that further opened up opportunities for them (women).

Mang's study findings are similar to mine, in showing how traders in Bukuru meat market relocated because it was destroyed during the conflicts of 2010. As a result, they carved a niche for themselves because of the absence of Hausa men (Mang, 2012). Therefore, I posit, the conflicts have changed the dynamics of power relations and restructured the marketing chain. This has reduced the economic dominance and power of one group over the other in vegetable business in Jos. As mentioned earlier, some women stayed on in markets that were located in neutral zones; however, new patterns of relations developed nonetheless. Other women were displaced and either returned with the restoration of peace, or had to relocate permanently to other markets, or created new ones. The changing gender and power relations within the vegetable markets in Jos will be discussed in the next chapter.

## **7.8 Conclusion**

In concluding this chapter, it is clear that the violent conflicts in Jos have affected both economic and social relations between traders. They have also reduced the level of trust between traders. Despite this, that relationship between traders has not been totally severed, only reconfigured. This means that in spite of the effects of the conflicts on relations between them, traders still relate with one another, thereby making the marketplace an alternative arena

in which mediation and conflict resolution could be potentially be started up, and spread or replicated in the society.

Another point is that the marketing structure that had long been accepted as the norm (although restricted to particular gender and ethnic groups) was accepted by all. However, changes occurring in the market and business relations became a serious challenge to traders (*dillali*, wholesalers, retailers and hawkers), especially market women since they were no longer able to access goods or had to pay more to procure them. This situation, therefore, pushed them into looking for alternative ways or strategies to cope and survive in order to sustain their businesses and families. Thus the need to cope has driven the process of changes to the gendered structure of trading and elevated the market women to a new status and greater economic role.

The next and final chapter discusses the strategies market women have developed and employed to cope with the effects of the various conflicts on their lives and businesses. It will also examine how these events have elevated women into the mainstream of power relations, and how this is played out in the vegetable business in Jos.

## Chapter 8

### Market Women's Responses and Coping Strategies in Conflicts and Post-Conflict Situations

#### Introduction

This chapter discusses the responses and strategies market women have employed to cope with changing environments as a result of the conflicts in Jos. The violent conflicts that took place in Jos between 2001 and 2010 have resulted in several forms of change for them, whether in their places of residence and/or the marketplaces. It is evident that the responses of market women to their challenging situations have been (largely) commendable – this because of the strategies they have developed and employed. These women have resorted to devising ways that have enabled them to meet the needs of the families, and assured the continuation of their businesses while remaining secure.

Firstly, this chapter will analyse market women's strategies for coping with insecurities and changing relations in the marketplace. I will draw attention to the women's agency, and further explore those contributions that the government and NGOs have made toward helping women cope and secure their lives during conflicts. The strategies market women themselves have employed to guarantee their safety, and that of their families during conflicts may be categorised into two kinds: the first being those they have developed in order to cope with insecurity (physical security strategies), the second being the mechanisms they have employed to ensure that their family needs are met (livelihoods strategies).

#### 8.1 Coping with Insecurity: The Response of Market Women

One of the major consequences of the Jos conflicts that market women have had to cope with is that of insecurity, due to the persistent and constant eruptions of violence that led to deaths, destruction, displacement and the forceful relocation of many people. Some of the markets, those that were located in unsafe environments, were completely burnt down and the goods there destroyed. Due to this high level of insecurity, that caused the internal displacement or forceful relocation of many market women, the expectation might reasonably be that the ways in which the lives of market women were affected (only) put them in a disadvantaged position, thus automatically making them *victims* of the conflict. However, it was also as a result of these developments that they devised ways of coping with the high level of insecurity, some of which have had lasting benefits for the women.

To some extent, this study does accord with Lubkemann's finding that "many Machizian women lost social and economic power and were compelled to confront daunting challenges to their life-course strategies because of wartime relocation and prolonged displacement" (Lubkemann, 2008, p. 22). According to a study by Utas, "some of the women in Liberia during the Liberian war transcended far beyond the position of survivors by taking up arms and becoming soldiers. As according to Utas, war can even be socio-economically empowering for young marginalised people" (Utas, 2005, p. 426).

Lubkemann's account of the losses incurred by the Machizian women, above, contrasts with the findings of this study, in the sense that the Jos market women also gained some lasting advantages as a result of the strategies they developed for coping with the conflict, while Utas' Liberian study reveals some similarities with the situation in which the market women in Jos found themselves, albeit the particularity of the Jos conflicts placed them in positions of economic agency,<sup>61</sup> rather than physical agency<sup>62</sup>. War zones are, therefore, not necessarily (only) sites of social interruption, but also sites of generative social reproduction (Lubkemann, 2008, p. 24). This study agrees with Lubkemann's assertion that violence does not always stop at destroying lives, but may provide or open up new possibilities and forms of empowerment for actors. This leads us to discuss, in further detail, what strategies market women employed to cope with insecurity.

## **8.2 Physical Security Strategies Employed by Market Women during Conflicts**

As argued above, the conflicts in Jos affected both people and markets. The basic question here is that of how the Jos market women coped with the insecurity. During the period of the conflicts, the market women's lives were characterised by insecurity and uncertainty because of the constant eruption of violence. This circumstance necessitated the development and deployment of strategies to sustain their lives and livelihoods. As according to Justino, many households leave areas of more intense fighting to seek refuge in displacement camps, migrate to safer urban areas, or move abroad during such periods (Justino, 2012).

People aim to choose the plan of action that is proportionately the most useful for them to cope in difficult times. This does not always mean that these plans of action always achieve the

---

<sup>61</sup> Here, economic agency can be defined in terms of strategies for generating income to ensure meeting livelihood needs during times of instability or violence.

<sup>62</sup>Physical agency can be defined as the ways people mobilise to ensure their physical security and safety during periods of violence.

purposes they were intended to serve (Bello, Daoud, & Baig, 2014). In line with Bello, Daoud & Baig above, I posit that market women's agency was apparent in their strategies for coping with violence and insecurity, especially in their decisions to move or relocate, and did not go unchallenged. Despite the challenges the women faced, they did not remain passive. Instead, they creatively sought ways to cope and deal with insecurity and uncertainty as they continued with life. The strategies employed by the women are divisible into two major kinds: the first being those strategies employed by women who remained during periods of conflict, the second being those strategies employed by those of the market women that were displaced or had to relocate. Those that moved away, only to return when possible, constitute another group, who combined something of the above two kinds of strategies.

### 8.2.1 Temporary Relocation or Withdrawal

During the first major conflict of 2001 in Jos, one way market women coped was to withdraw from unsafe markets to environments they perceived were safe. Many of them either squatted temporarily by the roadside, or moved into safe neighbourhoods.<sup>63</sup> These women did not remain idle; rather, they immediately started trading in these places, pending the return of peace and calmness, when it would be safe for them to go back to the market. This is illustrated by the interviews below:

I used to sell at Gangare market for a long time before the conflict of 2001. However, I had to leave the place because my goods were destroyed and the place was not secure anymore. But when the situation became calm and peaceful again, I returned there to continue trading in the same market. (*Interview with Mrs Mary John/Tomato Market/21.04.2013*).

I lived and did business in Filin ball market at Nassarawa Gwong. There are more Muslims there, but most of the people who do business in that market were Christians. Most of us lost a lot of our goods and some women were even killed. That was why we left, but with the return of peace some of us came back, and some refused to return. (*Excerpt from FGD/ Tomato Market/06.04.2013*).

Since the 2001 crisis, we moved away and came back again even after other subsequent eruptions. There are times that we are afraid and we run away leaving our goods in the market, but we always go back when fighting stops. (*Interview with the Women Leader Tomato Market, Mrs Ruth Anya Izam/06.04.2013*).

The narrations above show that women devised ways of coping by relocating temporarily to secure places until calm was restored. As can be deduced from the responses above, where

---

<sup>63</sup> Safe neighbourhood here means an area dominated by either Christians or Muslims. Within these areas, and only within these areas, people with the same beliefs are safe and secure.

possible, these women did not stay very long in those spaces as once peace returned most of them went back to the markets to continue trading. However, during the constant eruptions of violence in 2004, 2008, and 2010, most of these women could not go back to their former marketplaces because of the high level of insecurity. They had to move permanently because of the persistence of the conflict; this movement led to the proliferation of markets in the city.

At this point in my research, an effort was made to find out the government's reaction to the proliferation of markets everywhere in the city. Most of the women interviewed stated that nobody from government had either consulted with them, or provided them with alternative spaces for trading. Thus from what my informants told me, as well as my observations in the field, I deduce that despite the proliferation of markets in the city, and the obvious nature of its causes, the government did not show concern for, or make any effort to support these women.

Another group of women traders is composed of those who hawk in neighbourhoods or by the roadside. These traders, who are all Christians, customarily also go to the Muslim areas to sell. Therefore, whenever violence erupts, they are seriously affected. In conflict situations, they initially stop hawking in these neighbourhoods, but only until calmness returns; in the face of prolonged violence, however, they stop hawking in these neighbourhoods altogether. As some of the hawkers stated:

Whenever violence erupts, I do not go to those areas because they are not safe; but whenever peace returns, then I return there. Bauchi road, Gangare, Kwararafa and Kasuwan nama are unsafe because there are more Muslims there. (*Interview with Talatu Bulus/Hawker/12.04.2013*).

We used to move around Bauchi Road and Gangare to sell our goods, but we stopped for some time when the first conflict of 2001 occurred, but we resumed again when peace returned. We were careful, and as a result, we do not stay too long in these areas to sell. We also stopped going right to their doorsteps to hawk. (*Excerpt from FGD/18.08.2012*).

As seen above, these women hawkers temporarily stopped going into neighbourhoods dominated by Muslims. They were more vigilant and careful, and spent as little time as possible in volatile neighbourhoods; just long enough to make some sales. Most women also restricted themselves to hawking along the streets in these neighbourhoods, instead of going right to their doorsteps, as had formerly been the practice. In the face of prolonged violence, they stopped altogether.

What can be inferred from this is that these strategies were used by hawkers to ensure both their personal safety and the continuation of their businesses, despite pervading insecurity and



uncertainty. They risked their lives in their determination to generate income to support, and in some case provide for, their families. Their reason for going back to work in these high risk areas was the strong network they had built with their customers – which they could not risk forfeiting in case things got back to normal again. These are the reasons why the market women in this study would not allow the conflict situation to stop them from generating income; instead, they had continued trading in secure neighbourhoods pending the cessation of conflict. And just so, during my last field research in April 2015, I duly discovered that many of the women hawkers have now gone back into Muslim neighbourhoods to trade again. This is because relative peace has returned; no major conflicts have occurred in Jos in recent times, except for occasional bomb scares in some marketplaces.

### **Security in Markets during Conflict**

Despite the fact that not many people have been harmed in markets during violent conflicts, most of the women traders still lived in constant fear. It is generally true that market traders flee during open clashes and then return when peace is restored; there are also times when they have been caught in the market when violence has erupted. In such incidences, they looked for ways to ensure their safety, as illustrated below:

When I hear of any eruption, I quickly inform other women who also inform others, and within minutes we close shops and run for safety. (*Interview with Mrs John Ayuba/Farin Gada market/ 20.03.2013*).

Honestly, some of these Hausa men are very good. They normally inform me to tell other women when there is an eruption of violence in the city, by calling out and saying “Yar Zaria, it seems as if there is fighting in the city. Please tell others and leave the market.” Before I receive any call from friends, customers or relatives about an eruption, I would have already been informed by these men. Then I will immediately go around and tell the women about what is happening and tell them to find a way and leave the market immediately. (*Interview with Yar Zaria/PRO, market association/19.03.2013*).

Our friends, customers and relatives call us to inform us of what is happening in the other parts of the city. Most of the conflicts start from around Bauchi Road and we have to be warned before we get to learn of any eruption. (*Interview with Mrs Elizabeth Dogo/Farin Gada Market/22.03.2013*).

The interviews above show how women have devised means to ensure their safety through information sharing with friends, relatives, customers, and other male traders in situations of conflict. This has been instrumental in ensuring the safety of lives and property. However, if a situation should occur where violence erupts and they are caught unexpectedly in the market,

they are protected by the market association and the military personnel stationed outside the market.

This means the market authority plays an important role in providing security for traders, despite their differences in ethnic and religious identity. This is very interesting because it shows a good example of how Hausa-Muslims and indigenous Christians protect one another during conflicts. This role played by the market authority to ensure the security of all is a strong indication of continuing integration. This agrees with the study conducted by Porter et al. who pointed out that the market is *tumbi-giwa*, meaning the ‘stomach of the elephant’ in Hausa, suggesting it can absorb all sorts of people, ideas, and goods, and its indispensability to societal cohesiveness (International Alert, 2006).

In other words, a marketplace is a place that brings people from different cultural orientations and diverse affinities together to promote communal integration. One market association leader stated that, “We are here to ensure everyone is safe, and anyone caught in the market during an eruption is assumed to be part of us and we protect them.” (*Interview with Alhaji Ibrahim/market leader/Farin Gada market/22.04.2015/*).

### 8.2.2 Creation of New Markets

To cope with insecurity, displaced or relocated market women have created new markets. This means that they initially create temporary markets, in any open space or by the roadsides, until they get a secure environment in which to conduct their businesses. Selling by the roadsides is dangerous, but the women have to persist with this temporary arrangement, since conflicts have placed some of them in new roles such as head of the family, single parent, or active supporter of the family. An FGD composed of women and some male traders had this to say:

We used to be at Gangare market. We later moved to that roadside, and then Dr Attu had compassion on us – he saw our plight and gave us this space. That is how this market was created. (*FGD/with market women/Tomato market/25.05.2015*).

There are no women anymore in this Bukuru market because the majority of them are Christians and they left because of the violence. It has not been easy to make them come back as they are still afraid of what happened in 2010. (*FGD/with market leaders in Bukuru market/02.02.2013*).

Other women interviewed stated the following:

I started from the Jos main market that got burnt in 2002 during the first major violence. When this happened, we were hanging outside along the roadside, but it was not safe because we were always chased away and our goods destroyed. I got tired of what was

happening and a few of us came to this abandoned market and started selling. I started my business by selling cucumber and carrots, but as you can see now, I sell other vegetables too. This shows that the business has not been stagnant. I thank God. (*Interview with Esther John Pam/ Tomato Market/11.03.2013*).

Because of the crisis, we relocated here and there is no way to go back to Kwararafa market. (*Interview with Ebere Iheame/Kugiya Market/16.05.2012*).

The reason this market is so full is because the big Bukuru market was burnt down and destroyed during the 2008 violence. The market is situated in a Muslim-dominated environment, and most of the traders from there moved here while some others moved to other places to create new markets in other parts of the city. (*Interview with Ishaya Gwom/Kugiya market/Financial Secretary/28.02.2013*).

New markets have been established in neighbourhoods where people feel more secure to sell and buy. In Gyel, there is a market composed mainly of Christians, and another is made up of only Muslims. (*Interview with Lami Micheal/Chairlady Dillali/ Kugiya market/10.02.2013*).

In his study of Bukuru market after the 2010 conflict, Mang asserts that there was a mass movement of many traders from Bukuru market into Gyel, because of the high level of insecurity and losses incurred at Bukuru market during the conflict. He further points out that some traders even went back to their home states (Mang, 2012). Best and Hoomlong contribute to this picture by showing how makeshift markets<sup>64</sup> sprang up in Jos as part of coping strategies adopted by petty traders (Best & Hoomlong, 2011, p. 176). The arguments above consolidate my findings and analysis showing how some women have strategised by creating new markets, while others moved into already existing markets, which made these markets crowded. Most of the market women interviewed here pointed to insecurity as the major factor for their relocation.

Their creation of new markets opened up the opportunity for women to have their own sphere of authority and control. It also changed the marketing structure and power relations of the vegetable business. Some women took advantage of this opportunity and entered into the positions that had long been dominated by Hausa male traders. This is because most of the newly-created markets are located in Christian-dominated areas. This situation has made it difficult or impossible for traders who are not Christians, especially Muslims, to trade there because of the division of the city along religious lines. Otherwise, these newly-created markets generally replicated the old ones from which most of the traders there came. Since the majority of the traders in the newly-formed markets are women, therefore some of them automatically became *dillali* and wholesalers.

---

<sup>64</sup> Makeshift markets are markets that are temporary and which can easily be moved away.

### 8.2.2.1 Challenges and Opportunities in Newly Created Markets

Market women have thus recorded some successes and experienced many challenges, as will be discussed here. Changing one's marketplace means starting all over again, which most market women complained was not an easy thing for them. Some of the challenges they faced were a loss of customers, initially low income, and increased competition due to the high concentration of traders all in one place. Despite these challenges, most respondents opined that they felt a sense of independence as a result of the opportunities they had created for themselves and other women.

#### 8.2.2.1.1 Challenges

One of the challenges faced by these market women was the loss of their old customers, both Christian and Muslim. The following accounts from a few respondents illustrate the situation:

Most of my customers no longer know where I am again. The situation is worse for my Muslim customers because they cannot come to this market; therefore, most of the time my goods get bad because of low patronage. (*Interview with Mrs Mary John/Tomato market/21.04.2013*).

The number of people coming to this market has reduced. Life is more difficult now because few people come in to patronise us and it is not easy at all. (*Interview with Blessing Chollom/Farin Gada market/18.03.2013*).

These goods sometimes take nearly two or three days to get finished because of low patronage. (*Interview with Mrs Tabitha Alhassan/Kugiya market/ 08.02.2013*).

Similarly in a FGD with seven women, they pointed out that:

The only problem is that business is low because not many people are coming to the market. There is also low in-flow of foreign businessmen and women because they are scared of coming into the state. (*FDG with market women/Tomato market/ 6.04.2013*).

This loss of customers understandably frustrated most market women because it meant low levels of patronage and no guarantee of the daily sales which most women depend on. As discussed in the chapter seven on economic relations, most traders in the market rely on existing customers,<sup>65</sup> for patronage. Thus, in a situation where they lose such customers, they might not make any sales for several days.

Another aspect of losing a customer is the loss of the relationship that has been built and maintained over a long period between a trader and her customer. Therefore, losing a customer is a serious setback and a big challenge because the women will have to start all over again. As for their Muslim customers, the conflict made it difficult or no longer possible for them to

---

<sup>65</sup> Customers are regular buyers from a particular trader.

patronise these Christian traders, because their lives may have been at risk if they followed them into these new markets.

The consequence of losing customers is thus low levels of patronage and a drop in daily income, which most respondents lamented as illustrated below:

My income has dropped seriously because not many people come to the market and because I lost many of my customers as well. (*Interview with Mary Monday/Kugiya Market/05.02.2013*).

Fewer people come here to buy goods, and money has not been in circulation because the market is new. Despite this, I am happy to be here because I feel safe. I am sure very that soon, people will know this market and we will get more customers and make more income. (*Interview with Vicky Peter/Tomato Market/06.04.2013*).

Honestly, there is a lot of difference. We don't sell our goods as much as we used to when we were in the other market. But I am happier here because of security and peace of mind. (*Interview with Mrs Ladi Eddy/Tomato market/08.04.2013*).

Upon analysis, the interviews and group discussions above show that that low levels of patronage, constituted another level of frustration experienced by market women due to the conflict. However, despite these challenges, they are happy in their present marketplaces because of the assured security they have in the event of any future conflict. They are also optimistic that with time, more people will visit the new markets, and they will get to build back their customer base and generate more income. What this tells us is that market women are ultimately more interested in their well-being and personal security than in the high income they might otherwise make elsewhere, but in the face of far greater uncertainties. As some of them pointed out, it is better to be alive than to be dead.

Another challenge some of the market women have had to face is that of changing their line of business, that is, the goods they were used to trading in, in response to their new situation:

When I was in Filin Ball market I sold potatoes, cocoyam and yams; but when I got here, I had to change what I am selling because there were already a lot of other women selling these items. But in this present market I am still trying to build that network again and also get used to the new business I started here. (*Interview with Mrs Charity Kenny/kugiya market/03.02.2013*).

I had to start selling vegetables because I lost everything, and I do not have sufficient money to continue selling yams. This is not easy for me, but I have no choice but to sell something to survive. (*Interview with Mrs Akare Serah Ikgem/Tomato Market/09.04 2013*).

Many such women had to start new businesses or change their line of business while learning on the job, as well as joining new social networks to boost their chances of success. It is evident from the interviews above that some women had no choice whatsoever but to change. The

number of traders in certain areas of trade is very high, resulting in high levels of competition; as such, some women saw it would be wise to start up in a new line business with fewer traders, although this too has its challenges – those of learning new trade skills, building a new customer base, and joining new social networks. It takes time to learn new expertise and skills, to acquire new trade secrets, and the process slows growth in business. In spite of these initial challenges, they were, and are, determined to start their businesses afresh and generate incomes, putting up with any resultant challenges.

The finding above is similar to those of the 2010 study in which Meagher points out that after the Biafran war, many businesses had to start up afresh. The people were forced to start on a smaller scale due to past business losses, and the lack of sufficient business capital. They therefore had to form trading networks with other traders in West and Central Africa, and new affiliations with older Hausa distribution networks across the Sahelian countries (Meagher, 2010). This is akin to the situation of market women in Jos, who have also had to form new networks in new markets, enabling them build alliances with other networks of experienced traders in established markets.

Another challenge faced by the market women as a result of conflict was that of high prices for goods due to artificial scarcity and fluctuating prices during times of palpable tension. These situations made the prices of goods skyrocket; there was also a knock-on effect, wherein wholesalers would lose out on their goods due to spoilage, since women retailers were not able to buy them all. The damage to their goods suffered by *dillali* and wholesalers then necessitated their reducing prices to attract retailers to buy them. The resulting loss of profit is captured by the interview below:

My major problem is that sometimes the prices of goods increase and women are not then able to purchase all the goods; not also forgetting that there is low patronage because of the location of the market. We do not have storage facilities and sometimes our goods get spoilt or their quality drops especially in the case of tomatoes and other vegetables – putting us at a disadvantage for loss. (*Interview with Mrs Aladeokin Mary/ Tomato market/20.04.2014*).

As pointed out above, the prices of goods are always tied to their quality and availability, among others things. This goes for the prices of perishable goods such as tomatoes and vegetables also. During periods of prolonged conflict, existing goods get spoilt, leading to price reductions, while the fresher, more saleable ones get expensive, sometimes prohibitively so. External factors like the low supply of electricity in Nigeria contribute to the problem of storing

perishable goods like vegetables. Still, despite these challenges encountered by vegetable traders, the dark business cloud has its silver linings, as will now be seen below:

#### 8.2.2.1.2 Opportunities

The creation of new markets has also opened up opportunities and empowered women who previously had no way of generating income to gain a source of livelihood by entering into the market to trade. In a group discussion with some women traders, they had this to say:

Most of us here are new. We started this business not long ago and we are happy about it because we can support our families with the little income we earn from here. (*FGD with market women/Kugiya market/06.02.2013*).

Other women interviewed had this to say:

I was living in a Muslim neighbourhood amongst other Muslim communities, but this violence made me relocate. On coming to this new neighbourhood, I started doing this business. I have been doing this business for about three years now. (*Interview with Mrs Rebecca Joseph/Kugiya market/01.02.2013*).

I started a business because of the proximity of the market to my house, and because I need more money apart from what I realise from farming to sustain the family. (*Interview with Maryamu Isuhu/ Tomato Market/9.04.2015*).

One woman in particular revealed during an interview that she was interested in trading because the market had moved closer to her residence:

If this market did not move down here, I would not have had the opportunity to trade because my husband would not allow me to go anywhere to sell. (*Interview with Mrs Cordelia Unoli/Kugiya Market/16.05.2012*).

From my interviews with the women above, it is obvious that the proximity of the newly-created markets to their neighbourhoods has encouraged them to take up trading. Thus while initial expectations might have been that people would lose their source of livelihood entirely, upon being displaced from the old markets, this is not the case; instead, for some, it has been a blessing in disguise. Indeed, in my last field research trip, made in April 2015, I observed that markets have become fuller than they were in 2013.

In conclusion, I posit that many women have been empowered because of the creative actions of the market women who created new markets to cope with insecurity, and which later opened up opportunities for other women to earn a living or obtain alternative sources of livelihood. Before discussing the new structures of the markets that emerged, some of the physical security strategies employed during times of conflict are discussed below:

Reducing trading hours, due to security concerns. A group of eight women in a FGD noted as follows:

We no longer go to the market as early as we used to do, that is, between 6 a.m. – 6:30 a.m.; and now we leave between 6:30 p.m. and 7 p.m. The conflicts have changed our timing. We spend fewer hours as a result of the high level of insecurity in the city. We start the day between 8 a.m. – 9 a.m. and close for the day between four p.m. – 5 p.m. to ensure our safety. Not much goods are sold nor much profits made when we spend lesser hours in the market. But it is better to be safe and be able to make little income to meet the needs of the family than insist on staying out late or starting the day early as if all is well and get killed or injured. (*FGD with market women/Farin Gada market/07.04.2015*).

One market woman leader also had this to say:

We do not come to the market very early like before. This is to ensure that all goes on fine, if not one might be unlucky and get trapped. Most women close shop very early too so that it is better to get home when it is still daylight and safe than stay back and get harmed on the way. (*Interview with Mrs Abigail Longpoe/Market women leader/Kugiya market/21.02.2013*).

From the responses above, it is clear that women have reduced the number of hours they now spend in the market, in order to get home earlier, and safe. They have thus decided to go to the market later and close earlier than before the conflicts. One advantage of spending less time in the market means spending more time at home with their families. In contrast, Nnazor, in her study of informal women traders during the structural adjustment programme (SAP) period, argued that market women spent longer hours in trading in the name of exploiting all possibilities to earn more income to sustain the family. The consequences of this are were that women were not at home to take care of their domestic responsibilities, leaving them to the care of their older children ( (Nnazor, 1999).

This was also the situation in Jos before the conflicts. However, due to the persistent recurrence of violent eruptions, the market women were forced to change their strategies in other to ensure their safety and survival. The changes which occurred thus also created the opportunity for them to have more time to take care of their children, and other needs.

#### Increased Religiosity in the Market

Market women I interviewed also told me how they exercised their faith and trust in God to ‘weather the storms’ of conflict. They told me how they prayed and believed in God for protection, and this seemed to work for them too. Their comments below confirm this:



With prayers, we were able to trust in God and hand over our situations to Him; believing He will protect us from all troubles and He sure does! (*Interview with Mama Nonso/Kugiya Market/16.05.2012*).

God has been helpful to us; because sometimes when the violence starts, they block the routes we normally use to escape. But somehow we are always able to find another way to safety. (*Interview with Blessing Chollom/Farin Gada Market/22.03.2013*).

I trust God always to watch over me and protect me, and that is why no harm has befallen me. (*Interview with Mrs Regina Olege/Farin Gada Market/18.03.2013*).

Most women in the market have become so religious that in most of the interviews I conducted, they told me how God has kept and blessed them in their business. They believe their prayers have been working, not only to preserve them from evil but also to keep them in business despite the upheavals in the city. During my field research, I observed that most of the women always referred to God in whatever they said. To further show their religiosity, women extended their use of the marketplace for other religious activities, for example, gathering for a prayer service and religious meeting every day at 12.00 noon.

When I then inquired into why they start at 12.00 noon and not any other time, some of the women revealed that it was the most convenient time for them to pray after the early morning sales, and they felt it to be an auspicious time to ask God to protect and bless their day. They also pray individually before starting their day, but they believe, as they told me, that collective prayers work best, as can be seen in their responses below:

When we pray in the market as a congregation, we believe it is better. Because it is even written in the Bible that when two or more people are gathered in God's name, "I am always in their midst to hear them," so the place we choose for prayers does not matter. (*FGDs with women at Tomato Market/18.08.2012*).

As Christians, it is good to pray together. We are supposed to pray and seek the face of the Creator since we didn't create ourselves. (*FGDs with women at Farin Gada Market/06.03.2013*).

Such religious fellowship is also used as an avenue for the contribution of money through offerings; this is then used to help women in need – the sick, bereaved, newlywed, and birthday celebrants – and it can also be deployed as 'soft loans' to fellow market women. These actions show the importance and centrality of religious activities to the lives of the women traders. This is essentially why they mobilise themselves through various networks and associations to conduct religious meetings in the marketplace, which additionally offer an avenue to raise funds for mutual benefits, meeting personal needs which might otherwise not have been met without help.

According to Storr, while such relationships are certainly a form of social capital that positively impacts economic activity, they are nonetheless deep relationships that also have noneconomic significance, even though they are developed within a market context (Storr, 2008, p. 416). Religion having become part and parcel of the women's lives in this way has given them the opportunity to pray and ask God for blessings and protection, in the face of the open clashes that the city of Jos was becoming known for, and subsequently.

Religion, they believe, helps in building trust and solidarity – a strong social capital, “which brings together, in a seemingly fortuitous way, individuals as homogeneous as possible in all pertinent respects regarding the existence and persistence of the group” (Bourdieu, 1986, p. 11). I agree with Bourdieu that religion has promoted a strong network and solidarity among the members of the fellowship, leading to a long-lasting relationship between them.

A similar case occurs in the 1999 study by Nnazor, where during the SAP era women were observed to pray through activities for the hearts of their leaders and for God's intervention (Nnazor, 1999). I posit that there is an increasing religiosity among Africans, particularly Nigerians, in their approach to dealing with their socio-economic problems, as shown in the interviews above. This is supported in a study by Meagher, who points out how religious networks play an important role among traders in Aba shoe market (Meagher, 2010).

### 8.2.3 Changing Market Structure and Power Relations

The market structure is changing, both in some of the old markets and the new. In old markets, women traders have carved out a new niche for themselves, while those in the new markets are totally in control.

#### 8.2.3.1 Carving a Niche in Neutral Markets<sup>66</sup>

The women in focus here are those who remained in neutral markets like Farin Gada during the conflicts. Most women in neutral markets, meaning markets situated in neutral neighbourhoods, stayed on, since they were secure there. Therefore, when violent conflicts occurred, they were not seriously affected, unlike those trading in Muslim neighbourhoods. As discussed in the previous chapter, trading relations were still affected, however, especially for those who stayed on in the neutral marketplaces. Changes in relations, combined with high prices, made it difficult for the women to access goods. Goods brought in were very expensive because only a

---

<sup>66</sup> Neutral markets are markets located in neither Christian-, or Muslim-dominated areas

few producers were able to transport goods to the market, and this created artificial scarcity. The situation affected market women seriously, and as a result they were not able to generate enough income to enable them cater for their families and sustain their business. However, the women did not remain in this situation for long; instead, they found ways to cope with the challenging circumstances. Most of the women interviewed here pointed out that since the market was all they had to sustain their families, leaving it would be out of the question unless it became a matter of potential fatality.

As discussed in an earlier chapter, an analysis of the pre-conflict market structure showed that the positions of *dillali* and wholesaler were exclusively dominated by Hausa male traders. They had carved a niche for themselves, which made it difficult for anybody who was not part of their group to penetrate it. This agrees in principle with Cohen, who observed, in a study of the Hausas in Ibadan, that there is a tendency for ethnic groups as ‘interest groups’ to formulate or design identity constructions that can be used in engaging other groups (Cohen, 2004, p. 38). Certainly in Jos, the Hausa male trader or *dillali* position obliged market women to act from a peripheral or dependent position – even while women are in the majority in the markets.

As noted previously, due to the widening conflicts, Hausa male wholesalers became unable to go to most vegetable farms because they were located in Christian-dominated neighbourhoods. Women traders in these markets capitalised on these dilemmas, and individually or collectively took advantage of the opportunities created by the conflicts.

What some market women<sup>67</sup> did to cope with the difficult situation in which they found themselves was to come together in groups of three and five to pool cash, and then bought goods on a collective basis. The usual practice before the conflict had been that women depended on *dillali* and wholesalers to access cash and goods. However, as discussed above, their turn to the pooling of resources reduced their dependence on the men, and led to their upgrade to transacting business on a larger scale. As such, having acquired some good skills and experiences they stood a better chance of succeeding in business, thus heating up the competition with their male counterparts. Some women who were not able to pool resources with others negotiated directly with farmers who willingly gave them goods on credit. This shows that while before the conflicts, such women were not proactive, or using any agency, the peculiar context of the conflicts and circumstances surrounding trading forced them to take

---

<sup>67</sup> Most of the women who came together and pooled resources together are between the ages of 40-55

these measures to survive. The action taken by women here was against the established market norms, because, for one, to be a *dillali*, it was previously understood, one must pass through some training; also that a trader must be registered with the market authority before becoming a wholesaler. This action was initially frowned upon by the leaders of the market, but the women insisted, and have continued acting as *dillali* and wholesalers to this day. This development was unprecedented, hence the exception, because of the causative conflict factors. This new development, as it happened, is captured in the interviews below.

A few of us decided to contribute some money and started buying goods from the farmers instead of waiting on the *dillali* and wholesalers. (*Interview with Madam Ayuba/Farin Gada Market/09.03.2013*).

It was not easy when we started buying goods in bulk. For me, I had to borrow money from my husband before I contributed my share. But I tell you, I am so happy about it, because as you can see, we are on our own now. We can buy goods from the farmers directly and give other women to sell and pay back later. (*Interview with Mrs Esther David/Farin Gada Market/09.03.2013*).

The situation we found ourselves here pushed some of us to go and buy goods from the villages because some farmers agreed to give us goods on credit. That is how we can start selling again. (*Mrs Laraba Daniel/Women Leader/Farin Gada Market/21.03.2013*).

During the conflict, we could not get goods from the Hausa *dillali* and wholesalers. This affected me seriously because my family could not feed. I asked some of the women from my ethnic and we agreed to contribute some money to buy goods directly from the farmers. Two of us were nominated to go to Lambu<sup>68</sup>, and on getting to there, the farmers were happy to sell to us because their vegetables were getting spoilt. They could not come into the city for transportation was not available, and they were also afraid for themselves in case some violence erupted. (*Interview with Mrs Chomo in Farin Gada market /18.03.2013*).

This conflict made everything very difficult for us. As such, it was not easy for us to access goods and this created scarcity. Therefore, we found it difficult to sell or give goods to women on credit. The cost of goods also rose very high because not many farmers were able to transport goods to the markets. It was as a result of this difficulty that some women found a way of getting goods for themselves. This is one of the reasons why we did not insist that women must pass through the normal process of training to become *dillali*. (*Interview with Alhaji Ibrahim a.k.a R.O/Faringada Market/20.03.2013*).

It was crucial for women to make a living, which was why they took action by pooling resources together to purchase goods. This has enabled them to access goods directly from the farms, and

their businesses and families are now the better for it. The coming together of market women to pool resources shows how networking was used to cope with challenging situations, and it also shows the volume of social capital they had between them to effectively mobilise in the face of challenging situations.

Those who could not contribute money to these collective purchases are still dependent on the *dillali* today. Based on this, I contend that market women in Jos did not remain passive when confronted with challenging situations; rather they took measures to survive. In Farin Gada market, for example, the structure in the market was greatly changed because of the emergence of women as wholesalers and *dillali*. In other words, women have increased their visibility and status recognition, in power relations in vegetable marketing. Finally, these actions have helped women carve an economic niche for themselves in the market. It has also helped them solve the problem of meeting their daily needs, and increased their resources to sustain them and keep them in business.

Apart from women pooling resources together, some used their *adashe*<sup>69</sup> or personal savings to act individually, while others borrowed money from either friends or family to access goods – thus also reducing their dependence on Hausa male *dillali* and wholesalers. According to an informant:

Because of the problems facing traders (*dillali* and wholesalers) which made it difficult for them to give us goods like they used to, I decided to help other women by using my savings and also borrowing to buy goods. I equally sold to women who did not have the resources to obtain goods. Initially, I was afraid this could be a problem that I tried, and that was how I went to the *lambu*<sup>70</sup> to buy goods. I want to tell you that going to the farm is not easy but I decided to try and it worked. I am happy I was able to help those young women because they are the ones who suffer the most. (*Mama Ayuba/Farin Gada Market/08.08.2012*).

As pointed out above, some women used their savings or borrowed money, which was used to buy goods directly from the farms and in turn retailed out to other women. Women who were not in the habit of using their resources or borrowing to access goods before the conflicts were forced into employing these strategies for coping. These were amongst the strategies that were employed by women who stayed on in the neutral markets, although were not exclusive to them.

---

<sup>69</sup>Adashe means “savings” in Hausa

<sup>70</sup>Lambu means “vegetable garden” in Hausa

### 8.2.3.2 Women in New Markets

The upgrading of women to the position of *dillali* and wholesalers altered the gendered and ethnic structure of relating, and also changed the marketing structure and power relations in general. This means that there was a reordering of the whole marketing structure (inclusive of gendered, ethnic, and other power relations). The well-known, long-established pattern of market women mainly being retailers in vegetable trading in Jos thus changed. By implication, there was also an economic power shift that further empowered market women in Jos. From discussions and observation of the women who became *dillali* and wholesalers, they had previously engaged in business for some years, meaning they were not novices. They therefore used their experience, and skills acquired over their entire period of trading to serve effectively in their new position.

For example, the Kugiya market is occupied by mostly women, with a few men as traders – or, this *was* the situation in the market in 2013 as observed during my field research. However, it is no longer the situation, as I discovered during the more recent field research I conducted in April 2015. The market has grown since then, with more traders, especially the Hausa Muslim men who are now trading alongside the women. However, it is notably still the women that dominate as *dillali* and wholesalers, and, equally, they are the ones serving as market leaders. The reason for the men’s moving to that market was because levels of patronage in their former market had remained very low. Most of these men had relocated to the Kugiya market from the old Bukuru market, as illustrated below:

After this market was burnt in 2010 and some traders left, especially the Christians, we remained because we did not have anywhere to go. Few people patronised us, but business activities were low because of fear of where the market is situated. This is the reason we decided to come to this place. Since we came here, we have related cordially and peacefully with no one dominating the other. (*Interview with Alhaji Tanko/17.04.2015/Kugiya Market*).

The situation in Kugiya market is thus now a little different from that of Tomato Market, because of the presence of these Hausa men who are *dillali* and wholesalers alongside the women, although they do not dominate or control what happens there. The situation in Kugiya market is reflected in the following interviews:

There are men with whom we trade together. However, they do not dominate us because we are in the majority. We respect one another because we are on the same level. Women here also train to become *dillali* and those who have enough capital can easily

become wholesalers. For us here, we do not have any problems because everyone respects the other. (*Interview with woman leader/Kugiya market/05.02.2013*).

We came and found mostly women in this market as *dillali* and wholesalers. Since then we have interacted well at that level with them. Even though sometimes we have problems, we solve them and continue doing business. (*Interview with Mallam Musa/dillali/Kugiya Market/06.02.2013*).

This shows that there is a change in the marketing structure, because of the inclusion of market women as *dillali* and wholesalers, which has subsequently changed power relations. Presently it is not only men that control marketing processes, unlike the situation before the conflicts. In other words, new patterns of relations have developed, which have changed the gender division of roles in vegetable trading. It is noteworthy that the actions taken by women in the face of conflict have ultimately increased their participation, altered the market structure in their favour, and changed power relations in the vegetable market in Jos.

Jos vegetable market women are excited over stepping into this new position. They are faced with a number of challenges as they discharge the roles associated with this new position, but they are not deterred and are determined to build themselves up and continue in business. A similar argument has been made by Fuest, in her study of women in the Liberian war. There she asserted that during the war, market women of different ethnic affiliations gained entrance into the trading sector formerly dominated by the Mandigo traders. Women capitalised on the absence of the men who fled the war, as observed in the Jos case; and this situation provided new openings for enterprising women (Fuest, 2008).

Many of the women in Jos markets continue operate as retailers alongside other traders, although several have been elevated within the markets too. Those in the newly created markets have also utilised the opportunity to gain entrance to positions they could not have occupied otherwise. What the women have done has translated to economic growth and empowerment – leading to changing power relations and a reconstructed marketing structure in favour of the womenfolk. A similar situation was observed by Meagher, in her study of women traders in Aba, where she noted that other traders (women) in the Aba shoe and garment had entered into the business and shifted the patterns within the Aba clusters of traders (Meagher, 2010). Meagher's assertion also applies to the market situation in Jos, especially Farin Gada market, where the changes that occurred ushered in a new structure. Some of the newly created markets, such as Tomato, Gyel, and Kugiya markets were originally planned to be temporary markets until alternative places were allocated and built up, but these markets became permanent

because of how fast they grew. When the conflicts caused the displacements and relocation of market women, which in turn led to the creation of the new markets, those market women who moved did not stop relating with other traders in their former markets. For example, as pointed out by a woman *dillali*:

During the rainy season vegetable production reduces, and as a result vegetables become scarce. It then becomes difficult for the new markets to access all goods. Because of this, traders in new markets make efforts to find ways of accessing goods from other *dillali* in bigger vegetable markets like Farin Gada. (*Interview with Market Leader/ Tomato Market/21.04.2015*).

It has already been established that insecurity was one of the main reasons why most women relocated, but this did not hinder them from continuing to relate with other traders from the markets they had left. The negotiations that took place between market women and traders in other markets were not undertaken between *dillali*, wholesaler, and retailer as had been the situation before the conflicts emerged. Networking was important here because they were able to utilise the links they had previously established with Hausa men (*dillali* and wholesalers) to access goods easily.

#### 8.2.4 Hawkers Change Trading Places

Hawkers were equally forced to change their hawking sites, due to the volatility of some of the neighbourhoods in which they traded, especially Muslim-dominated areas. They moved away as a strategy to cope with insecurity. A group of seven women hawkers pointed out in a FGD that:

We used to go to both Christian and Muslim inhabited areas to sell goods, but we no longer enter Muslim areas to hawk. This is because these areas are becoming dangerous and not safe at all. Many women have lost their lives there, which is why we are careful so that we don't fall victims too. We have already suffered a lot, and it better we stop going there. (*FGDs/Women Hawkers/18.08.2012*).

Another woman hawker pointed out in an interview that:

It is by God's grace that I am alive today. A colleague and I hid in the house of one good Hausa woman customer of mine for about two days during the 2001 violence. After then, I returned but I am more careful now. I do not stay for too long or go deep inside the residences. The phone has helped too because I get to learn of clashes on time and quickly leave these neighbourhoods before the conflict becomes very serious. But with constant open clashes, I decided to stop going back to areas like Gangare, Bauchi Road, Dilimi, Dutse Uku, Angwan Rogo, Filin Ball and some parts of Nassarwa Gwong to sell. At the moment, I sell only on the streets and in Christian majority areas. (*Interview with Mary Monday/Hawker/05.03.2013*).



My conclusion, from the interviews and group discussions above, is that insecurity forced women hawkers to stop trading entirely in some places, and change their places of trading. This was confirmed by male traders and market women in a group discussion; the traders told me of how some marketplaces and neighbourhoods had become volatile, and how they had had to find alternative, safer places to hawk.

#### 8.2.5 New Beginnings: Emergence of Women as *Dillali* and Wholesalers

The data presented above shows a progressive, upward movement of women retailers and other petty traders to wholesale and *dillali* positions in vegetable trading in Jos. This economic power shift became possible because the conflicts opened up opportunities that market women capitalised upon<sup>71</sup>. This situation, I argue, led to an increase in the visibility and status of women in economic power relations, via their active involvement in vegetable marketing, which is a positive beginning, as shown in the interviews below:

I started trading as a retailer, relying on Hausa *dillali* men and wholesalers for a very long time. But with this relocation, I applied some of the skills I acquired and stepped up. The good thing at that time was that I had already saved some money through group contributions (*adashe*). I used that money to buy goods from farmers. This was quite easy because we had no wholesaler or *dillali*. That is how I started buying and selling to other traders. The farmers gave us goods at a subsidised rate. I thereafter sell them to other retailers. I am happy and I feel independent from Hausa *dillalai* because I am not under anyone's authority anymore. I relate with the farmers directly so it makes the business much easier. It gives me a sense of empowerment. (*Interview with Mrs Abigail Longpoe/ Market women leader/Kugiya Market/21.02.2013*).

I am a wholesaler/*dillali* in addition to being a market leader. We are independent to some extent because we don't have to continue depending on the Hausa men *dillali* or wholesalers. As you can see, most women here do not have money. So we buy goods and distribute to them to sell before paying back. It is not easy because some women are not able to repay immediately due to low patronage. But we try to give goods to women we know very well and have interacted with for some time and we that know their homes because there are quite some new women traders in the market. We sometimes have to go to the main vegetable markets once in a while to buy goods from the main wholesalers, but we are independent to a large extent – which is a plus for us. At last women are beginning to be independent, and most of the time too. (*Interview with Mrs Ruth Anya Izam/Women leader/ Tomato Market/06.04.2013*).

Before now we had no woman as *dillali* or wholesaler, but now there are few women who have forcefully pushed their way to become *dillali*. They did not go through the normal process of learning because of the conflict situations in Jos. The behaviour of some *dillali* towards us and the movement of women to new markets made them become

---

<sup>71</sup> Details above.

*dillali* and wholesalers. Like me, I have the right to do *dillanchi*. (Interview with Mama Chundung/Farin Gada market/18.08.2012).

Women are now *dillali* and I am very happy about it, even though their goods are sometimes more expensive. But, at least there is a representation of women. (Interview with Sarah Ayuba/Farin Gada market/ 08.02.2013).

It is no longer only the men that are *dillali* or wholesalers. There are a few women who are now *dillali* and wholesalers too in this market. But most of them are in markets like Tomato Markets and other markets around. However, they still come to us to buy goods – because this is the biggest vegetable market in Jos; and then resell to other women there. (Interview with Mallam Yusuf [*dillali*]/Farin Gada market/15.03.2013).

Some women have become *dillali* as you can see one over there. We try to relate cordially so that we do not have any problems with them. (Interview with Mallam Bello/Farin Gada market/15.03.2013).

The responses above show that in the case of Kugiya market, market women took advantage of the fact that they had created the market to become *dillali* and wholesaler; while the Tomato market women have also capitalised on the fact that the market there comprises mainly women, serving as *dillalis*, wholesalers, retailers and hawkers. Equally, in Farin Gada market, women have upgraded themselves to economic and leadership positions. These women feel motivated because they are free from the economic domination of men. This means the normative, traditional marketing dynamics that excluded women from positions of power no longer exist. Thus, most market women feel a sense of involvement because they are in control and have authority, even though the new positions come with some challenges, as highlighted below:

My main challenge I face here is the fact that the men want to be in charge of what happens here – because they feel they are men, even though we are in the same position. (Interview with Mrs. Tabitha Yuwa/Dillali/Farin Gada market/20.03.2014).

My major problem with being a wholesaler is that sometimes, there is price increase – making women buy lesser goods, and this leaves us with unsold goods. We also experience low patronage due to the location of the market. We do not have any storage facility at the moment, and this leads to spoilage of goods – which is a big problem for us. This means I largely bear the costs of the losses, which I am not happy about. But we will endure and trust God to overcome soon. (Interview with Mrs Aladeokin Mary/Dillali/Tomato market/20.04.2014).

Going to the farm to buy goods is so tedious and tiresome. You spend so much money and time, but I do not have a choice because I need to access these goods and sell to earn a living. Sometimes, we buy and the goods get bad due to loss of patronage, making us suffer losses. But I am not discouraged since we just started, and I trust God we will stabilise. (Interview with Mrs Dinatu Daniel/Dillalia/Kugiya market/28.02.2013).

Well, my major problem as a *dillalia* is a lack of finance to purchase fertilisers for farmers. As for the Hausa men *dillali* in this market, we have a good relationship. I am

the chairperson of this market and the *dillalai* respect me and we work together. (Interview with Mrs Abigail Longpoe/Market leader/Kugiya Market/21.02.2013).

What I draw from the interviews above is that some women still feel the dominance of men, even when they are no longer retailers and hawkers. Others lament how difficult it is to be a wholesaler and *dillali* because of the losses they incur from low patronage or the inability to dispose of all goods. And while some alluded to the fact that being a wholesaler takes much time and energy, others stressed that wholesaling requires much capital to remain in that position.

However, despite these challenges, most of the women are optimistic, believing and trusting in God that things will get better with time. They also believe that with growth, they can accumulate more profit to expand their business and sustain their families. Every new beginning has its challenges; however, if peace and stability return, businesses will thrive again and market women will grow and make more profit – which will subsequently impact positively on their lives and also be a plus to national development.

#### 8.2.6 Creation of Competition

The emergence of women as *dillali* and wholesalers has also created competition and opened up an alternative source of accessing goods for market women retailers. This has led to a situation where some market women retailers prefer to transact business with their fellow women, rather than the men, as the case used to be. The interview reports below exemplify this:

Most women prefer to transact business with other women whom they trust from their ethnic or religious groups. But I do not think that is good because we are all here to trade. (Interview with Adandale/wholesaler/Farin Gada Market/22.03.2013).

What I am happy about is that many women are patronising us. They have shifted from only the men to patronising us too. (Interview with Mrs Tabitha Yuwa/Farin Gada Market/20.03.2014).

For me, I think healthy competition exists between us. The retailers and hawkers chose who they want to transact business with, and I'm okay with that. (Interview with Mrs Abigail Longpoe/Kugiya Market/20.02.2015).

Based on the interviews above, there are signs of competition based on ethnic and religious affiliations in the marketplace – this was never the case before the conflicts started. I also perceive, from some of the interviews above, the displeasure of some of the men, who felt that women were not patronising them like before; whereas another respondent highlights that the competition that exists among them is a healthy one. Meanwhile, it is also notable that since some women have started buying only from other women, based on shared ethnic and religious

identities, this means other traders from outside of those circles are sidelined due to these reasons.

### **8.3 Diversification of Income-Generating Activities by Market Women**

Apart from the physical security strategies that helped women survive the Jos conflicts, their livelihood strategies also helped them survive the subsequent effects of the prolonged crises upon them. While their pursuit of livelihood strategies for income generation may not have been new, these increased and diversified because of the need to generate more income to meet basic needs.

This was especially the case for women whose roles had changed. For instance, some of the women became breadwinners or family heads, when the Jos conflicts had claimed or disabled their husbands, while others supported their families more than they ever had done before the conflicts. This is why it became necessary for them to diversify their income-generation activities. The majority of the market women I interviewed in Jos are involved in such activities because they have to take care of their families, and in some instances assist their extended families. Some of the additional income-generating strategies employed by women are discussed below.

Diversification is the major means used by the women to get additional incomes. One strategy most market women used was to employ the services of their children in trading as illustrated in the interviews below:

My girls had to help out in selling goods because that is the only way to make more money. They help to hawk the goods after school hours and when they are on vacation. My daughter has a spot along the main road where she normally sells her goods while the other one puts vegetables in the tray and sells around. It has helped in paying school fees and feeding at home. (*Interview with Mrs Esther John Pam/Farin Gada Market/11.03.2013*).

My daughter comes to help sell my goods. Her table is over there. She sells vegetables such as cabbage, green beans, watermelon, cucumber, and carrots, etc. She is doing this to help us at home and also to enable her register for her SSCE examination. (*Interview with Mrs Mary Monday/ Tomato Market/08.04.2013*).

The girls had to start selling with me because life became very difficult. I lost my husband during the conflict. Because of this, the income I earn is not enough to take care of the whole family, especially now that patronage has reduced. I am very happy because now we have more sources of income. (*Interview with Mrs Dinatu Daniel/Kugiya Market/28.02.2013*).

I give some of the vegetables to my children to hawk around and this has helped a great deal. You can see my daughter coming back with her empty tray. She takes on more vegetables and sell. After spending the whole day, sometimes I don't sell anything much at

my stall – but my children’s hawking has proved quite helpful. (*Interview with Mrs Jummai David/Tomato Market/10.04.2013*).

I also observed that more young girls are out with goods on trays balanced on their heads to sell. Apart from young girls, a few young boys, especially Hausa boys, also sell goods such as onions, watermelon, and oranges in moveable wheelbarrows around the market, and along the streets. Most of them start selling in the market after school hours, and a few of them are out there selling from morning till evening (*Field notes/observation: 2013*)

This strategy, employed by market women to earn more income, as shown in the interviews above, indicates that using their children to help with business has not only helped in meeting livelihood needs, it also created opportunities for the kids to personally earn some money for themselves to pay their school fees – reducing their dependence on their parents. By doing this, they took some of the burden from their parents by generating incomes for themselves. I note that using children as a livelihood strategy might be frowned upon as child abuse<sup>72</sup> in some cultures.

As argued by Ityavyar, the common expectations are that a child’s economic, physical, and emotional needs are to be taken care of by parents and other extended family members, “as it was then shame for one’s child to be starved” – or neglected (Ityavyar, 1988, p. 6). The use of child labour in economic pursuits by families, both in Jos and many other Nigerian cities is an old phenomenon. Interestingly, child labour is on the increase in Jos because of the conflicts – the fundamental reason why children are made to assist with income generation. Most of the women who engage more of their children’s labour are those who have assumed new roles as heads of families, and this is largely due to the difficulty of adequately catering for the family from one income source.

The unique and interesting case of the hawking and trading undertaken by most children in Jos is that such trading starts when they leave school. This means that children are not deprived of getting an education, but economic and family situations demand that they help their parents out where they can – and this includes income generation. Failure to help parents, especially

---

<sup>72</sup>Child abuse has been defined to include “any action intentional or unintentional, which is capable of endangering the physical health, emotional, social, moral and educational welfare of the child.” Forms of child abuse in Nigeria include child marriage, sexual abuse, infanticide, child labour, child abandonment, illegal fostering and adoption, street hawking and trading, verbal abuse, physical punishment, forced feeding, starvation, illiteracy, illegal abortion, and child battering (Nnazor, 1999, p. 237). Child abuse, especially child labour, street begging, street hawking and trading, have negative consequences for Nigerian children (Nnazor, 1999, p. 253). As asserted by Amuta, these negative consequences or effects threaten the very existence of our society Amuta (Tuesday, May 20, 1997).

single parents, might affect their education since there might not be enough resources to pay school fees and meet other needs. Therefore, the idea that when children hawk or trade it is child abuse should be reconsidered in the situation and context in which it occurs.

Selling at home is another strategy employed by market women. Quite a number of the women confirmed that in addition to selling in the market, selling at home also has its benefits. This tendency of selling at home, especially but not only during times of conflict, is captured in these interviews:

I sell in front of my house, especially during times of violent eruptions. In those times, going to the market is risky. Therefore, the only way to survive is to sell at home. (*Interview with Blessing Chollom/Farin Gada market/18.03.2013*).

If violent conflicts prevent us from going to the market over a period of days, some of us will get the military to help us take the goods out of the market and we sell at home. (*Interview with Mrs Aisha Hamidu/Farin Gada Market/19.03.2013*).

I sell at home to enable me to make some profits; if not, we will go hungry for days, particularly during open clashes. Neighbours normally patronise us. (*Interview with Mrs Maryamu Peter/Farin Gada Market/2.08.2012*).

I never like selling at home because I believe it should be a place of rest after a hard day's job. But this is not always possible because we are forced to sell at home during times of conflicts. Since then I continued because my neighbours are used to buying from me at home now, and my small girl sells – attending to neighbourhood customers after she comes back from school while I go to the market. (*Interview with Mama Grace/Farin Gada Market/11.04.2015*).

Thus instead of women idling and starving at home during periods of city-wide insecurity, they devise means of survival and making a profit by trading at their homes. Since their livelihoods depend on their daily sales, selling at home pending the return of peace to the city is the most sensible and natural thing to do to sustain the family; and this shows the resilience of women, who continue in business and sustain their families despite their difficult and unstable environments.

Another livelihood strategy market women employ is that of farming.

I have always been selling vegetables, but I had to engage in irrigation farming because I needed to raise more funds and capital for the business, and for my family's upkeep. (*Interview with Mrs MaryamuIshu/Kugiya Market/09.02. 2013*).

The money I earn is not enough, and that is why I started farming because I need more money apart from the income I make from trading. Sometimes, I sell my farm produce especially in a situation where I do not have enough money to pay school fees. (*Interview with Mrs Ruth Anya Izam/Women leader/Tomato Market/06.04.2013*).

Apart from selling in the market, we still farm during the rainy seasons. If we can't go out selling, then we eat what we have brought from the farm. (*Interview with Mrs Tabitha Alhassan/Farin Gada Market/08.03.2013*).

I also own a farm. During the rainy season, I trade and farm at the same time because the money from trading is not enough anymore. (*Interview with Mrs Tabitha Yuwa/Farin Gada Market/20.03.2013*).

Most market women concentrate on trading alone, although the effects of conflicts have forced some of them to start farming as the income generated from trading was no longer enough to meet the needs of the family. This strategy was employed to enable them to augment income generated from trading. As pointed out by one of my respondents above, then they do not have to buy food; instead they consume what they have cultivated when the need arises. Some of the women sell this produce to supplement earned income. While their income is generated from trading activities, many women saw farming as a good source of reducing their burden, because they can easily depend on the food cultivated.

Selling more than one type of goods is another strategy market women employ. In most food markets in Nigeria, and in Jos particularly, merchants always trade in a particular kind of foodstuff or goods. This is because a trader carves a niche for herself by the kind of goods she sells. This trader is therefore easily located because of the type of goods she specialises in trading; people trading in a particular good are found in a particular, specialised location, therefore making it easy for buyers to locate them. However, because of the conflict situation in Jos, some of the market women told me that they had decided to add other goods to the vegetables they were selling, not because they preferred to, but because they needed to generate significant income:

I have been selling only vegetables in the past, but I had to add the potatoes to move my trade forward. This is because it is not everybody that wants to eat salad, but you can always buy potatoes when you are hungry. (*Interview with Mrs Chohu/Faringada Market/21.06.2012*).

I do other businesses apart from trading in vegetables. As you can see, I sell onions, yams, and grains alongside the vegetables. It has helped me to make more profit. (*Interview with Mrs Aladeokin Mary/ Tomato Market/ 20.04.2014*).

Market women, instead of insisting on trading only in vegetables, decided to include other products as a way generating more income. This is because depending on one source of income is not enough to cater for family needs (photograph 8.2 below illustrates this).



Photograph 8.2: Picture showing women selling more than one type of goods in Tomato market.

Apart from individual strategies of generating more income, some have also had to rely on social networks beyond family ties to cope.

### 8.3.1 Dependence on Social Networks

Before the conflicts in Jos, most market women were not too keen on using the networks in the market for the purpose of assisting them to make savings. This is because, as pointed out by most of the women interviewed, the income they generated on a daily basis was enough to sustain them and their families. Also, they did not need financial resources to access goods since they could easily get loans from *dillali* and wholesalers when the need arose. However, with the conflicts, some changes occurred which affected these relations.<sup>73</sup> It was for this reason that women had to find other ways of sustaining their business and families.

Market women, therefore, relied either on already existing networks or revived old ones as a strategy for the purpose of saving their earnings (an explanation follows shortly). This is because it was difficult to raise capital as a result of losses incurred during the conflict. Networking here forms an important part of social capital for these women under difficult conditions. The women decided to form or join savings groups known as “*adashe*”<sup>74</sup>. These savings groups are found everywhere in Nigeria, but there are more in markets. They are organised along ethnic, religious and trade lines. Most of these *adashe* groups exist like rotating

---

<sup>73</sup> See Chapter 7 for details of changes in relations among traders.

<sup>74</sup> *Adashe* means ‘contributions’ in the Hausa language.



networks where women agree to make daily, weekly, or monthly contributions and rotate the money realised among themselves. They also have a rotating scheme for foodstuffs that go around its members in turn.

Rotating schemes have been defined as an indigenous system through which people join hands to save money and help each other to meet credit needs. In Ghana, *Esusu* involves a group of people coming together and saving a mutually-agreed amount of money on a predetermined day at regular intervals. The money raised upon collection is given on a rotating basis to a member of the group and the process is repeated until everyone in the group has collected (Osirim, 2009, p. 196). As mentioned earlier, these groups were previously neglected by most market women, but to cope with difficulties caused by conflicts, they reverted to this collective means of saving, to help not only in business but also at home. Some women disclosed that, “it is difficult to save anything much” because income generated on a daily basis is not enough to meet family needs and sustain the business. Therefore, saving some extra cash in this way is a reliable alternative. The lump sum collected in turn from the savings assisted the women both in their businesses and at home.

One of the popular rotation and savings groups found among women in Jos is called the “Committee of Friends”. These group are normally organised by women from the same ethnic or religious groups for the purpose of supporting one another through savings. Rotation credit schemes have been especially important in assisting women in maintaining businesses in Zimbabwe, as well as in other parts of West Africa. Such rotation credit schemes, referred to as *Esusu* are particularly popular in West Africa and the southern part of Nigeria (Osirim, 2009, p. 95).

Apart from this group, some women are members of church organisations or ethnic associations where they contribute food items and money to support one another. Most of these associations operate on a merry-go-round basis, wherein each woman contributes foodstuff and money that are collected by rotation every Sunday among themselves, until they reach the last person.

I was not serious with contributing money before the conflict, but now I am more committed. This is because the daily contribution I make has been very useful. It helps me both at home and in business. For example, I had to collect money from the people within my contribution scheme to enable me to pay for my grandson’s school fees. Sometimes you lack the funds with which to purchase more goods for sales, and where the middlemen also refuse to give us goods on credit – I will go and collect the money I have contributed to enable me to buy my goods. (*Interview with Mrs Aisha Hamidu/Farin Gada Market/19.03.2013*).

Yes, I am part of the Rukuba Women Association even though, I was not faithful in contributing but with the recent conflict and its effects I now save money monthly to help at home and in the market; because sometimes goods get too expensive and you lose. This contribution fund helps me to bounce back. (*Interview with Mrs Mary Yakubu/Tomato Market/13.04.2013*).

Yes, we have what is called “*adashe*” here in the market among women. There is one that we contribute one thousand naira (equivalent to six euros) monthly. We have gone to the extent of opening an account to which we contribute for one year. After the whole year, we share the money and the profit accruing from it. Another type happens only when one of us have a social event – wedding, birthday, naming ceremony, and burial and where we contribute five hundred naira (equivalent to three euros) each – about 20 of us, to help that individual. There is a new type of contribution we just started recently. We each contribute one thousand naira every two weeks, and then use the money to buy foodstuffs and give in turns to every woman in the group. This has gone a long way to help in the home. (*Interview with Esther John Pam/Farin Gada market/11.03.2013*).

We have an organisation that helps us keep our money. The one that comes here daily to collect our contributions is a church organisation. You can contribute daily, based on how much you have to save. There is no specific amount you need to save, and it is expected that you can access your money at the end of every month. The money we contribute helps a great deal in business and at home as well. For example, when my goods were destroyed and I had to start all over again, the money I saved helped; and when goods become very expensive I can add some money to what I have to increase my capital base. (*Interview with Mrs. Ladi Eddy/Tomato market/08.04.2013*).

I belong to a women fellowship in my church. We contribute money and foodstuff to help one another (*Interview with Ladi John/Kugiya Market/07.02.2013*).

Market women have therefore created solidarity among themselves through their ethnic and religious networks to enable themselves access resources. Their social relations, therefore, exist mostly among women within these networks, since nearly all these groups or networks provide both material and monetary support to its members. These social networks play an important role in the women’s lives. This is because their lives are integrated into their social lives with one another, especially their friends and neighbours, thereby building closeness and trust among themselves. The fact that these market women have turned to a reliance on rotation savings groups in order to maintain their business and family during conflicts shows, again, how they have actually created and developed strategies to help them cope with conflicts. They have also maintained a commitment to collective action by depending on one another to raise quick funds during cash crunches. Social identity theory is instructive here because we see a situation where market women have moved towards their in-group, which has enabled them access resources in difficult and uncertain situations to survive business and family needs. The innovative actions taken by these women have totally reduced their dependence on the *dillali* and wholesalers. This demonstrates how market women, rather than continuing to depend on other traders, whom

they perceived had also changed towards them, quickly resorted to a group that guaranteed returns to committed members. This human tendency results in the formation of in-groups and out-groups ((Jolles, 2011). The typical case with the market women in Jos during conflicts is that they quickly formed solidarity among themselves to access resources and cope with low income. There has also been an increase in involvement in these networks after the conflicts; they became more dependable and have been used by traders as a means of savings to enhance their income base. This shows how uncertainty has pushed more women towards their in-group in order to enable them cope, sustain their business, and cater for their family.

Some women also depended on their families for support. For example, a few women stated that they got support from different members of their family:

My married daughter who is based in Sokoto sent us money and food, and that is how we survived that period and started business again. (*Interview with Mrs. Aisha Hamidu/Farin Gada Market/19.03.2013*).

My husband supported me with some money to start all over again – because everything I had was destroyed, and I didn't have any savings. (*Interview with Jummai David/Kugiya Market/8.03.2013*).

My husband supported me with some money before I was able to start business afresh again. (*Interview with Mrs. Chundung Ayuba/Tomato Market /8.03.2013*). I got support from my husband. (*Interview with Mrs. Vicky Peter/Hawker/6.03.2013*).

The assertion above is similarly noted by Meagher, who has showed how traders used communal sources of financing for their business; this involved loans taken from relatives or monetary interventions from spouses (Meagher, 2010). We can see how family relations have also played an important role in sustaining the lives of market women. This shows that mutual kinship support is very strong and still useful, even though some women explored the option of borrowing from friends and neighbours. These modes of raising business capital are identified in the interviews below.

I borrowed some money from my neighbour and paid back later. Honestly, I had to borrow because I could not afford to watch my family starve. (*Interview with Mrs. Maryamu Peter/Farin Gada market/2.08.2012*).

I had to borrow some money to enroll my children in school. (*Interview with Mrs. Talatu Bulus/Hawker/12.04.2013*).

When the conflict was at its peak in 2008 and we could not go out to sell, I was forced to borrow some food and money from my friend. We utilised this money till calm returned and we started business. I also used some of the money to buy goods. (*Interview with Mrs. Charity Kenny/Kugiya market /03.02.2013*).

I borrowed money from a private money lender to enable me survive and start all over again because I lost all my goods. (*Interview with Mrs. Mary John/Tomato Market/21.04.2014*).

The situation described above, shows how women depended on both social networks and family relations as a form of social capital during difficult times and to ensure the well-being of families.

#### **8.4 Market Women as Economic Actors**

Market women in Jos have experienced a change of role and status as a result of the conflicts. This resonates with Meintjes et al.'s (2001) assertion that gender roles undergo transformations during conflicts. In response to conflict situations, market women developed and employed a number of strategies available to them, including temporary relocation, creation of new markets, depending on their social networks, borrowing, and farming amongst others, in order to survive. Therefore, the argument that women in times of war or conflict are solely passive or victims is not always true. For instance, Fuest has pointed out that women became entrepreneurs during the Liberian conflict by becoming economic actors in order to sustain their families (Fuest, 2008).

The responses of these women show their agency even though sometimes there are challenges that go with its application. Despite these challenges, the Jos women were resilient enough to make a living during conflicts by mobilising and strategising in order to cope. I argue that their responses brought a new kind of economic growth which contributed to changing the gendered and ethnic division of roles, and power relations in the vegetable marketing system. It also created new opportunities for more women to go into trading as a source of making a living.

This can also be seen in the light of social capital theory, where market women during conflicts may be seen to have strategised and acted in an effective and viable way by depending on their social networks and social ties. The market women understood their situation, and reconstructed it for their own good through the strategies they developed and employed. They have also been able to manage their lives in a conflict situation by reconstructing their world, through the creation of markets, in order to survive and continue trading to meet livelihood needs. According to Long, the actions taken by women as social actors is their form of agency, which is generally associated with an individual actor with the capacity to process social experience and always be looking for ways of coping with life even under difficult times (Long, 1992).

The strategies market women have been shown to have employed here demonstrate how they interpreted their situations and created the various strategies discussed in order to cope with them. This they did by observing what was happening around them and making efforts to cope with their new circumstances. This brought positive changes to women as economic actors, because it increased their visibility and recognition in vegetable trading relations. The positive impacts of these changes wrought by and for women could in turn impact national development. The actions taken by the Jos market women, as discussed here, show how they exercised their agency through their actions; utilising the opportunity and empowering themselves economically through their efforts and agency.

## **8.5 The Roles of Government, NGOs and Religious Organisations in Conflict in Jos**

### **8.5.1 The Government's Response to Conflicts in Relation to Women**

One of the questions I asked the women was if government or other organisations had assisted in ensuring their survival and reducing the effects of conflicts on their lives. Most of the traders pointed out that so far, state government officials had only provided funding for relief materials with the promise of returning to help. But up until the time of this research, no government help had yet come to them. Another of the state government's offers to help was a promise to develop satellite markets in Bukuru, Farin-Gada and Dadin-Kowa (*The Nation*, 2013). So far, the only successfully constructed satellite market is the Rukuba Road Satellite Market, while no other construction has started in the other markets. Another governmental effort to support women was that of providing relief materials. This was done through the State Emergency Management Agency (SEMA), from which money was released to them, for them to purchase and distribute relief materials (Best and Hoomlong, 2011). Efforts were made by NGOs to collaborate with the state government to provide other support to people affected by conflicts, extra to relief materials, but these failed, as shown in the interview below:

Government helped in sharing relief material in terms of food items, mats, buckets, and clothing among others. We have tried collaborating with them in terms of resources to support and reduce the suffering of people, especially women; but they never responded. What I can say is that we have collaborated with them on paper – but materially, no. (*Interview with Salisu Mohammed Abdul-Salam/CEO, Displaced Women and Children Foundation/29.04.2015*).

The only role taken by the government in supporting people affected by conflicts was thus in the funding, for distribution, of relief materials.

As most of the market women interviewed pointed out during the course of this research, really the only time the presence of government is felt in the market is when it comes to revenue collection, the sole endeavour in which they are always punctual, active and zealous; this state of affairs is something most traders are not happy with. In an interview with the leader of Tomato Market, she revealed that market women refused to pay local revenues, and that their utterances (!) had discouraged revenue collectors from returning to their market. All this was largely because the government had never assisted them when they needed its help most. The interview below shows the reaction of the women to government revenue drive.

We refused to pay any revenues here because this plot of land is owned by a private individual. Before we came here, we were selling by the roadside but he offered this plot of land because he saw the risks we faced with trading by roadsides. Government officials tried coming to collect revenue but we didn't allow them because they didn't care what happened to us before now, and we also stopped them from coming here. *(Mrs. Ruth Anya Izam/Women leader/ Tomato Market/06.04.2013.*

The above interview shows the resistance of market women to pay revenues by frustrating the government's attempt to collect revenue from them; apart from this, that the market women are aggrieved because of how the government has neglected them. Their expectations had been that government would come to their aid by providing and allocating new trading spaces for them, following their displacements, but this never happened, and their only weapon to fight back was their refusal to pay revenues. The attitude exhibited by the market women shows that they were no longer passive towards government. No special organisation had been formed in that respect, but they used their social capital to chase revenue officers out of the market.

In a further effort to show their frustrations with the government, these market women pointed out how it has neglected to improve the markets and abandoned infrastructural development; they lamented the bad roads, lack of toilets, water, and electricity. Due to this neglect, the market women came up with the initiative to contribute money, through the market authority, to pay for the cleaning of the market, the digging of drainage channels, and the construction of toilets for use. Most of the sheds and stalls to be found in the markets had been erected by the traders themselves. As there were still no secure places for them to keep their goods, most women just covered their goods with sacks and left them out there overnight, trusting paid private security guards or vigilantes to look out for the goods. But while the physical condition of most markets was (and is) horrible, most traders did not mind this, on balance, considering their location and the relative peace and security that go with it. This point is illustrated in the following interviews:

I thank God that I am in this market; I have peace now. We have great peace of mind here, unlike in Kwararafa market where we used to be. (*Interview with Akare Serah Ikgem/Tomato market/09.04 2013*).

We could be in the market here and hear of some violence somewhere else; but no one will be in a hurry to go home or afraid of what might happen to them – unlike when we were in Gangare. (*Interview with Mrs. Ruth Anya Izam/Women leader Tomato Market/06.04.2013*).

I am very happy here because I don't have to start running or looking for a route to escape when conflict erupts. (*Excerpt from FGDs/Kugiya Market/06.02.2013*).

Honestly, we feel more secured here unlike what we experienced at the other market which was closer to a Muslim neighborhood. (*Interview with Mrs. Lami Michael/Kugiya market/Dillali/Market Leader/10.02.2013*).

In conclusion, as this study found out, the present reality of the markets is a very difficult and challenging one, as nothing has changed because the government does not have any programme or policy to improve their physical conditions or develop the markets. In spite of this, market women are happy because they feel safe and secure; they have no anxiety or fear in the present market, because of its location.

#### 8.5.2 Non-Governmental Organisations (NGOs)' Support to Women

There was a proliferation of Non-Governmental Organisations (NGOs) in Jos during and after the conflicts. Most of these NGOs targeted vulnerable groups like women and children, largely because women and children are believed to be the most affected by conflicts. Some of the NGOs I came across during my field research included the Stefanos Foundation; the Foundation for Displaced Women and Children; the Women[']s Resource Centre; a number of women's organisations, like the Catholic Women['s] Organisation (CWO); Church of Christ in the Nations (COCINs)' Women Fellowship (CWF); also the Nigerian Red Cross Society, and so on. Most of these NGOs, like the government, had mainly focused on the distribution of relief materials (Best & Hoomlong, 2011).

Other NGOs, extra to the women's NGOs, had also been actively involved in providing assistance to all women (including market women) who had affected by the conflicts. This assistance had been in the forms of loans and vocational training, among others. While conducting field interviews, many women pointed out to me that they got some financial assistance from certain NGOs, and this, according to some of my respondents, had helped them to deal with their losses and start all over again. Quite a number of women in this study had received loans as a form of assistance from these NGOs, as shown below:

We have had to help women whose businesses were affected during crises. One of the things we did was to help these women restart their business. We did this by providing assistance through soft loans. I can confirm to you that over 60 women have benefited directly from our micro funding project to help restart their business. (*Interview with Administrative Officer, Stefanos Foundation/21.04.2015*).

I got some money from the Stefanos Foundation to restart my business all over again. They really helped me; if not for their support I don't know what might have happened to my family. (*Interview with Mama Asabe/23.04.2015/Kugiya Market*).

I really suffered before finally getting some assistance from the Women Resource Centre. I had looked for money from other people around but nobody was willing to help. I was fortunate when a friend told me of the NGO, and how they had been assisting women affected by conflicts. I got in touch with them and I was given a loan of 5,000 naira (25 euros), which helped me to resume trading again. (*Interview with Abigail Nuhu/11.04.2015/ Tomato market*).

An example of one of such NGO is the Stefanos Foundation<sup>75</sup>. Most of the loans provided by the NGOs were not large; the amounts ranged from 10,000 naira (50 euros) to 15,000 naira (75 euros), with no specific date set for their repayment. However, as stated by one of the NGO officials, they do normally go around to monitor those in receipt of loans, to ensure they are utilising the loans properly.

Apart from providing assistance through loans, vocational skills training was provided by NGOs such as the Foundation for Displaced Women and Children (FDWC), all with the aim of empowering women beyond trading only. The FDWC was registered by the corporate affairs commission (CAC) in 2006, with its main focus being to support the entrepreneurial efforts of women, and the educational needs of children affected by the crisis. The CEO of the foundation told me that they have supported and empowered many women with loans of money; they have also trained women in vocational skills to build their earning capacity and enable them to generate more income. The types of skills offered to these women were mainly those of tailoring, crocheting, hairdressing, weaving, and catering, among others; and these training programmes are ongoing. The duration of these training courses is six months, and upon

---

<sup>75</sup> This NGO was founded in 2003. It was established to support and help people affected by the ethno-religious conflicts which has affected Jos and Northern Nigeria. Stefanos Foundation has helped in rebuilding the lives of those affected by conflict, especially market women. In an interview with the administrative officer of the foundation, he pointed out that their main focus is to help vulnerable groups such as women and children affected by conflicts. They also provide trauma healing programmes to those victims. It was further pointed out by the administrative officer that the government has not been too willing to collaborate with them to provide assistance to those affected by the conflicts.



graduation a few women (and only a few) have been given the tools of their new trade, such as sewing machines and hairdryers, as in detailed in the interviews below:

We are interested in supporting women, especially those affected by conflicts. Since they have lost everything, we supported some with some little amount to continue trading. For instance, women who were actually into petty trading had to start anew. We encourage some of them to join our vocational skills training program. Skills like pastries, sewing, hair dressing, and computer application. This is to enable them generate more income since sometimes violence could erupt and they are not able to go out trading. We supported few women with sewing and knitting machines when they graduated. In order to ensure good use of the support provided, we always monitor women to know how they are faring in their small business. (*Interview with Salisu Mohammed Abdul-Salam/CEO, Displaced Women and Children Foundation/29.04.2015*).

I lost everything I had worked for during the 2008 conflict; and I did not have anybody to help me. I got to hear of Stefanos Foundation in my church, where it was announced that an NGO was helping to train women affected by the conflicts. I thereafter went to their office and had six months training in tailoring. I was lucky to be among the few that were given a sewing machine after I graduated. I can now sew a little, but I still combine it with trading vegetables. I am in the market from morning till around 3 p.m., then I go back home to sew. I combine sewing with trading to generate more income. (*Interview with Mrs. Liatu John/ Tomato market/17.04.2015*).

My house got burnt and all my goods destroyed during the conflicts. My husband was also killed in the crisis. So many other women also suffered the same fate. Luckily for me and the others, we got some assistance from Displaced Women and Children Foundation. They assisted us with soft loans. Some of us have now almost cleared the loan. This loan has helped me very much because as you can see, my business is growing. (*Interview with Sonan Tukur/Kugiya market/30.04.2015*).

I supported my husband with my vegetables business before the conflicts broke out. But he got killed in the conflicts. The conflicts also affected my business, but with the help of a local NGO called Displaced Women and Children Foundation, I was able to get some money to start all over again. I also got enrolled into their vocational training centre. I usually come for the training in the morning, and leave in the afternoon to oversee my business in the afternoon. I believe that when I complete this training, I can combine trading and sewing since I will be able to do it from home. This will help me to generate more income for the family. (*Interview with Mrs Lydia Samuel/ Tomato market/30.04.2015*).

Interviews with the directors of the Displaced Women and Children Foundation and the Stefanos Foundation – the two NGOs in focus – and women affected by the conflicts in the state showed that these NGOs are committed to providing assistance through soft loans and vocational skills training for women in Jos. This has helped to improve the women's situations.



Photograph 8.3 A woman at the Displaced Women and Children Foundation skills training centre<sup>76</sup>

## 8.6 Conclusion

This chapter has discussed and analysed market women's responses to the violent conflicts in Jos. The responses of market women have been looked at from the perspectives of how many of them had coped with insecurity through relocation, changing their places of trading; or by the creation of new markets to ensure their safety, the continuation of their business and the sustenance of their families. This has necessitated the market women's exploration of diverse means of generating income. Each of the steps taken by the women have their benefits and disadvantages. Some of the benefits are the creation of business opportunities; their elevation to a higher position in the vegetable market business; a change in the structure of authority or power relations in the vegetable markets; and a reduction in the economic dominance of Hausa-Muslim males in the marketing structure.

Thus, what is newly obtainable for women in trading relations is their inclusion in the previously male-dominated market structure. A number of women have been elevated to the position of *dillali* and wholesalers, further boosting their businesses, and strengthening their family well-being. The situation is similar to that in Clark's study of Kumasi market in Ghana, where, too, she found that trading roles in the market had been modified, redistributed and

---

<sup>76</sup> Salisu Mohammed Abdul-Salam/CEO, Displaced Women and Children Foundation, Jos, 29.04.2015.

reassigned to different ethnic and gender categories of traders without losing the storehouse of skill, experience, and contacts of all involved (Clark, 1994). This is presently the situation in the vegetable trading market in Jos. All this has been realised, and indeed, has only been possible because of the actions taken by market women in order to cope with recent trends such as changing economic relations, and the high levels of insecurity occasioned by the impacts of conflicts on marketplaces.

Market women have become more innovative and enterprising, and have developed new religious, ethnic, and family networks which they have used to access resources and goods; they have also depended on these organisations for assistance, especially in relation to formal social and familial occasions and expenses, such as, for example, weddings and funerals events. And while not all these women have enjoyed the same benefits, they have all had the same strong determination to survive.

Social capital theory has been used in this chapter to explain and articulate how women have capitalised on their social networks and social ties to cope with insecurity and market uncertainties. The women have leveraged changing economic relations, and turned displacements and forceful relocations into opportunities. Although this is not always the case with all women, it shows that women will not always remain solely victims in times of struggle but are able to convert negative situations to their own betterment. In Jos, this has led to the empowerment and inclusion of women in the power sectors of the vegetable marketing business. Therefore, as shown in the context of my study, the arguments that women are always victims in times of war or conflict, is not always true, or the standard case.

## **Chapter 9**

### **Conclusion**

#### **Introduction**

This thesis has examined the impact of conflict on social relations and its effects on women's lives, in the case of three vegetable markets in Jos. In specific terms, this thesis is concerned with the socio-economic relations between traders of diverse social identities in the vegetable markets in Jos, with particular reference to the women in these markets. The analysis has focused on socio-economic relations between traders before, during and after conflict. Of particular interest is how the conflict has impacted on market women, the implications for their lives, and finally, how the market women have responded to these changes. My research departs from other studies whose focus has been on the macro-level analysis of the conflict, in that it takes a deeper, careful look into how conflict has affected people (women)'s daily lives, and how they have coped with conflict. This study has revealed that the pre-conflict relationship between traders of different social identities has been affected but not totally severed. Despite these changes in relations, they have continued to coexist for the purpose of meeting their livelihood needs. While various changes in socio-economic relations, and high levels of insecurity and uncertainty have affected market women, they have not remained passive; instead they have shown resilience in finding ways of coping, by relocating and establishing new markets and by drawing on their social networks, such as family ties and associations, to continue making a living. I have argued here that the coping strategies employed by market women became further advantageous to them because they brought in a new social order; for example, by changing the gendered division of roles, giving women autonomy and affording them authority.

In terms of qualitative research, I have mainly relied on the methodologies of political ethnographic fieldwork to obtain the data that formed the backbone of the study. Observation, participant observation, interviews and focus group discussions were the main techniques of data collection. I also relied on secondary materials to give the history of the conflict and the establishment of markets.

In theoretical terms, the work primarily relies on the theories of social identity and social capital to analyse and interpret the data obtained from the field. Social identity theory has provided insights for the understanding of identities, how identities have evolved and are constructed. In

(capturing and) analysing the role ethnic and religious identities play in informal markets, I have relied on the works of Tajfel (1972); Tajfel & Turner (1986); Trepte (2006); Bryan (2008); and Demmers (2012), amongst others. The core argument drawn from these scholars is that when people of diverse identities relate, it does not always lead to conflict. Instead, individuals seek to identify with others to reduce uncertainty, and achieve a secure and positive sense of security through their participation. In a situation of conflict, however, there is a tendency for relations to be affected. In the case of Jos, for example, where religion and ethnicity have been used as sources of mobilisation in conflicts, there is a tendency that people of the same ethnic or religious backgrounds refrain from relating with others. I have relied on the works of Bourdieu (1986); Coleman (1988); Putnam et al. (1993); Woolcock (1998); Fukuyama (1995); Goodhand et al. (2000); and Sawyer (2005), all of whom stress the importance and centrality of social capital in understanding relations between people within a particular space, for insight into social capital theory. According to social capital theory, the relationship of people (traders) depends and is embedded in the various social networks and ties – based on trust, reciprocity and cooperation – that they have with their colleagues, that is, other traders in the marketplace. This simply means that social capital connects people from different groups and their relationships. Apart from, for example, connecting and building trust between traders, as posited by Goodhand et al. (2000) and Sawyer (2005), social capital is also used as a coping strategy by people in times of conflict, as they depend on their social networks to cope. In Jos vegetable markets, for example, the women traders have relied on their families, friends and ethnic or religious associations as a strategy to cope and continue in business, and survive.

### **Summary of Findings**

The first research question this study set out to answer is ‘Who are the major actors in the marketplace?’ This question was examined in Chapter Five. The study found that there are various actors involved in Jos vegetable marketing; they include farmers, *dillali*, wholesalers, retailers, hawkers, customers, revenue collectors, and the market authorities. Of these, this study has taken as its particular focus only the intermediaries that is the *dillali* and wholesalers (who were pre-conflict, and still are mainly), Hausa Muslim men; and the retailers and hawkers, who are mainly Christian, indigenous women. It is these actors upon which the study has focused in an attempt to understand social relations in the Jos vegetable market; this is because they are the set of actors that coexist and relate in the marketplace. It is notable that the composition of traders in the vegetable market does also reflect the existing social identity dynamics in the city.

Interestingly, the study discovered that the power relations that take place among traders in the process of relating are such that they do indeed influence one another, here for the purpose of making a profit, and for meeting livelihood needs, in line with Bourdieu's argument on power relations, where he points out that individual agents in the process of interaction influence one another to the benefit of all. What this means is that the market serves as a space that brings diverse groups who meet and interact, that is, "a site for the working out of social differences" (Sherman, 2011, p. 22).

The study has also explored and provided valuable insights into the vegetable marketing system in Jos. These insights include an understanding of the importance of market associations, particularly the role which they play in organising traders. There are rules and regulations contained in the associations' constitutions that guide the members in their everyday operations. These associations also play roles in settling disputes, ensuring the peaceful coexistence of traders, reducing conflicts in the marketing chain; also in price control, and the representation, security and survival of traders in the marketplace, particularly, in light of the ongoing situation of conflict in Jos, which has affected most parts of the city over a period of 10 years. For example, it was discovered in the course of this study that some of the market women had reported other traders who had threatened them to the market leaders, who had responded by calling in those traders to warn them not to take action that would ruin the peace of the market. The markets have both bigger and smaller associations, whose leaders collaborate to ensure order and the smooth running of the markets, with the involvement of all traders. The ability of the informal markets, that are labelled as unorganised, to be, in fact, *this* organised, either gives a new meaning to the term 'informal markets', or challenges that notion. This study has further showed that the leadership of the central market association has long been occupied by mainly Hausa Muslim men, in markets that they dominate. Thus, I argue, as well as that of the dominance of a particular ethnic and religious group, this brings the wider issue of patriarchy in public places to the fore, and the strategic agency used here by this group to dominate women in economic places. More recently, however, it should be noted that there have been efforts to involve more women in the leadership to ensure equal representation. This was not the situation in the past, but the ethnoreligious conflict has created a consciousness towards the inclusion of all traders (along the lines of ethnicity, religion, and gender), in order to show their unity in spite of the conflict. The study has also found that the conditions of markets in which traders spent their everyday lives were, and still are not, encouraging. The markets lack basic facilities

like toilets, water, shop kiosks, roads, and shelter; also that, amongst other things, the traders endure long working hours with limited benefits.

The second research question of this study, examined in Chapter Five, was that of, ‘How had these actors interacted before the conflict?’ Here, the interactions that take place in the vegetable marketplace are divided into economic and social relations. The chapter’s focus on economic relations showed that the relations and roles carried out by traders had been divided along gendered lines, which had been accepted by all traders (with men serving mainly as *dillali* and wholesalers, with women, who are the majority in the market, serving mainly as retailers and hawkers). Overall, this was found to indicate an interdependent or symbiotic relationship rather than a dominating relationship, which means that traders relied on one another despite their diversity for all traders to benefit. The relations, while also customary, were voluntary: traders could do business according to their own free will, meaning they could choose anyone at any point to relate with, and this is still the case now. For example, if a trader has a questionable character, or always defaults on payment, or is not honest over the prices of goods, other traders can stop patronising him or her. Another point on these relations is that they were complementary; power relations were, therefore, not felt to be competitive, as traders accepted and carried out their complementary roles, interacting with no feeling of domination. As a result, there was little, or no visible, friction in their relationship. Here I maintain, however, that there were, and are, some elements of exploitation and domination of the women retailers by the *dillali* and wholesalers, but that it largely was outside of the women’s power to do anything about it; as such, they remained happy and contented with their position, because at least they could meet their needs, and sustain their families, which is of the utmost importance to them, certainly more important to them than mounting challenges to power relations.

Trading on credit is a distinct kind of cooperation that exists in trading relations, which is based on trust and reciprocity. This is because there are no written contracts to bind or explicitly state when debtors are to pay back creditors, despite which, there are few cases of those that have defaulted on payment. Paying in good time makes such relationships stronger and more lasting. The concept of power relations, discussed in Chapter Two, is used to describe how traders influence one another through their interdependent and complementary roles, in the process of relating. Here, it is discussed how traders depend on one another to access and/or dispose of goods, and not by dominating or forcing others to do what they want. This is because both parties in any such transaction need each other to survive in vegetable trading. Even though, as

shown above, there are some elements of dominance in these relations, in Jos, in general terms, these are at minimal levels, as traders see their interrelationship as complementary.

Another pertinent relational pattern here is that of social relations, which this study argues are embedded in economic relations. This is because, apart from buying and selling, relations between traders also comprise of important conversations, like discussing of family issues, taking place; these bind traders together, and this in turn builds friendship, which further builds trust among them. In other words, the study shows explicitly how the market is more than a space for commerce; it also is a location where social relations thrive, and relationships are built. Social relations make feelings of friendship possible; this simply means that friendship is a necessary context for functioning markets (Storr, 2008). Social relations in the market are divided into two kinds here: everyday social relations and planned social relations. The first type take place on a daily basis, and include greetings, eating and drinking together, and so on. The second type here, that of planned relations, means those that are organised or mediated either by the market associations or individuals, including contributions, loans and assistance, and visits to other traders in times of need. Social relations built by traders of diverse identities have helped in bonding traders, maintaining their close ties, and the building of strong friendships and trust in the vegetable marketplace in Jos. For instance, research and observation revealed that there have been instances where traders married one other, or their children got married. Some of these have been intermarriages, which have led to one of the individuals converting to their spouse's religion.

In Chapter Six, I have looked at the profiles of women trading in the vegetable market. An understanding of the kind of women that operate in vegetable trading, and the levels in the marketing system that they inhabit, is important because they are the main focus of my research. In the course of analysis, I discovered that four categories of traders operate in the vegetable marketing system in Jos: these are retailers, hawkers, *dillalia* and wholesalers. Most of the women traders are to be found at the lowest level in the marketing chain – in the roles of retailers and hawkers. The reasons for this is their lack of resources, and the fact that, as a group, they got into vegetable trading later than their male counterparts. As a result, they could not break the niche already carved out for themselves by the Hausa men; this is what Guyer calls niched<sup>77</sup>

---

<sup>77</sup> A 'niche' can be defined as a situation where a particular person or group specialises in selling a particular commodity, or in one form of trade or trading position. For example, the position of *dillali* and wholesaler has been a domain of Hausa men until recently.



commercial systems (Guyer, 1997). However, the conflict in Jos, which affected trading relations, also displaced and led to the forceful relocation of many market women. Ultimately this also led to their emergence as *dillalia* and wholesalers, a position formally occupied by men.

This study also shows that most of the women in vegetable trading were indigenous to the Plateau State, largely because of language (they speak Hausa) and their knowledge of the environment. Another reason for indigenous women's domination of the vegetable retail trade is that of their poverty, as, due to the possibility of trading on credit, it is possible to start vegetable trading with very little capital. There are also some women from neighbouring states involved in Jos vegetable trading, due to their relative proximity, hence their similar culture and language.

One of the questions that came up in the research has to do with the gender roles of women, before and after conflict. Their roles before the conflict were not just to take care of their homes, children or care for the sick and the aged. Apart from those stipulated roles of caregiving, they also played important roles in supporting their husbands in generating income to meet the needs of the family, as (for reasons articulated in the study) it was increasingly no longer possible for men alone to provide for the family. Most men were thus supported by their wives, who provided money for food, shelter and paying for children's school fees. The conflict situation further exacerbated the circumstances that led to these changes, as the economic situation became increasingly difficult, such that the income brought home by men was hardly enough to meet the needs of the family. Women came to play multiple roles, at once keeping the home and taking care of the children alongside supporting their husbands with financial resources.

This role of sharing financial responsibility has given married women a voice in the home, such that they now sometimes influence decision making.

Also, quite a number of the women interviewed stated that they have faced an increase in their financial responsibilities because the conflict in Jos led to the death or incapacitation of their husbands, meaning that, of necessity, they have now taken up the breadwinner's responsibility of providing for, and protecting the family.

Widows, divorced and unmarried women have thus effectively taken up the responsibility of both the father and mother because of the absence of men in the family. This situation has made life very difficult for them, and they have involved their children or other relatives, either in

providing support at home or in trading, to enable them to get enough income to meet their livelihood needs.

Some of the women in this study who shared their experience of sharing the expenses of the home with their husbands also said that the conflict had left them with more responsibility than they had anticipated, and that this had been very difficult and challenging. I have argued here that in spite of all these pressures, these women have shown strength and resilience by ensuring that they continued to find ways of providing for the family.

What women have done here shows them taking a plurality of roles, meaning women are taking at least double roles, as the providers *and* caregivers of their families. The same problem has faced women in other African societies that have experienced conflict. For example, Igbo women in Eastern Nigeria during the Biafran war were equally affected; also women in Sierra Leone, Liberia, and Congo, amongst other places. The interesting thing here is that these women did not remain passive. Instead, they were resilient in finding ways and means of survival.

The conflict in Jos has also affected the dynamics of trading relations, and this relates to the third question in this thesis: Did the patterns of interaction in Jos markets change due to the conflict, and if so, how? This study found that socio-economic relations between traders were indeed affected and reconfigured. As in Chapter Five, relations in the market have been divided here into the two kinds, of economic and social relations. Of these two, according to this study's findings, economic relations were the most impacted by the conflict. The change in these relations was primarily linked to difficulties traders – especially the male traders – faced, which were sometimes due to the scarcity of goods, and the resulting price rises, or the behaviour of those traders who defaulted on payments. Pre-conflict, the interaction or relationship between traders in the market was interdependent and symbiotic in nature, relying heavily on transactions on credit; however, with the persistence of conflict, the men (*dillali* and wholesalers) were increasingly reluctant to give goods or money on credit like they used to. Their reason for reducing credit transactions was because of the dilemmas they faced, as detailed in Chapter Seven, and because some women absconded with their money. Another reason is that goods brought wholesale into the market were very expensive; therefore, it was difficult to offer low prices. *Dillali* and wholesalers were torn between maximising profit and refusing to sell goods on credit because of their experiences with the retailers. They faced a situation that challenged their moral obligation (based on the friendships they had established with these traders) to help and ensure that retailers had sustainable access to goods.

This study notes that for the men (*dillali* and wholesalers) to overcome these challenges, in line with Evers' 'strategies for coping' (Evers, 1994), they took the following measures, ensuring goods were either sold on a cash-and-carry basis, or requiring that retailers make a deposit payment of at least 70% before goods were released to them; also by relying on those retailers or hawkers with whom they had established a strong personal relationship. Here 'Strong relationship' means a close relationship, to the extent of knowing them beyond the marketplace (and, crucially, knowing where their homes were, so they could easily track them down there, in a situation of their defaulting on payment – so, for a combination of interpersonal and pragmatic reasons). This shows how relationships between traders are embedded in their various social networks and social ties, also by trust, cooperation and reciprocity with their colleagues. Thus, even though the conflict wrought changes in trading relations, *dillali* and wholesalers continued to extend goods on credit to the retailers with whom they had strong ties. The relations between such traders continued to work because they were governed by morality and norms of reciprocity and trust that have been established over a long period. The fact that traders (*dillali* and wholesalers) did at least continue to do business with retailers they knew quite well also ensured that they were not seen as bad people with no moral values.

Change also occurred in the category of social relations. This study shows that the situation of conflict in Jos has weakened social relations, and has led to feelings of fear and reduced trust among traders of different collective identities in the marketplace. As in Chapter Seven, for example, many traders told me that they could not visit one another anymore at home because of the levels of insecurity involved in entering different neighbourhoods due to the division of the city along religious lines. Therefore, only Christians could visit Christians, and the same held true for Muslims. Thus, the traders' dependence on one another, or reliance on one other's social networks to look after each other's goods, for example, had been reduced, meaning that social capital had also been reduced between traders to some extent. Thus, the assertion of social capital theory that violent conflict affects social relations is applicable here. Overall, the general situation, as described above, was that changes affecting both economic and social relations had occurred as a result of the conflict. However, despite these changes, traders continued relating because of their common need to make a livelihood.

A further question raised by this study is that of what the implications are of these changing relations for the market women's lives and livelihoods. The findings of this study show these are many. The changes that occurred in economic relations affected women retailers most of all because most of them depended on *dillali* and wholesalers to access goods, including on credit.

This meant that the livelihoods of these women were (and are) shaped by, and dependent on the outcome of their interactions. As it became more and more difficult for them to access goods, or they had to pay more for access, of necessity, the women sought solutions; ways to continue in business and meet their daily needs. Some of these women told me that they had had to fall back on their social capital, in the form of social networks and social ties (family, friends, saving groups, colleagues) to access resources to buy goods, as a strategy to cope with changes in economic relations. Others pooled their resources together, which enabled them buy goods and then distribute them among themselves, for retail, to generate income. Other effects of the conflict on women traders included those of low levels of patronage and income; the loss of customers, the high prices of goods; the destruction, spoilage and theft of goods; and the challenges involved in changing the site and/or the manner of their business.

The conflict displaced or caused a forceful relocation of many market women from their customary trading sites, due to the high insecurity of some marketplaces and the destruction of others. Despite this displacement or relocation, women did not stop trading, or avoid relating with traders in their former markets, most particularly those with whom they had strong ties, instead continuing to maintain these relationships. As one of these women explained:

Most of the traders I have had a long-standing relationship with and I have come to trust are in the other market. As a result, anytime I am in need of resources or there is a scarcity of goods, I call them or go to the market to access goods from them (*Interview with Mrs Mary John/Tomato market/21.03.2014*).

This shows how displaced women continued to rely on their social networks, and that these thus continued to be extant, despite the impact of conflict on their relationships.

Nonetheless, this situation of displacement and relocation pushed market women into looking for alternative ways and strategies to cope. It was necessary for them to explore ways of sustaining and continuing their business in order to meet their family needs, in what Lubkemann describes as the “social condition of war”<sup>78</sup>. The point here is that war or conflict does not stop or suspend social process; instead, people strategically continue to pursue their lives under changing circumstances. Likewise, the market women had to continue their lives of trading by employing different strategies, in spite of the conflict.

The final research question of this study was that of: ‘Which strategies market women had devised to cope with the changes caused by conflict-triggered insecurity and changing

---

<sup>78</sup> Details in the next point.

socioeconomic relations in Jos?’ As has been shown in Chapter Seven, the violent conflict in Jos greatly affected market women as the changes in economic relations and the upsurge of insecurity caused their displacement and forceful relocation. Equally important, as pointed out in Chapters Seven and Eight, were the factor of the loss of lives; the destruction, spoilage and theft of goods; their loss of customers, and low levels of patronage; low-income generation, displacement, and the high prices of goods, amongst others. The interesting thing here is that the market women did not remain passive in the face of these effects. The women’s strategies have been divided into two kinds, for the purposes of this study: livelihood strategies, in response to the changes that occurred in economic relations; and physical security strategies. As before, one strategy collectively employed by women with limited resources was to pool their resources together to enable them access goods. Other women used their social networks, like their families, to access resources to purchase goods to maintain their businesses and help others. The strategies they employed here were also for collective benefit, and not just for their own individual good, to meet their own immediate needs. This shows how women were forced to use their social capital, in the form of social networks and social ties, as coping strategies to meet their livelihood needs and maintain their business. The dependence on networks by women shows the volume of social capital they possessed, and which was deployed to effectively mobilise the collective in order to cope with difficult situations. The notion of social capital as coping strategy, as described by Goodhand et al., (2000) and Sawyer, (2005) is applicable here, because as shown in this thesis, the market women relied on their social networks as coping strategies, both during and after the conflicts in Jos.

These actions by the women also changed their level of cooperation, and they cooperated among themselves, more than with the men, thereby carving a niche for themselves. These transformative actions also elevated a number of the women to the position of *dillali* and wholesalers, that is, to higher-up positions in the vegetable marketing chain. The elevation of some women to these positions changed the gendered division of roles in Jos vegetable trading. It also restructured authority, or power relations in vegetable marketing because of their inclusion in the marketing chain, beyond final retail, which had not been the situation before the conflict. Furthermore, the newly-elevated position of women, that is, their participation at a higher level, has reduced the economic dominance of the Hausa middlemen, thereby re-gendering the dynamics of the vegetable market chain. These strategies employed by the women that led to the elevation of some women did not go unchallenged, and there are already signs of competition brewing, which will perhaps deserve further study.

Those market women who were displaced or had to relocate did not remain passive and accept situations of victimhood; they rather employed various strategies to cope with insecurity, and to continue in business. They either used available spaces in secure environments, moved to secure, already-existing markets, or created new markets. These strategies became advantageous to the market women because they led to the creation of spaces of authority, which gave them the power to make decisions and the opportunity to develop their networks. For example, in Tomato and Kugiya markets, women can act as *dillali* and wholesalers because they now have space that they control, with no one dictating or deciding for them. I argue in line with Mang that:

“the establishment and success of the newly created market, by traders who relocated due to violent conflict in 2010, was influential in inspiring similar occurrences in other markets and could cause further replication. This is because there are political and economic advantages to the (formerly) disadvantaged actors, who have created their sphere of influence” (Mang, 2012, p. 51).

This simply means that the creation of new markets and its success stories have advantages, especially economic advantages, to traders that had previously felt marginalised in power relations.

The creation of new markets in Jos is not a phenomenon peculiar to those founded by women vegetable traders, such as the Tomato and Kugiya markets; other traders, of other goods have also created new markets as a strategy to cope with insecurity. But concerning the new vegetable markets, apart from the women now having their own sphere of influence, this study argues, such markets also opened up opportunities for yet other women to start trading, while others were elevated to a higher position in vegetable marketing. The inclusion of women in the male-dominated structure is another newly obtainable phenomenon, as a result of these changes. Even though the women face continue to face challenges such as competition, and limited space in which to do business; the high prices of goods; their loss of customers, and losses of goods, and feelings of marginalisation; despite these challenges, the present situation in the vegetable trading system in Jos has been redefined by the elevation of women to the position of *dillali* and wholesalers.

In addition to these coping strategies, and the attendant changes in relations, the market women in the three markets studied here had also had to employ other strategies to generate more income, either to support their husbands' income, or to cater solely for the family especially,

those taking up new roles as breadwinners. This situation has overburdened such women, and to survive, many of them had to engage the services of their children to trade alongside with them. The involvement of children in trading is not a new phenomenon; however, the conflict situation and related difficulty in generating income increased the number of women engaging their children in trading. Children, and familial relations, thus served here as a form of social capital to help in generating income for the well-being of their families and businesses. Selling at home, and trading in more than one type of commodity has also increased as a way of meeting livelihood needs. Some women also went back to farming, both to provide food for their families, and to sell crops for income, which was not the situation before the conflict. This means that such women had access to land, and did so because of the situation in which they found themselves.

The market women in this study also revived or relied on already-existing social networks that helped them in maintaining their businesses, and also in supporting their domestic responsibilities. Market women relied on rotating credit schemes to which they made daily, weekly or monthly contributions. From these contributions, they were able to receive large sums of money in return. These resources were normally used to access more goods for their supplies; for meeting family needs, especially paying school fees, and sometimes for buying a piece of land. Many women borrowed money or food from their relatives or friends, and several women changed their line of business, all to generate more income for their survival and continuation in business.

As in Chapter Eight, several market women discussed the role non-governmental organisations (NGOs) have played, both in training them to acquire skills like tailoring, knitting, hairdressing, and sewing, and via assistance with soft loans; these may also be considered forms of social capital, that have supported them. This support from NGOs has empowered several women, I argue, and is sustainable because they can now also rely on these skills alongside trading, to generate more income. For women who lost everything during the conflict, the soft loans provided by NGOs have enabled them to start all over again. Access to these loans has reduced the burden on these women, offering them the resources they were looking for to start a business all over again, as well as giving them some independence and empowerment so that they do not have to depend on *dillali*, *dillalia* and wholesalers to access goods.

From the foregoing analysis, what broad conclusions can we draw? I would suggest the following:

The first is that the marketplace could be a space where the process of negotiation and peace building could start. Drawing from the empirical findings and analysis of this study, it may be suggested that the conflict in Jos has deeply affected, and changed, the social life and relations between people in the city. The situation of conflict has created fear, distrust and suspicion, and has weakened the socio-economic relations of and between traders from diverse social identity groupings. While it is obvious that the social – that is, socio-economic – relations of traders have been affected, these relations have not been totally destroyed; rather, they have been reconfigured. This is how, and why, traders have continued to coexist and relate in the marketplace, and it is because the sustenance of their livelihoods remains at the core of their everyday reality, as the most important reason for them to stay together, and trade together, no matter their differences. I thus argue that the actions of traders are deeply rooted in the principles of moral economy. Here in the face of conflict, the Jos traders were forced to behave in a rational way to survive, despite the changes in relations, due to the prices of goods, or the need to maximise profit. The most important relationship for all them remains the bond between them. The point here is that traders (*dillali* and wholesalers) and retailers depend on one another, each needing the other to make money from vegetables. Both are interested in forming long-lasting and profitable relationships with one another, based on trust and reciprocity. As I have argued, traders in the marketing system depend on and benefit from one another by allowing the other access to goods on credit, on the basis of trust and personalised relations, and despite their different social identities. Through these relations, traders have been able to coexist and accommodate one another, and have continued to relate, despite the reconfiguration of social relations by violent conflict. Another point is that traders did not allow their difference of social identity to fundamentally affect their relations towards the other. Instead, their major concern has been for the common good of all. Therefore, I argue that the marketplace can be a space in which the process of reconciliation, peace building and the reconstruction of relations can start.

I further argue that traders from diverse social identities can already be seen as peacemakers in the peace building and reconciliation process, because of their actions and behaviour of continuing relations, despite the effects the conflict has had on them (relations). This behaviour and these actions on the part of traders, I argue, do not represent only the market situation, but serves as an example for other people in Jos, which they can emulate in order to reconcile, re-integrate and coexist with one another again. This, in my opinion, can help in rebuilding social relations and cohesion in the city.



Another conclusion that may be drawn from this study is how displacement, initially seen as negative, does have a possibility to be positively turned around. Many analysts of conflict have argued that displacement in conflict is always negative, especially in relation to women; in my view, however, the displaced women in this study did not allow their situations of displacement and insecurity to defeat them, or to affect them entirely negatively. Instead, they took innovative actions that have translated into economic advantage and autonomy for them. For example, as in the discussions on women coping with insecurity, in Chapter Eight of this study, I have argued that the Jos market women did not remain passive, despite suffering the effects of conflict; instead, they responded by looking for ways to survive and continue in business, to ensure the sustenance of their families. Many of the women created new markets in order to continue with their trading lives. The action of women here gave them autonomy because they had now a space which they themselves controlled. This also gave them the opportunity to innovate and implement new strategies that consolidated their freedom or autonomy. As above, many women revived, or relied on their extant social networks to access resources or goods to enable them to cope and continue with their lives. This reliance on social networks shows how women have renegotiated and used their social capital to build cooperation with other women, in order to access resources and/or goods to sustain their lives and livelihoods. This means that new relations and alliances with other women have been created in new markets, for the continuation of business.

While many of the women in this study found support from their families or friends, they also found better and other ways to survive by diversifying their means of income. Some employed the services of their children, some started to sell more than one type of goods, others began selling at home or farming, which strategies increased their empowerment; while yet other women cooperated among themselves to pool resources together to secure their livelihoods. During the post-conflict period, many market women got assistance from non-governmental organisations, which helped them in sustaining their lives.

Given all of the above, I thus argue that instead of their displacement having weakened and discouraged these women from engaging in business activities, it became advantageous to them, because of the sphere of authority and control it created. The study proposes that the strategies adopted by market women that led to the creation of new markets in different parts of the city, and the successes achieved by them, could serve as a precedent to encourage and influence

other people or groups who find themselves in similar situations to employ similar strategies, or approaches, in coping.

Apart from women getting empowered, I argue that the market women have indeed brought about a paradigm shift, having changed the gendered division of roles in vegetable marketing, namely the inclusion of women in the historically male-dominated mid-level roles which had led to male dominance in the marketing chain. I have shown, through my empirical chapters that women had previously always operated at the lowest level of the vegetable marketing chain, as mainly retailers and hawkers. This change in the gendered division of roles was necessitated by the conflict, which women thus perceive to have empowered them. The actions taken by women here show how they have used their agency by being resilient in looking for ways to survive and maintain their families. As shown in this study, their actions have empowered a number of women, as well as changing power relations in the vegetable marketing system in Jos, and changing what is possible for women coming after them to join the markets now. I thus argue that the idea that women are the lowest or most disadvantaged group when it comes to power relations in the markets has also changed. Women have carved out a space (niche) for themselves, and they have done this through their social networks. In this way, women have brought in a new social order, new power relations and new room for themselves to manoeuvre.

This thesis is not just relevant or limited to Jos; while the Jos markets have been its focus, it has a wider relevance. What the thesis has to offer is an understanding of the social relations of traders of diverse social identities, whose social relations were reconfigured by conflict, but who continued to coexist and accommodate one another for the purpose of meeting their livelihood needs. This thesis thus articulates and examines an example wherein traders have defied their situation and differences by maintaining their relations for the purpose described above. The broader relevance of this thesis, and example, is supported by Putnam, where he describes the actions taken by traders, defying their social identities to continue with social relations by relying on their networks and norms that facilitate coordination and cooperation for mutual benefit (Putnam et al., 1993, p. 167) can serve as a model to build peace and cohesion. This can then serve as a basis upon which other institutions, relationships (Lyon, 2000, p. 236) and trust can be built back up when destroyed. Thus I argue that peace building can start from the marketplace; on basis of the economic, social, the cultural contexts, and the interdependencies that have existed between these groups. These peculiar dynamics can be

applied to societies in similar conflict situations to enable them to build peace and social cohesion among people. The findings can be used to understand the dynamics of social relations, both during conflict and in a post-conflict society, as a basis for comparison to similar situations in other societies in Nigeria and beyond.

The case of the market women in this study can also be used in other, similar contexts to analyse women's conflict and post-conflict experiences, and what they are doing to cope. Women should not necessarily always be viewed or characterised as victims in conflict situations, as most research sees them. Instead, as I have argued here these and other women have well-navigated – and continued their lives despite – the situation of violence.

In conclusion, it is appropriate to explore the broader implications that the arguments articulated here have for the wider relevance of this thesis. Firstly, I will posit that they offer us insights into our understanding of how groups and individuals respond to collective violence, within the particular context which the thesis has focused on. In other words, having studied vegetable markets in Jos, Nigeria, the thesis makes a specific contextual contribution. This relates to the point that the other studies carried out on the conflict in Jos to date have explored the structural dynamics of the conflict. For instance, they have focused on the causes, general effects, history, actors (perpetrators and victims, amongst others), and conflict resolution efforts (see Danfulani & Fwatshak (2002); Adetula (2005); Alubo (2006); Best (2007, 2008); Gwamna (2010); Ostien (2009); PIDAN (2010)). This thesis differs from those that have come before it by closely focusing on the specific experiences of people and groups affected by violent conflicts, namely women and/as displaced persons, as well as what they did to cope and survive in unstable environments.

I would also suggest that the arguments emerging from this study contribute to debates on the role and impact of women during episodes of violent conflict. Scholarly studies of the role of women in conflicts in Africa have shown that women emerge as victims, as well as political agents; sometimes active in perpetrating violence, while in other cases critical actors in the pursuance of peace (Abiola, 2013; Burnet, 2012; Coulter, 2009; Sewell, 2007; Utas, 2005; Senanayake, 2004; Fischer, 2004; Moser & Clark, 2001; Enloe, 2000; Copeland, 1994). Other studies have explored the role of women in times of war as mothers, providers, income generators, heads of households, cooks, cleaners, protectors (Anugwom, 2011; Fuest, 2008; Uchendu, 2007; Utas, 2005; Meintjes et al., 2001; Turshen, 2001). The notion of the agency of women in times of conflict may best be understood in light of Eduards conviction that, “all

human beings, by nature, have the capacity to initiate change, to commit oneself to a certain transformative course of action, independently of historical circumstances” (Eduards, 1994, p. 181). Given this, Eduards continues, people will want, “to use this capacity in some way or another, to be an agent rather than a passive being, a victim. Put simply, given the chance, people will try to influence the course of events in the way they can rather than sit back and suffer changes” (ibid). Likewise, I argue that women in markets in Jos were not passive victims of the effects of conflict, such as changes in socio-economic relations, displacement and forcible relocation. This is possible to argue, due to the purposive choices, actions and decisions they made to cope and survive despite the changes that had occurred. Rather, I argue, it was through their efforts, in response to these effects of conflict, the market women became economic actors on a scale previously unknown within their specific socio-economic context, all of which provides a new perspective on the roles women play in conflict situations, as shown above.

This research has also contributed to the understanding of the relations between a number of actors from different social identity groups, and how they have interacted peacefully despite their different identities. Here I have used the theory of social capital, defined as, “the existence of a certain set of informal values or norms shared among members of a group that permit cooperation among them” (Fukuyama, 2000, p. 16).

Social capital connects individuals from different groups as they relate, either economically or socially. It relies upon ties among people, including the varying formal and informal groups in a network, and the connections between them (Mbisso, 2011). These ties may be used to settle differences or problems within a network. As for the traders, their motive for relating is to achieve a specific purpose. This is why despite their differences in social identities, and the effects of conflict on traders’ relations, as shown in Chapter Seven, Jos market traders continued to relate. As pointed out by Häuberer, social capital in a social relationship provides useful support when it is needed (Häuberer, 2011).

This study has equally provided an understanding of the dynamics of relationships among people and groups in a post-conflict environment. Furthermore, the insights drawn from these dynamics also contribute to the wider debates on post-conflict relations. The study also contributes to research on how market dynamics are specifically impacted by conflict. This is in contrast to existing studies, which have considered markets dynamics but did not explore how relationships are affected in detail (Higazi, 2011; Best & Hoomlong, 2011; Sha, 2005;

Fwatshak, 2011). The study also contributes methodologically, as an example of a study that has drawn insight from studying local dynamics via a grounded theory approach.

Further research needs to be carried out in order to understand the ongoing growth of these newly-created markets, and how they are faring with the return of relative peace to the city of Jos. The market women who have emerged as *dillali* and wholesalers need further exploration, if we are to understand how this new development may change the market dynamics in the long term. Such future research should also usefully inquire into whether any competition exists because of the emergence of this group. Further study is also imperative to understand what is now happening to the socio-economic relations that have been affected by the conflict, and to understand if trust has been rebuilt. There have subsequently been Boko-Haram attacks on Jos markets, thus there is a need to examine if (and if so, how) this dynamic is different, and how traders are now coping and ensuring security in the marketplace in the face of this new threat.

## References

- Abbott, D. (1998). "Dilemmas of Researching Poverty". In Thomas, A., Chataway, J & Wuyts, M (Ed.), *Finding Out Fast. Investigative Skills for Policy and Development* (pp. 201–220). London: Sage Publications.
- Abiola, A. A. (2013). *Gender Justice in Post-Conflict Societies. An Assessment of Sierra Leone and Liberia* (Ph.D.). University of London, London. Retrieved from <http://eprints.soas.ac.uk/16643>
- Achieng, R. M. (2004). *"Home Away from Home? " Internally Displaced Women and their Translocal Ethnic and Gender Co-operation in Reconstructing the Meaning of Places (Burnt Forest and Langas-Uasin Ngishu Kenya)* (Ph.D.). University of Bielefeld, Bielefeld.
- Adam, M. B. (2010). *Understanding the Genesis of Jos Crisis: The History of Jos Crisis, 1991-2010*. Jos: Royal Publicity.
- Adepetu, A. A. *Producer-Trader Interaction in Vegetable Marketing in Jos: The Case of Farin-gada Tomato Market*. Retrieved from [community.dur.ac.uk/...marketing/A.A.%20Adepetu%20-%20](http://community.dur.ac.uk/...marketing/A.A.%20Adepetu%20-%20)
- Adepetu, A.A, Olaniyan, J.A.O & Daloeng, H.O. (2005). Institutions and Interactions in Vegetable Marketing in Jos. The Case of Farin-gada Tomato Market. In *Investigations on Building a Food Marketing Policy Evidence Base in Nigeria* (pp. 81–101).
- Adetula, V. A. (2005). "Ethnicity and the Dynamic of City Politics: The Case of Jos". In Maliq, S. A & Abdelgani, A (Ed.), *Urban Africa. Changing Contours of Survival in the City*. London: Zed.
- Adimabuno, A. M. (2010). *Marketing and Market Queens. A case of Tomato Farmers in the Upper East Region of Ghana* (Ph.D.), Bonn.
- African Report. (2012). *Curbing Violence in Nigeria (1): The Jos Crisis* (No 196).
- African Rights. (1995 Rwanda). *Not So Innocent: When Women Become Killers*. London: African Rights.
- Akinteye, A. (. (1999). Zangon-Kataf Crisis. A case study. In Otite, O. & Albert, O. I (Ed.), *Communitary Conflicts in Nigeria*. Ibadan: Spectrum Books.
- Akinwunmi, O. (2004). *Crises and Conflicts in Nigeria: A Political History since 1960*. LIT VERLAG Münster: Transaction Publishers.
- Alemika, E. E. O. (2003). *State Failure and Alternative Non- State Civic Actors in Nigeria* (DFID, Drivers of Change). Abuja.
- Alexander, J. (1987). *Trade, Traders and Trading in Rural Java*. Oxford University Press,
- Alexander, J & Mohanty, C. (2010). Cartographies of Knowledge and Power Transnational Feminism as Radical Praxis. In Swarr, A. L & Nagar, R (Ed.), *Critical Transnational Feminist Praxis*. Suny Press.
- Alubo, O. S. (2006). *Ethnic Conflicts and Citizenship Crises in Central Region*. Ibadan: Programme on Ethnic Studies.
- Amuta, I. (Tuesday, May 20). The Politics of Child Abuse. *The Post Express*, p. 24.
- Anugwom, E. E. (2011). "Wetin we for Do? " Women Entrepreneurs in the Niger Delta Conflict. *Journal of Small Business and Entrepreneurship*, 24(2), 243–252.

- Anyanwu, R. C & Jukes, D. J. (1991). Food Systems and Food Control in Nigeria. *Food Policy*, 16(2), 90–181.
- Asiyanbola, A. (2005). *Patriarchy, male dominance, the role and women empowerment in Nigeria*. From [http://demoscope.ru/weekly/knigi/tours\\_2005/papers/iussp2005s50005.pdf](http://demoscope.ru/weekly/knigi/tours_2005/papers/iussp2005s50005.pdf)
- Awomolo, A. A. (1998). *The Political Economy of Market Women in Western Nigeria* (Ph.D.).
- Bachmann, R. (2005). *Trust, Power and Control in Trans-Organisational*. Retrieved from [ftp://papers.econ.mpg.de/evo/Conference\\_papers/RIS/Bachmann.pdf](ftp://papers.econ.mpg.de/evo/Conference_papers/RIS/Bachmann.pdf)
- Bammer, G., & Smithson, M. (2008). *Uncertainty and risk: Multidisciplinary perspectives. Earthscan risk in society series*. London, Sterling, VA: Earthscan.
- Bello, A. B. S., Daoud, S. A. M., & Baig, M. B. (2014). Coping Strategies of Dafurians Displaced Women in Khartoum. *Journal of Agricultural Extension and Rural Development*, 6(5), 168–174.
- Bennett, A & Elman, C. (2006). Qualitative Research Methods: Recent Developments in Case Study Methods. *Annu. Rev. Polit. Sci.*, 9, 455–476.
- Berg, B. (1998). *Qualitative Research Methods for Social Science* (Third Edition). Boston, London, Toronto: Allyn Bacon.
- Best, S. G. (2001). "Religious and Religious Conflicts in Northern Nigeria". *University of Jos Journal of Political Science*, 2(3), 63–81.
- Best, S. G. (2007). *Conflict and peacebuilding in Plateau State, Nigeria*. Ibadan, Nigeria: Spectrum Books Limited.
- Best, S. G. (2009). *FBOs and Post-Conflict Transformation and Development in Nigeria*.
- Best, S. G & Hoomlong, K.N. (2011). *Faith-based Organisations and Post-Conflict Transformation in Nigeria*. Ibadan: John Archers.
- Best, S. G & Rakodi, C. (2011). *Violent Conflict and its Aftermath in Jos and Kano, Nigeria: What is the Role of Religion* (Working Paper 69).
- Bestor, T. C. (2004). *Tsukiji: The Fish Market at the Center of the World. California studies in food and culture: Vol. 11*. Berkeley: University of California Press.
- Bingel, B. T. (2005). "The Impact of Ethno-Religious Crisis on Food Security in Plateau State. In Ikonne, C., Williams, I. O., Nwagbara, E. N (Ed.), *Security Social Services and Sustainable development in Nigeria*. Port Harcourt: University of Port Harcourt Press.
- Bingel, B. T. (2007). A city in Ruins: The Dynamics of Urban Politics and Violence in Jos 1900-2004. In Akinwunmi, O. Fwatshak, S. U. & Okpeh, O. O. (Ed.), *Historical Perspectives on Nigeria's Post-Colonial Conflicts* (pp. 46–55). Lagos: Unimark Limited.
- Blench, R. & Dendo, M. (2003). *Access Rights and Conflicts over Common Pool Resources on the Jos, Plateau, Nigeria* (Report to World Bank/UNDP/DFID/JEWEL).
- Bourdieu, P. (1986). The Forms of Capital. In J. Richardson (Ed.), *Handbook of Theory and Research for the Sociology of Education* (pp. 241–258). New York: Greenwood.
- Bryan, T. (2008). *Aligning Identity. Social Identity and Changing Context in Community Based-Conflict* (Ph.D.).
- Bryman, A. (2012). *Social Research Methods 4e* (4th rev Ed.). Oxford, UK: Oxford University Press.
- Burawoy, A. (1998). *The Extended Case Method: Sociological Theory*.

- Burke, P. J & Stets, J. E. (1998). *Identity Theory and Social Identity Theory*. Paper Presented at the Social Psychology Section Session on Theoretical Frameworks.
- Burnet, J. E. (2012). *Genocide Lives in US: Women, Memory, & Silence in Rwanda*. Wisconsin: The University of Wisconsin Press.
- Butter, I. (2011). *A Market space Ethnography: Insecurity, Communication and Identity in Chad*.
- Charmaz, K. (1983). The Grounded Theory. In R. Emerson (Ed.), *Contemporary Field Research* (pp. 109–126). Boston: MA: Little Brown.
- Charmaz, K. (2006). *Constructing Grounded Theory: A Practical Guide Through Qualitative Analysis*. London: SAGE.
- Chen, J., Reilly, R. R & Lynn, G. S. (2005). *Uncertainty: Is It a Threat or Opportunity for New Product Development Teams* (ISBM Report No. 18). USA.
- Clark, G. (1994). *Onions are my husband: Survival and accumulation by West African market women*. Chicago: University of Chicago Press.
- Cohen, A. (2004). *Custom and politics in urban Africa: A study of Hausa migrants in Yoruba towns* (New Ed). *Routledge library editions. Anthropology and ethnography*. London, New York: Routledge.
- Cohen, N & Arieli, T. (2011). Field Research in Conflict Environments: Methodological Challenges and Snowball Sampling. *Journal of Peace Research*, 48(4), 423–435.
- Coleman, J. S. (1958). *Nigeria: Background to Nationalism*. Berkeley: University of California Press.
- Coleman, J. S. (1988). "Social Capital in the Creation of Human capital". *American Journal of Sociology*, (94 Supplement), 95–120.
- Colleta, N.J. & Cullen, M.L. (2000). *The Nexus between Violent Conflict, Social Capital and Social Cohesion: Case Studies from Cambodia and Rwanda* (Social Capital Initiative Working paper No. 23). Retrieved from World Bank website: <http://www.worldbank.org/socialdevelopment>,
- Condorelli, D & Galeotti, A. (2012). *Bilateral Trading in Networks*. Seminar Paper presented in Bonn.
- Copelon, R. (1994). 'Recognising the Egregious in the Everyday: Domestic Violence as Torture'. *Columbia Human Rights Law Review*, 25, 291–307.
- Corbin, J. & Strauss, A. (2008). *Basics of Qualitative Research: Techniques and Procedures for Developing Grounded Theory* (3rd). Thousand Oaks: SAGE.
- Coulter, C. (2009). *Bush Wives and Girl Soldiers: Women's lives through War and Peace in Sierra Leone*. *Cornell paperbacks*. Ithaca: Cornell University Press.
- Danfulani, U. H. D & Fwatshak, S. U. (2002). Briefing: The September 2001 Events in Jos, Nigeria. *African Affairs*, 101, 243–255.
- Dasgupta, P. (1988). Trust as a Commodity. In D. Gambetta (Ed.), *Trust. Making and Breaking Cooperative Relations* (pp. 49–72). Blackwell Publishers.
- Deaux, K. (1991). Social Identities: Thoughts on Structure and Change. In R. C. Curtis (Ed.), *The Relational Self. Theoretical Convergences in Psychoanalysis and Social Psychology*. Guilford Press.



- Demeny, G. (2011). *Factors of socio-economic uncertainty in the Bosnian War*. (MICROON Research working paper). Brighton.
- Demmers, J. (2012). *Theories of violent conflict: An introduction*. [Contemporary security studies]. London, New York: Routledge.
- Dillon, D. R. (2012). Grounded Theory and Qualitative Research. In C. A. Chapelle (Ed.), *The Encyclopedia of Applied Linguistics*. Oxford, UK: Blackwell Publishing Ltd.
- Domenico-de-ga (2009). Political map of the 36 States of Nigeria. [https://upload.wikimedia.org/wikipedia/commons/d/d2/Nigeria\\_political.png](https://upload.wikimedia.org/wikipedia/commons/d/d2/Nigeria_political.png) accessed on 16.06.2016.
- Ebegbulem, J. C. (2011). Ethnic Politics and Conflicts in Nigeria: Theoretical Approach. *Khazar Journal of Humanities and Social Sciences*, 76–91.
- Eckstein, H. (1975). 'Case Study and Theory in Political Science'. In Greenstein F. I & Polsby, N (Ed.), *Handbook of Political Science. Strategies of Inquiry Reading Mass* (Vol. 7, pp. 79–137). Addison Wesley.
- Eduards, M. L. (1994). Women's Agency and Collective Action," Women's. *Women's Studies International Forum*, 17(2-3), 181.
- Effendi, N. (1999). *Minangkabau Markets: A Picture of an Indigenous Economic System (Working Paper No 312)*. Retrieved from <http://www.uni-bielefeld.de/sdrc/homesdrc>
- Egwu, S. (2009). *"The Jos Crisis and National Question"*.
- Ekechi, F. K. (1995). Gender and Economic Power: The Case of Igbo Women of Eastern Nigeria. In House-Midamba, B & Ekechi, F. K (Ed.), *African Market Women and Economic Power. The Role of Women in African Economic Development*. Westport: Greenwood Press.
- El-Bushra, J. (2000). 'Transforming Conflict: Some Thought on a gendered Understanding of Conflict Processes'. In Jacobs, S., Jacobson, R., & Marchbank, J (Ed.), *States of Conflict. Gender Violence and Resistance*. London: Zed Books.
- El-Bushra, J., & Sahl, I. M. G. (2005). *Cycles of violence: Gender relations and armed conflict*. Nairobi, Kenya, London: Acord.
- El-Hussein, M. Hirst, S. & Salyers, V & Osuji, J. (2014). Using Grounded Theory as a Method of Inquiry: Advantages and Disadvantages. *The Qualitative Report*, 19(13), 1–15. Retrieved from <http://www.nova.edu/ssss/QR/QR19/el-hussein13.pdf>
- Eluagu, L. S & Okereke, O. (1985). The Socioeconomic Impact of Gari Traders' Association in Imo State of Nigeria. *Oxford Agrarian Studies*, 14, 92–104.
- Enloe, C. (2000). 'Feminist Thinking about War,' Militarisation & Peace. In Jacobs, S.M, Jacobson, R, & Marchbank, J (Ed.), *States of Conflict. Gender, Violence & Resistance*. London: Zed Books.
- Enwerem M. I. (1995). *A Dangerous Awakening: The Politicisation of Religion in Nigeria*. Ibadan: IFRA.
- Evers, H.-D. (1994). The Traders' Dilemma: A Theory of the Social Transformation of Markets and Society. In Evers, Hans-Dieter & Schrader, Heiko (Ed.), *The Moral Economy of Trade. Ethnicity and Developing Markets* (pp. 7–14). London: Routledge.
- Evers, Hans-Dieter & Schrader, Heiko (Ed.). (1994). *The Moral Economy of Trade: Ethnicity and Developing Markets*. London: Routledge.

- Falola, T. (1998). *Violence in Nigeria: The crisis of religious politics and secular ideologies*. Rochester, NY: University of Rochester Press.
- Fapohunda, T. (2012). Women and the Informal Sector in Nigeria: Implications for Development. *British Journal of Arts and Social Sciences*, 4(1). Retrieved from [http://www.bjournal.co.uk/paper/bjass\\_4\\_1/bjass\\_04\\_01\\_04.pdf](http://www.bjournal.co.uk/paper/bjass_4_1/bjass_04_01_04.pdf)
- Fawole, O. A & Bello, M. L. (2011). The Impact of Ethno-Religious Conflict on Nigerian Federalism. *International NGO Journal*, 6(10), 211–218.
- Finan, T. J. (1988). "Market Relationships and Market Performance in Northeast Brazil". *American Ethnologist*, 15(4), 694–709.
- Fischer, M. (2004). *Recovering from Violent Conflict: Regeneration & (Re) Integration as Elements of Peacebuilding*. Retrieved from <http://www.berghof-handbook.net>
- Flick, U. (2005). "Qualitative Research in Sociology in Germany and the US\_State of the Art, Differences and Developments". *The Forum: Qualitative Social Research*, 6(3), Art 23.
- Foster, S. R. (2006). City as an Ecological Space: Social Capital and Urban Land Use. *The 82 Notre Dame L. REV*, 527. Retrieved from <http://ir.lwanet.edu/faculty-scholarship/346>
- Foucault, M. (1982). *The Subject and Power: Beyond Structuralism and Hermeneutics*: University of Chicago Press.
- Friese, S. (2012). *Qualitative data analysis with ATLAS.Ti*. London: SAGE.
- Fuest, V. (2008). 'This is the Time to get in Front': Changing Roles and Opportunities for Women in Liberia. *African Affairs*, 107(427), 201–224. doi:10.1093/afraf/adn003
- Fukuyama, F. (1995). *Trust: The Social Virtues and the Creation of Prosperity*. New York: Free Press.
- Fukuyama, F. (2000). *Social Capital and Civil Society* (IMF Working Paper No. 00/74). Retrieved from <http://ssrn.com/abstract-879582>
- Fukuyama, F. (2001). Social Capital, Civil Society and Development. *Third World Quarterly*, 22(1), 7–20. Retrieved from <http://portal.ku.edu.tr/~dyukseker/fukuyama-socialcapital.pdf>
- Funk, J. (2013). *Towards an Identity Theory of Peacebuilding*: CRPD working Paper.
- Funtowicz, S. O & Ravetz, J. R. (1990). *Uncertainty and Quality in Science for Policy*. Dordrecht, Netherlands: Kluwer Academic Publishers.
- Fwatshak, S. U. (2011). *African entrepreneurship in Jos, Central Nigeria, 1902-1985*. Carolina Academic Press *African World Series*. Durham, N.C.: Carolina Academic Press.
- Garcia, E. (Ed.). (1994). *Pilgrim Voices: Citizens as Peacemakers*. London: International Alert.
- Gazetters of Northern Provinces. (1972). *The Highland Chieftaincies (Plateau Province)*. London: Published by Frank Cass and Company.
- George, AL & Bennette, A. (2005). *Case Studies and Theory Development in the Social Sciences*. Cambridge, MA: MIT Press.
- Gibson, J. L. & Gouws, A. (2007). *Overcoming Intolerance in South Africa: Experiments in Democratic Persuasion*. New York: Cambridge University Press.
- Giddens A. (1995). *The Consequences of Modernity*. Cambridge: Polity Press.

- Gill, P., Stewart, K., Treasure, E., & Chadwick, B. (2008). Methods of data collection in qualitative research: interviews and focus groups. *British dental journal*, 204(6), 291–295. doi:10.1038/bdj.2008.192
- Glaser, B. G. (1978). *Theoretical Sensitivity: Advances in the Methodology of Grounded Theory*. Mill Valley, CA: Sociology Press.
- Glaser, B. G. (1992). *Basics of Grounded Theory Analysis: Emergence Vs Forcing*. CA: Mill Valley: Sociology Press.
- Glaser, B. G., & Strauss, A. L. (1967). *The Discovery of Grounded Theory: Strategies for Qualitative Research. Observations*. Chicago: Aldine Pub. Co.
- Gofwen, R. (2011). A Historical Overview of Ethno-Religious Conflicts in Plateau State: Government Intervention and Strategies. In J. Para-Mallam (Ed.), *Finding Durable Peace in Plateau*. Kuru: A Publication of National Institute for Policy and Strategic Studies.
- Goodhand, T., Hulme, D., & Lewer, N. (2000). Social Capital and the Political economy of Violence: A Case Study of Sri Lanka. *Disasters*, 24(4), 390–406.
- Goshit, Z. D. (2006). Economic, Politics and Ethno-Religious Relations in Jos Plateau Area during the Colonial Period. In O. Akinwunmi & Okpeh, O. O. & Gwamna, J. D (Eds.), *Inter-Group Relations in Nigeria during the 19th and 20th Centuries* (pp. 471–489). Makurdi: Aboki Publishers.
- Granovetter, M. (1985). Economic Action and Social Structure: The Problem of Embeddedness. *American Journal of Sociology*, 91(3), 481–510.
- Granovetter, M. (2004). Economic Action and Social Structure: The Problem of Embeddedness. In F. Dobbin (Ed.), *The New Sociology. A Reader*. Princeton: Princeton University Press.
- Granovetter, M. & Swedberg, R. (Ed.). (1992). *The Sociology of Economic Life*. Boulder: Westview Press.
- Gwamna, D. J. (2006). "Religion and Ethnic Relations in the Middle. Belt of Nigeria". In O. Akinwunmi & Okpeh, O. O. & Gwamna, J. D (Eds.), *Inter-Group Relations in Nigeria during the 19th and 20th Centuries* (pp. 588–604). Makurdi: Aboki Publishers.
- Harnischfeger, J. (2004). Sharia and Control Over Territory: Conflicts between 'Settlers' and 'Indigenes' in Nigeria. *African Affairs*, 103(412), 431–452.
- Häuberer, J. (2011). *Social capital theory: Towards a methodological foundation. VS research*. Wiesbaden: VS Verlag für Sozialwissenschaften.
- Heberer, T. (2005). Ethnic Entrepreneurship and Ethnic Identity: A case Study among the Liangshan Yi (Nuosu) in China. *China Quarterly*, 182, 407–427.
- Hemming, J. (2009). Exceeding scholarly Responsibility: IRBs and Political Constraints. In Sriram, C, L & King, C. J, Mertus, A, J., Ortega, M, O., & Herman, J. (Eds.) (pp. 21–37). London and New York: Routledge.
- Hichaambwa, M. (2012). *Urban Consumption Patterns of Livestock Production in Zambia and Implication for Policy*.
- Higazi, A. (2011). *The Jos Crisis: A Recurrent Nigerian Tragedy* (Discussion Paper No. 2).
- Ho, T-H. & Weigelt, K. (2004). *Trust Building among Strangers*. Retrieved from 01.06.2015

- Hogg, M. (2007). Social Identity and Group Context of Trust: Managing Risk and Building Trust through Belonging. In Siegrist M, Earle.T.C, Gutscher.H. (Ed.), *Trust in Cooperative risk Management*. UK and USA: Earthscan.
- Hopf, T. (2006). Ethnography and Rational Choice in David Laitin: From Equality to Subordination to Absence. *Qual Methods*, 4(1), 17–20.
- Horn, N. E. (1994). *Cultivating customers: Market women in Harare, Zimbabwe. Women and change in the developing world*. Boulder, Colo.: Lynne Rienner Publishers.
- Human Rights Watch. (2001). *Jos: A city Torn Apart* (13 No. 9). New York. Retrieved from <http://www.hrw.org/node/76878>
- Human Rights Watch. (2005). *Revenge in the Name of Religion: The Cycle of Violence in Plateau and Kano* (17 No. 8(A). New York. Retrieved from <http://www.hrw.org/node/11756>
- Human Rights Watch. (2010). 'Nigeria' Investigates Massacre: Step Up Patrol. Retrieved from <http://www.hrw.org/en/news/2010/03/08/nigeria-investigate-massacre-step-patrol>
- Human Rights Watch. (2011). *Nigeria: new wave of Violence Leaves 200 Dead*. Retrieved from <http://www.hrw.org/en/news/2011/01/27/Nigeria-new-wave-violence-leaves-200-dead>.
- Ibrahim, S. and Alkire.S. (2007). “Agency and Empowerment: A Proposal for Internationally Comparable Indicators.” *Oxford Development Studies* 35 (4): 379–403.
- Idegu, Y. A. (2013, December 10). Jos: Once Upon a Model Market. *The Nation*. Retrieved from <http://thenationonlineng.net/new/jos-upon-model-market/>.
- International Alert. (2006). *Local Business, Local Peace: The Peacebuilding Potential of the Domestic Private Sector*.
- Isichei, E. A. (1983). *A history of Nigeria*. London, New York: Longman.
- Ityavyar, D. A. (1988). *The Condition of Children in Nigeria: A Theoretical Appraisal, Neglect and Survival in Nigeria*.
- Jan Delhey, Kenneth Newton and Christian Welzel (2011): How General is Trust in 'Most People'? Solving the Radius of Trust Problem. *American Sociological Review*. Vol. 76, No. 5, p. 786-807.
- Jennifer Leigh Disney. (2008). *Women's Activism and Feminist Agency in Mozambique and Nicaragua*. Philadelphia, PA: Temple University Press.
- Jibrin, I. (1987). *The Politics of Religion in Nigeria: The Parameters of 1987 Crisis in Kaduna*.
- Jolles. (2011). *Theories of Violent Conflict*.
- Justice Niki Tobi Commission. (2001). *Report on Jos Conflict*.
- Justino, P. (2012). *Resilience in Protracted Crises: Exploring coping Mechanisms and resilience of Households, Communities and Local Institutions*.
- Kabeer, N. (2005). “Gender equality and women's empowerment: a critical analysis of the third Millennium Development Goal” in *Gender and Development Vol. 13, No. 1*.
- Kahneman, D., Slovic, P., & Tversky, A. (1982). *Judgment under uncertainty: Heuristics and biases*. Cambridge, New York: Cambridge University Press.
- Kaigama, I. A. (2012). *Peace, not War: A Decade of Interventions in the Plateau State Crises (2001-2011)*. Jos: Hamtul Press Ltd.
- Kaufman, J. P., Williams, & Kristen P. (2013). *Women at war, Women building peace: Challenging gender norms*.

- Kinyanjui, M. N. (2008). 'From Home to Jua Kali Enterprise Spaces: Entrepreneurship and Gender Identity'. *Journal of Small Business and Entrepreneurship*, 5(3/4), 401–411.
- Kirschstein, R. (2000). *Objectivity in Research*.
- Krause, J. (2011). *A Deadly Cycle: Ethno-Religious Conflict in Jos, Plateau State, Nigeria*. (Geneva Declaration No. Working paper 2).
- Krueger, R. A. (1988). *Focus Groups: A Practical Guide for Applied Research*. Thousand Oaks: SAGE.
- Krueger, R. A & Casey, M.A. (2000). *Focus Groups: A Practical Guide for Applied Research* (3rd). Thousand Oaks, CA: Sage Publications.
- Laube, W. (2005). Actors, Structures and Institutional Change. External Interventions and the (De-) Institutionalisation of Local Natural Resources Regime in Northern Ghana. University of Bonn, Germany.
- Lemmon, G. T. (2012). Entrepreneurship in Post-Conflict Zones.
- Long, N. (1992). From Paradigm lost to Paradigm regained. In Long, N. & Long, A. (Ed.), *Battlefields of Knowledge. The Interlocking of Theory and Practice in Social Research and Development* (pp. 16–34). London: Routledge.
- Lubkemann, S. C. (2008). *Culture in Chaos: An Anthropology of the Social Condition in War*. Chicago: University of Chicago Press.
- Lyon, F. (2000). *Trust and Power in a Farmer-Trader Relations. A study of Small Scale Vegetable Production and Marketing Systems in Ghana* (PhD), Durban.
- Lyon, F & Porter, G. (2009). Market institutions, trust and norms: exploring moral economies in Nigerian food systems. *Cambridge Journal of Economics*, 33(5), 903–920. doi:10.1093/cje/bem008
- Lyon, F, Porter, G, Adamu, F. & Obafemi, L. (2006). The Nigerian Market. Fuelling Conflict, or Contributing to Peace? In *Local Business, Local Peace. The Peacebuilding Potential of the Domestic Private Sector* (pp. 433–437): International Alert.
- Malkki, L. H. (1995). "Refugees and Exile: From 'refugee Studies' To the National Order of Things. " *Annual Review of Anthropology*, 24, 495–523.
- Manchanda, R. (2005). Women's Agency in Peace Building: Gender Relations in Post-Conflict Reconstruction. *Economic and Political Weekly*, 44(45), 4737.
- Mang, H. (2012). *Can We Meet at the Market Tomorrow? Commerce, Authority and Economic Power Relations after Violent Conflicts in Jos, Nigeria* (Masters). University of Oxford, London.
- Mangvwat, M. Y. (2013)]. *A History of class formation in the Plateau Province of Nigeria, 1902-1960: The genesis of a ruling class. African World Series*. Durham, N.C.: Carolina Academic Press.
- Mbisso, D. (2011). *Petty Trading in Marketplaces. Space Generation, Use and Management at Temeke Stereo Marketplace in Dar es Salaam, Tanzania* (PhD). Chalmers University of Technology.
- McCormick, D. (1996). Women in Small Business: Class and Nairobi's Small and Medium-Sized Producers. In K. Sheldon (Ed.), *Courtyards, Markets, City Streets. Urban Women in Africa*. United States of America: Westview Press.

- Mcllwaine, C & Moser, C. (2003). "Poverty, Violence and Livelihood Security in Urban Colombia and Guatemala". *Progress in Development Studies*, 3(2), 113–130.
- Meagher, K. (2009). "Trading on Faith: Religious Movements and the Informal Economic in Nigeria". *Journal of Modern Studies*, 47(3), 397–423.
- Meagher, K. (2010). *Identity economics: Social networks & the informal economy in Nigeria. African issues*. Woodbridge [England], Rochester, NY: James Currey.
- Meintjes, S. Pillay, A. Turshen, M. (2001). There is not Aftermath for Women. In Meintjes, S. Pillay, A. Turshen, M. (Ed.), *The aftermath. Women in Post War Transformation* (pp. 3–18). London: Zed Books.
- Miles, M. B & Huberman, M. A. (1994). *Qualitative Data Analysis: An Expanded Sourcebook* (2nd). London/New Delhi: Thousand Oaks; SAGE.
- Milliken, F. J. (1987). "Three Types and Perceived Uncertainty about the Environment: State, Effect, & Response Uncertainty". *Academy Management Review*, 12(1), 132–143.
- Morgan, D. L. (1998). *The Focus Group Guide Book*. London: Sage Publications.
- Moser, C & Clark, F. (2001). *Victims, Perpetrators or Actors: Gender, Armed Conflict and Political Violence*. London: Zed Books.
- Mustapha, A. R. (2000). Transformation of Minority Identities in Post-Colonial Nigeria. In Jega A. (Ed.), *Identity Transformation and Identity Politics under Structural Adjustment in Nigeria*. (pp. 86–108). Sweden: Erlander Gotab, Stockholm.
- Mustapha, A. R., Higazi, A., Jimam, L. & Chromy, K. (2013). *Top-Down and Bottom-Up Approaches to Conflict Resolution*. (NRN Working Paper No. 8).
- National Population Commission. (2012). *Census*.
- Neiers, Marie de Paul. (1979). *The peoples of the Jos Plateau, Nigeria: Their philosophy, manners, and customs. Europäische Hochschulschriften: Reihe 19, Ethnologie/Kulturanthropologie: B, Völkerkunde: Bd. 5*. Frankfurt am Main, Bern, Las Vegas: Lang.
- Newswatch. (2010). "Jos Erupts in Violence Again" (January 23rd).
- Nnazor, I. F. (1999). *Structural Adjustment Programmes and the Informal Sector. The Nigerian Case of Jos Women* (PhD). The University of British, Columbia.
- Nnoli, O. (1978). *Ethnic Politics in Nigeria*. Enugu: Fourth Dimension Publishers.
- Norman, J. (2009). Got Trust? The Challenge of Gaining Access in Conflict Zones. In Sriram, C, L & King, C. J, Mertus, A, J., Ortega, M, O., & Herman, J. (Eds.) (pp. 71–90). London and New York: Routledge.
- Northrup, J. A. (1989). The dynamic of Identity in Personal and Social Conflict. In KriesBerg, L., Northrup, T. A, & Stuart, T. J (Ed.), *Intractable Conflicts and Their Transformation* (pp. 55–82). Syracuse, New York: Syracuse University Press.
- Nwosu, I. (2012). Gender, Role Perception and Changing Role of Women in Nigeria. *International Journal of Agriculture and Rural Development*, 15(3), 1240–1246.
- Ogbomo, O. W. (1995). Esan Women Traders and Precolonial Economic Power. In House-Midamba, B & Ekechi, F. K (Ed.), *African Market Women and Economic Power. The Role of Women in African Economic Development*. Westport: Greenwood Press.

- Olaniyan, A. *Improving Market Institutions and Food Supply for the Urban Poor: Tomato Retail Marketing in Jos, Nigeria*. Retrieved from <http://community.dur.ac.uk/nigerian.marketing/J.A.O.%20Olaniyan%20-%20Improving%20Market%20Institutions%20and%20Urban%20Food%20Supply%20for%20The%20Urban%20Poor%20Tomato%20Retail%20Marketing%20in%20Jos,%20Nigeria.pdf>
- Omotola, S. J. (2006). Citizenship, Ethnic Violence and Governmental Response: The Declaration of State of Emergency in Plateau State. *Inter Group Relations in Nigeria*, 748–773.
- Osaghae, E. E. & Suberu, R. T. (2005). *A History of Identities, Violence, and Stability in Nigeria*.
- Osaretim, I. (2013). Ethno-Religious Conflict and Peace Building in Nigeria: The Case of Jos, Plateau State. *Academic Journal of Interdisciplinary Studies*, 2(1), 349–360.
- Osirim, M. J. (2009). *Enterprising Women in Urban Zimbabwe: Gender, Microbusiness and Globalisation*. Michigan: Woodrow Wilson Center Press.
- Ostien, P. (2009). *Jonah Jang and the Jasawa: Ethno-religious Conflict In Jos, Nigeria*. (Volkswagen Stiftung). Retrieved from [www.sharia-in-africa.net/pages/publication.php](http://www.sharia-in-africa.net/pages/publication.php).
- Ostrom, E. (1990). *Covering the Commons: The Evolution of Institutions for Collective Action*. Cambridge: Cambridge University Press.
- Paden, J. N. (2012). *Postelection conflict management in Nigeria: The challenges of national unity*. School for Conflict Analysis and Resolution monograph series: v. 1. Arlington, VA: School for Conflict Analysis and Resolution, George Mason University.
- Pankhurst, D. (2000). *Women, Gender and Peacebuilding* (Working paper 5).
- Pankhurst, D. (2003). The 'sex war' and other wars: Towards a feminist approach to peace building. *Development in Practice*, 13(2&3), 154–177.
- Paul, B & Dalton, G (Ed.). (1965). *Markets in Africa: Eight Subsistence Economic in Transition. A new Selection*. New York: Published by Anchor Books, Doubleday & Co.
- Peek, L., & Fothergill, A. (2009). Using focus groups: Lessons from studying daycare centers, 9/11, and Hurricane Katrina. *Qualitative Research*, 9(1), 31–59. doi:10.1177/1468794108098029
- Peters, I. (2014). *Too Abstract to be Feasible? Applying Grounded theory Method in Social Movement Research* (Working Paper 247). Hamburg. Retrieved from GIGA website: [www.giga-hamburg.de/workingpapers](http://www.giga-hamburg.de/workingpapers)
- Phillips, J. E. (2007). Domestic Aliens: The Zagon Kataf Crisis and The African Concept of "Stranger". In Akinwunmi, O. Fwatshak, S. U. & Okpeh, O. O. (Ed.), *Historical Perspectives on Nigeria's Post-Colonial Conflicts* (pp. 17–36). Lagos: Unimark Limited.
- Plateau Indigenous Development Association Network. (2010). *The history, ownership, establishment of Jos and misconceptions about the recurrent Jos conflicts*. PIDAN publication: no. 1, v. 1. Jos, Nigeria: DAN-SiL Press.
- Plotnicov, L. (1967). *Strangers in the City: Urban Man in Jos, Nigeria*. Pittsburgh: University of Pittsburgh Press.

- Popova, Z. I. (2009). *The Role of Social Capital for Post-Ethnic Conflict Reconstruction* (PhD). University of Bath.
- Porter, G. Lyon, F. Adamu, F. Obafemi, L. and Blench, R. (2005). *Trade and Markets in Conflict Development and Conflict Resolution in Nigeria*. Retrieved from UK Department for International Development website: 18.03.2015
- Porter, G., Harris, F., Lyon, F., Dung, J., & Adepetu, A. A. (2003). Markets, Ethnicity and Environment in a Vulnerable Landscape: The Case of Small-Scale Vegetable Production on the Jos, Plateau, Nigeria, 1991-2001. *The Geographical Journal*, 169(4), 370–381.
- Putnam, R. (2000). *Bowling Alone: The Collapse and Revival of American Community*. New York: Simon & Schuster.
- Putnam, R. D., Leonardi, R., & Nanetti, R. (1993). *Making democracy work: Civic traditions in modern Italy*. Princeton, N.J.: Princeton University Press.
- Rabiee, F. (2004). Focus-group interview and data analysis. *Proceedings of the Nutrition Society*, 63(04), 655–660. doi:10.1079/PNS2004399
- Robertson, C. C. (1997). *Trouble showed the Way: Women, Men and Trade in Nairobi 1890-1990*. Bloomington: Indiana University Press.
- Robson, C. (2002). *Real world research: A resource for social scientists and practitioner-researchers* (2nd Ed). Oxford, UK, Malden, Mass.: Blackwell Publishers.
- Rouse, T. (1977). *The Socio-Economic Position of Yoruba Women from 1915 to 1925 with Emphasis on the Market Women*.
- Sawyer, A. (2005). *Social Capital, Survival Strategies, and their potential for Post-Conflict Governance in Liberia*. WIDER research papers: Vol. 2005.15. Helsinki: United Nations Univ. WIDER.
- Sen, A.K. (1985). Well-being, Agency and Freedom. *The Journal of Philosophy* LXXXII, pp. 169-221.
- Sen, A. K. (1992). *Inequality Re-examined* (Oxford, Clarendon Press).
- Sen, A.K. (2002). *Rationality and Freedom* (Cambridge Mass, Belknap Press) ix, 736p.
- Schatz, E. (Ed.). (2009). *Political Ethnography: What Immersion Contributes to the Study of Power*. Chicago: University of Chicago Press.
- Schultz, U. (2004). Negotiating Gender: Gender Relations and Identities in African Marketplaces. In Wohlmuth, K. Gutowski, A. Knedlik, T. Meyn, M. and Pitamber, S (Ed.), *African Entrepreneurship and Private Sector Development* (pp. 414–439). Münster: Lit Verlag.
- Seligmann, L. (2000). Market Places, Social Spaces in Cuzco, Peru. *Urban Anthropology and Studies of Cultural Systems and World Economic Development*, 29(1), 1–68.
- Senanayake, D. R. (2004). Between Reality and Representation: Women's Agency in War and Post-Conflict Sri Lanka. *Social Scientist Association Sri Lanka*,
- Sewell, E. (2007). Women Building Peace: The Liberian Women's Peace Movement. *Critical Half, Bi Annual Journal of Women for Women International*, 5(2).
- Sha, D. P. (2005). *The politicisation of settler-native identities and ethno-religious conflicts in Jos, Central Nigeria*. Ibadan: Stirling-Horden.



- Sha, D. P. (2007). *Globalisation and challenges of organising among women in the informal sector in Nigeria. Monograph series: no. 2.* Makurdi, Nigeria: BSU Centre for Gender Studies.
- Shamir, M., & Sagiv-Schifter, T. (2006). Conflict, identity, and tolerance: Israel in the Al-Aqsa Intifada. *Political Psychology, 27*, 569–595.
- Shepherd, A. W. (2005). *Associations of market traders: Their roles and potential for Further Development.* Rome: Food and Agriculture Organisation of the United Nations.
- Sherman, Y. P. (2011). *Markets and Diversity: An Overview.* Retrieved from [www.mmp.mpg.de/workingpapers](http://www.mmp.mpg.de/workingpapers)
- Smith, H. M & Luttrell, M. E. (1994). "Cartels in an "Nth-Best" World: The Wholesale foodstuff Trade in Ibadan, Nigeria. *World Development, 22*(3), 323–335.
- Stake, R. E. (1995). *The Art of Case Study Research.* Thousand Oaks: SAGE.
- Storr, V. H. (2008). The Market as a Social Space: On the Meaningful Extra-Economic Conversations that can occur in markets. *Rev Austrian Econ, 21*, 135–150.
- Strauss, A., & Corbin, J. (1998). *Basics of qualitative research (2nd Ed.).* Thousand Oaks: Sage Publications.
- Strauss, L. A. & Corbin, J. (1990). *Basics of Qualitative Research: Grounded Theory Procedures and Techniques.* Newbury Park, London, New Delhi: Sage Publications.
- Strauss, L. A. & Glaser, G.G. (1967). *The Discovery of Grounded Theory.* Chicago: Aldine Publishing Company.
- Suberu, R. (1996). *Ethnic Minority Conflicts and Governance in Nigeria.* Ibadan: Spectrum Books.
- Sudarkasa, N. (1973). *Where Women Work: A Study of Yoruba Women in the Marketplace and in the Home.* Ann Arbor: University of Michigan Press.
- Sudarkasa, N. (1975). The Economic Status of the Yoruba in Ghana before 1970. *The Nigerian Journal of Economic and Social Studies, 1* March.
- Swedberg, R. (1994). Markets as Social Structures. In Smelser, N & Swedberg, R (Ed.), *The handbook of economic sociology.* Princeton: Princeton University Press.
- Tajfel, H. (1972). Experiments in a Vacuum. In Isreal, J & Tajfel, H (Ed.), *The Context of Social Psychology. A Critical Assessment.* London: Academic Press.
- Tajfel, H & Turner, J.C. (1986). The Social Identity Theory of Inter-Group Conflict. In S, Worchel & Austin, W.G (Ed.), *Psychology of Inter-group Relations* (pp. 17–24). Chicago: Nelson Hall Publisher.
- Tellis, W. (1997). Application of a Case Study Methodology. *The Qualitative Report, 3*(3). Retrieved from <http://www.nova.edu/ssss/QR/QR3-3/tellis2.html>
- Thaun L.T & Hai L.T.D. (2005). *Market Structure and Marketing Channel Analysis: The Case of Swine in the Mekong Delta- Vietnam.*
- Thisday. (22nd 2010). *Again, Plateau Burns.*
- Trepte, S. (2006). Social Identity Theory. In Bryant, Jennings(Ed), Vordere (Ed.), *Psychology of Entertainment* (pp. 255–271). Mahwah, NJ, US: Lawrence Erlbaum Publishers, xvi, 459.

- Tserakaa, T. O. (2007). The Kparev Diaspora as A Factor In The Tiv-Jukun Communal Conflict in the 21st Century. In Akinwunmi, O. Fwatshak, S. U. & Okpeh, O. O. (Ed.), *Historical Perspectives on Nigeria's Post-Colonial Conflicts* (pp. 84–89). Lagos: Unimark Limited.
- Turner, J. C., Penelope, J. O., Alexander, H. S., & Craig McGarty. (1994). "Self and Collective: Cognition and Social Content". *Personality and Social Psychology Bulletin*, 20, 454–463.
- Turshen, M. (2001). Engendering Relations of State to Society in the Aftermath. In Sheila Meintjes et al (Ed.), *The Aftermath. Women in Post-Conflict Transformation*. London & New York: Zed Books.
- Uchendu, E. (2007). *Women and conflict in the Nigerian civil war*. Trenton, NJ: Africa World Press.
- Udo, R. K. (1998). Environments and Peoples of Nigeria: A Geographical Introduction to the History of Nigeria. In O. Ikime (Ed.), *Groundwork of Nigerian History* (pp. 8–24). Published for the Historical Society of Nigeria by Heinemann Educational Books.
- Ukiwo, U. (2011). Hidden Agendas in Conflict Research: Informants' Interest and Research Objectivity in the Niger-Delta. In Cramer, C., Hammond, L. & Pottier, J. (Ed.), *Africa-Europe Group for Interdisciplinary Studies. Researching Violence in Africa. Ethical and Methodology Challenges*. Leiden Boston: Brill.
- Utas, M. (2005). Victimicy, girlfriending, soldering: Tactic agency in a young woman's social navigation of the Liberian war zone. *Anthropological Quarterly*, 78(2), 403–430.
- VerEecke, C. (1995). Muslim Women Traders of Northern Nigeria. In House-Midamba, B & Ekechi, F. K (Ed.), *African Market Women and Economic Power. The Role of Women in African Economic Development*. Westport: Greenwood Press.
- Wood, E. J. (2006). The Ethical Challenges of Field Research in Conflict Zones. *Qual Sociol*, 29, 373–386.
- Woolcock, M. (1998). Social Capital and Economic Development: Toward a Theoretical Synthesis and Policy Framework. *Theory and Society*, 27(2), 151–208.
- Wright, S. (1998). *Nigeria: Struggle for stability and status. Nations of the modern world. Africa*. Boulder, Colo.: Westview Press.
- Yin, R. K. (2014). *Case study research: Design and methods* (Fifth edition): Sage Publications.
- Zakaria, Y. (2001). Entrepreneurs at Home: Secluded Muslim Women and Hidden Economic Activities in Northern Nigeria. *Nordic Journal of African Studies*, 10(1), 107–123.

### **Reports, newspapers, and government documents**

- Amuta, I. (1997). "The Politics of Child Abuse" in *The Post express*, Tuesday, May 20:24.
- African Report. (2012). *Curbing Violence in Nigeria (1): The Jos Crisis* (No 196).
- African Rights. (1995 Rwanda). *Not So Innocent: When Women Become Killers*. London: African Rights.
- Gazetters of Northern Provinces. (1972). *The Highland Chieftaincies (Plateau Province)*. London: Published by Frank Cass and Company.

- Human Rights Watch. (2001). *Jos: A city Torn Apart* (13 No. 9). New York. Retrieved from <http://www.hrw.org/node/76878>.
- Human Rights Watch. (2005). *Revenge in the Name of Religion: The Cycle of Violence in Plateau and Kano* (17 No. 8(A)). New York. Retrieved from <http://www.hrw.org/node/11756>.
- Human Rights Watch. (2010). '*Nigeria*' Investigates Massacre: Step Up Patrol. Retrieved from <http://www.hrw.org/en/news/2010/03/08/nigeria-investigate-massacre-step-patrol>.
- Human Rights Watch. (2011). *Nigeria: new wave of Violence Leaves 200 Dead*. Retrieved from <http://www.hrw.org/en/news/2011/01/27/Nigeria-new-wave-violence-leaves-200-dead>.
- International Alert. (2006). *Local Business, Local Peace: The Peacebuilding Potential of the Domestic Private Sector*.
- National Population Commission. (2012). *Census*.
- Newswatch. (2010). "*Jos Erupts in Violence Again*" (January 23rd).
- Plateau Indigenous Development Association Network. (2010). *The history, ownership, establishment of Jos and misconceptions about the recurrent Jos conflicts*. PIDAN publication: no. 1, v. 1. Jos, Nigeria: DAN-SiL Press.
- Thisday. (22nd 2010). *Again, Plateau Burns*.
- GIS Laboratory, Department of Urban and Regional Planning, University of Jos.
- Office of the Surveyor General of the Federation Abuja, Nigeria.

## Appendix -List of individuals interviewed

Name	Gender	Age	Place of interview	Biographical data
Mrs Mary John	F	45	Tomato market	Retailer
Mrs Sarah Pam	F	35	Farin-gada market	Retailer
Mrs Talatu Monday	F	52	Kugiyia market	Retailer
Mrs Laraba Daniel	F	62	Kugiyia market	Women leader/retailer
Mrs Maryamu Isuhu	F	37	Tomato market	Retailer
Mrs Lami Micheal	F	54	Kugiyia market	Market leader/ <i>Dillalia</i>
Esther John Pam	F	42	Farin-gada market	Retailer
Mary Yakubu	F	47	Farin-gada market	Wholesaler
Mrs Ladi Eddy	F	50	Tomato market	Wholesaler
Mrs Grace Dung	F	39	Farin-gada market	Retailer
Mrs Charity Kenny	F	28	Kugiyia market	Retailer
Christiana Monday	F	41	Kugiyia market	Wholesaler
Hauwa Sule	F	16	On the street	Hawker
Aisha Bala	F	18	On the street	Hawker
Mrs Lydia Ezekiel	F	30	Tomato market	Retailer
Mrs Patience Barang	F	62	Kugiyia market	Wholesaler
Talatu Bello	F	35	On the street	Hawker
Mrs Chohu	F	49	Farin-gada market	Retailer
Mrs. Aisha Hamidu	F	60	Farin-gada market	Sub-wholesaler
Ladi John	F	25	Kugiyia market	Retailer
Mrs Rebecca Joseph	F	41	<i>Kugiyia Market</i>	Sub-wholesaler
Blessing Chollom	F	21	Farin-gada	Retailer/selling for her mother
Mrs Ruth Anya Inzam	F	50	Tomato market	Market leader/ <i>Dillalia</i>
Stella Pam	F	25	On the street	Hawker
Mrs Ladi Samuel	F	38	Tomato market	Wholesaler
Vicky Peter	F	50	On the street	Hawker
Mrs Tabitha Yuwa	F	65	Kugiyia market	Dillalia
Mrs Aladeokin Mary	F	52	Tomato market	Dillalia
Mama Azubah	F	70	Farin-gada market	Sub-wholesaler
Mrs Dinatu Daniel	F	48	Kugiyia market	Dillalia
Kachollom	F	25	On the street	Hawker
Mrs. Abigail John	F	40	<i>Farin-gada market</i>	Wholesaler
Chundung Dung	F	45	Tomato market	Retailer
Madam Justina	F	52	Farin-gada market	Women leader/Dillalia
Yar Zaria	F	57	Farin-gada market	Public Relations Officer(P.R.O) /sub-wholesaler
Mrs Regina Olege	F	42	Farin-gada	Retailer

Mrs Akare Serah Ikgem	F	39	Tomato market	Wholesaler
Mrs Rebecca Joseph	F	35	Kugiya market	Wholesaler
Mrs Elizabeth Dogo	F	37	Farin-gada market	Retailer
Mama Ayuba	F	70	Farin-gada market	Retailer
Mama Chundung	F	64	Farin-gada market	Retailer
Sarah Ayuba	F	41	Farin-gada market	Wholesaler
Mrs Jummai David	F	35	Tomato market	Dillalia
Mama Grace	F	60	Tomato market	Retailer
Mama Asabe	F	58	Farin-gada market	Retailer
Abigail Nuhu	F	32	Tomato market	Retailer
Salisu Mohammed Abdul-Salam	M	51	Jos	CEO, Displaced Women and Children Foundation
Name withheld	M	45	Bukuru express	Administrative officer Stefanos Foundation
Sabo kabiru	M	40	TEKAN	TEKAN headquarters Jos
Sonan Tukur	F	29	Kugiya market	Apprentice Dillalia
Name withheld	M	35	Farin-gada market	Revenue officer
Mrs Tabitha Alhassan	F	29	Farin-gada market	Retailer
Mallam Yakubu	M	54	Farin-gada market	Dillali
Mrs Deborah Ishaku	F	47	Kugiya market	Dillalia
Mrs Keziah Pam	F	38	Kugiya market	Wholesaler
Godiya Pam	F	27	Farin-gada market	Retailer
Mrs Dinatu Bello	F	42	Kugiya market	Dillalia
Kachollom	F	25	On the street	Hawker
Yakubu Musa	M	34	Farin-gada market	Wholesaler
Abubakar Zakari	M	44	Farin-gada market	Dillali
Ibrahim Shehu	M	37	Kugiya market	Dillali
Mallam Musa	M	32	Farin-gada market	Wholesaler
Name withheld	M	62	Farin-gada market	Secretary/Dillali
Mrs Esther Azi	F	57	Kugiya market	Retailer
Jummai David	F	48	Farin-gada market	Retailer
Ladi Richard	F	31	On the street	Hawker
Mrs Elizabeth Dogo	F	45	Farin-gada market	Dillalia
Alhaji Ibrahim	M	52	Farin-gada market	Vice chairman/Dillali
Mr Ishaya Gwom	M	62	Kugiya market	Financial secretary/Dillali
Alhaji Tanko	M	57	Kugiya market	Wholesaler
Mallam Yusuf	M	50	Farin-gada market	Dillali
Mallam Bello	M	45	Farin-gada market	Dillali
Adandale	M	48	Farin-gada market	Wholesaler
Mrs Liatu John	F	39	Tomato market	Retailer

Lydia Samuel	F	41	Tomato market	Retailer
Cordelia Unoli	F	34	Kugiya market	Retailer
Mama Nonso	F	54	Kugiya market	Wholesaler
Mrs Esther David	F	44	Farin-gada market	Wholesaler
Mrs Chomo Chollom	F	47	Farin-gada market	Wholesaler
Mrs Esther Emeka	F	40	Tomato	Retailer

## Appendix 2-FGD Participants

Participants	Place	Date(s)
Dillalis, dillalias, wholesalers, retailers	Farin-gada market	06.03.2013 11.03.2013 05.04.2013 07.04.2015
Dillalis, dillalias, wholesalers, retailers	Kugiya market	06.02.2013 12.02.2013 20.04.2015
Dillalias, wholesalers, retailers	Tomato market	06.04.2013 03.04.2013 25.05.2013
Hawkers	On the street	18.08.2012
Dillali, wholesalers	Bukuru market	02.02.2013

### **Appendix 3- Codes and sub-codes derived using Atlas Ti**

#### **Code- A\_AGENCY& WOMEN**

##### **Sub-codes**

- A1- more involvement
- A2- position of influence
- A3- voices
- A4- Accumulation
- A5- Emergence new actors
- A6- position of leadership
- A7- more support among themselves
- A8- more representation
- A9- gradually moving up

#### **Code- B\_BEHAVIOUR, ATTITUDES, ACTORS**

##### **Sub-codes**

- B1- confidence building
- B2- attitudes becoming better
- B3- changing attitudes
- B4- communication and info reduced
- B5- lack of openness
- B6- negative attitudes towards each other

#### **Code- C\_Credit**

##### **Sub-codes**

- C1-Types
- C2- Amount of money
- C3- Benefits
- C4- Continuing taking credit
- C5- Not giving
- C6- Reluctance in giving
- C7- Network
- C8- How it worked out
- C9- Not taking at all
- C10- Not paying back
- C11- Paying back

#### **Code- CA\_\_COPING WITH INSECURITY**

##### **Sub-codes**

- CA1- change-temporal
- CA2- creation
- CA3- Stopping
- CA4- change place of hawking

## **Code- CHAN\_CHALLENGES: NEW MARKETS, NEW ROLES, NEW ACTORS**

### **Sub-codes**

CHAN1- change in goods sold  
CHAN2- challenges of vendors  
CHAN3- efforts to cope with challenges  
CHAN4- new actors challenges  
CHAN5- new markets challenges  
CHAN6- new roles challenges  
CHAN7- look for customers

## **Code- CM\_COPING MECHANISM**

### **Sub-codes**

CM1- Boycott  
CM2- Change relocation  
CM3- Dependence on network  
CM4- Information  
CM5- money rotation  
CM6- family assistance  
CM7- friends help

## **Code- CO\_CREATION OF OPPORTUNITIES**

### **Sub-codes**

CO1- boldness of new actors  
CO2- emergence of new actors  
CO3- emergence of wholesale-middle women  
CO4- independence and empowerment  
CO5- opportunity to sell monopolised goods

## **Code- D\_DIVERSIFICATION OF LIVELIHOOD STRATEGIES**

### **Sub-codes**

D1- farming  
D2- diversification of business strategy  
D3- Involvement of children in selling  
D4- selling at home  
D5- selling more than one goods

## **Code- EOC\_Effects of conflict**

### **Sub-codes**

EOC1- displacement  
EOC2- leaving and immediate return unique  
EOC3- leaving and return  
EOC4- perception of displacement-relocation  
EOC5- relocation  
EOC6- destruction of goods



EOC7- spoilage of goods  
EOC8- goods spoiled  
EOC9- destruction of markets

**Code- ER\_ECONOMIC RELATIONS (AF)**

**Sub-codes**

ER1- reduced dependence  
ER2- not selling much on credit  
ER3- preference reasons  
ER4- trader's dilemma-kinship  
ER5- women's challenges  
ER6- distrust

**Code- EX\_EXCEPTION OF MARKET**

**Sub-codes**

EX1- collaboration  
EX2- coexistence  
EX3- peaceful  
EX4- protection roles  
EX5- return-vendors  
EX5- women (middle)

**Code- G\_GENERAL IMPACT OF CONFLICT**

**Sub-codes**

G1- Impact on customers  
G2- Impact on goods  
G3- Impact on income  
G4- Impact on lives  
G4- Impact on time  
G5- high prices  
G6- scarcity of goods  
G7- loss of customers

**Code- GR\_CHANGING GENDER ROLES SUPPORT ROLES**

**Sub-codes**

GR1- cultural role change  
GR2- breadwinner  
GR3- sharing responsibilities  
GR4- support of husband  
GR5- efforts to cope  
GR6- orgs, comm, family, individuals  
GR7- support role among traders  
Sympathy and consideration  
Use of rumour to enhance insecurity of markets

## **Code- ID\_IDENTITY, TRADERS ISSUES**

### **Sub-codes**

- ID1- consciousness preference towards identity
- ID2- experience of conflict
- ID3- formation of groups
- ID4- identity in language use
- ID5- no consciousness
- ID6- safety in place of identity
- ID7- support of each other

## **Code- IN\_INSECURITY THREAT FEAR**

### **Sub-codes**

- IN1- change quest for safety
- IN2- insecurity problem
- IN3- living in a state of fear
- IN4- threats
- IN5- women afraid

## **Code- L\_LEVELS OF PATRONAGE**

### **Sub-codes**

- L1- because of location
- L2- customer contradiction
- L3- customers-picking
- L4- on goods
- L5- reduction

## **Code- LS\_LIVELIHOOD STRATEGIES**

### **Sub-codes**

- LS1- adaptive strategies
- LS2- challenges to livelihoods of market women
- LS3- dependence on family
- LS4- dependence on orgs.
- LS5- dependence on church association
- LS6- dependence market association
- LS7- hawking
- LS7- contribution
- LS8- savings

## **Code- N\_NEW MARKET**

### **Sub-codes**

- N1- easy accessibility

N2- homogeneity  
N3- peaceful  
N4- storage  
N5- comfortable  
N6- relaxed

**Code- NMS\_NEW MARKET SECURITY**

**Sub-codes**

NMS1- ability to be relaxed  
NMS2- high sense of security  
NMS3- peace of mind

**Code- OR\_ORGANIZATION MARKET ASSOCIATION (ROLES)**

**Sub-codes**

OR1- categorisation of market  
OR2- collaboration  
OR3- composition of actors  
OR4- continuation of roles support in new market  
OR5- creation of order allocation  
OR6- democracy  
OR7- ensuring peace and order  
OR8- history of markets  
OR9- Protection roles  
OR10- provision of security  
OR11- roles delegation-smaller assoc  
OR12- rules and regulations  
OR13- settlement correction roles  
OR14- sustenance of association  
OR15- norms

**Code- P\_PERCEPTION AND IMAGE OF TRADERS**

**Sub-codes**

P1- creation of division  
P2- image of enemies' traders towards each other  
P3- perception of betrayal  
P4- perception of hatred traders towards each other  
P5- perception of killing  
P6- Perception of pretence  
P7- women as targets of destruction

**Code- TPR-TRUST PERSONALISED RELATIONS**

**Sub-codes**

TPR1- personalised relations  
TPR2- reduced  
TPR3- building trust

TPR3- still the same  
Perception of the causes of conflict

### **Code- PO\_ POWER (DYNAMICS) RELATIONS**

#### **Sub-codes**

PO1- changing power relations  
PO2- healthy competition  
PO3- reduced monopoly  
PO4- superiority  
PO5- dominance  
PO6- humane  
PO7- considerate

### **Code- PR\_PATTERNS ECONOMIC RELATING**

#### **Sub-codes**

PR1- tolerance  
PR2- change-positive  
PR3- consistency  
PR4- cordiality  
PR5- difference  
PR6- interdependence-  
PR7- neutrality  
PR8- trustfulness  
PR9- symbiotic  
PR10- mutuality

#### **Independent codes**

Reduction of risk  
Reduction spaces of selling  
Researcher's fieldwork experience  
Respect for each other

### **Code- S\_STATE-MARKET RELATIONS**

#### **Sub- codes**

S1- collaboration-mediation  
S2- community protection  
S3- protection  
S4- provision of basic needs  
S5- provision of security-contradiction  
S6- revenue collection  
S7- Revenue loss

### **Code- SA\_SURVIVING, ADAPTIVE STRATEGIES**

**Sub-codes**

SA1- network  
SA2- reliance on religion  
SA3- information sharing  
SA4- risk and surviving  
SA5- telephone  
SA6- use of neighbours  
SA7- word of mouth  
SA8- use of time  
SA9- call from customers

**Code- SO\_SOCIAL RELATIONS****Sub codes**

SO1- before conflict  
SO2- changing  
SO3- rebuilding  
SO4- stoppage  
SO5- support ACTORS  
SO6- good  
SO7- home visit  
SO8- marriage  
SO9- take care of goods  
SO10- look after children  
Space of exception (when violence erupts)

**Code- W\_WOMENS MEANING AND PERCEPTION OF MARKET****Sub-codes**

W1- women secured space (relocated markets)  
W2- women space for building friendship  
W3- women space for encouragement  
W4- women space for making a living  
W5- women space for prayers  
W6- women space for integration