

THE IMPACT OF RECURRENT CIVIL CRISES ON SOCIAL WELFARE

A CASE STUDY OF JOS, PLATEAU STATE, NIGERIA

Raimi-Lawal Adekunle Raimi

Thesis, spring 2012

Diaconia University of Applied Sciences,

Jarvenpaa Unit

Degree Program in Social Services

Bachelor of Social Services (UAS)

ABSTRACT

Raimi-Lawal Adekunle Raimi. Impact of Recurrent Civil Crises on Social welfare, A Case Study of Jos, Plateau State, Nigeria.

Language: English. Jarvenpaa. Spring 2012. 67 pages. 2 appendices.

Diaconia University of Applied Sciences. Degree: Programme in Social Services.

Bachelor of Social Services.

The aim of this thesis is to examine the impact that the recurrent civil crises have on social welfare, using Jos, Plateau state, Nigeria as a case study. Social welfare was viewed from the socio-economic perspective because the relative term in the Nigerian context.

This research comprises literacy from a past research conducted in Jos-North location government area, in relation to the reoccurrence of crises in the state and a government commission of enquire on the cause of crises. The research also entails two academic theories that relate to the subject. The results of the thesis were gathered by using quantitative research methodology. The method of data collection was questionnaires, which had both closed and open ended questions. The sample size used for analysis this study is one hundred and fifty.

A greater attention was paid to indigenes while administering the questionnaire but non-indigenes also had their views represented in the findings of this study. Young people constitute a larger percentage of recipients that administer the questionnaires. The data realized from this research were tabulated and were later interpreted into information by the researcher.

Findings of this research finally concluded that the impact of recurrent civil crises were devastating and had enormous negative effects of on the people.

Keyword: indigenes, inhabitants, research, socio-economic and social welfare

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ABBREVIATIONS

AC	After Christ (AD- Anno Domino)
BC	Before Christ
BBC	British Broadcasting Co-operation
CBN	Central Bank of Nigeria
CSO	Civil Society Organization
GDP	Gross Domestic Product
GNI	Gross National Income
GNP	Gross National Product
IMF	International Monetary Fund
INGO	International Non-Governmental Organization
NAPEP	National Poverty Eradication Programme
NEMA	National Emergency Management Agency
NC	Nigerian Constitution
NGO	Non-Governmental Organization
NPC	Nigeria Population Commission
HDI	Human Development Index

HRAN	Human Rights Agenda Nigeria
HRM	Human Right Movement
UN	United Nations
UNESCO	United Nations Educational, Scientific and Cultural Organization
UN-HABITAT	United Nations Human Settlements Programme
WHO	World Health Organization

1 INTRODUCTION

In the past eleven years, there have been occurrences of civil crises in Jos, Plateau state, Nigeria. These crises have mostly been characterized as religious crises between Muslim and Christian congregations. This has been a major concern in the socio-economical and political discussion because of the negative impact that crises pose on economic growth, development and security of lives and properties of the populace. Another negative effect that has generated global debates is the impact that crises have on children, who in some circumstances become orphans. Likewise, residents of the crisis prone areas are constantly exposed to health hazards and other forms of danger that are detrimental to their emotional, physical and psychological wellbeing.

This study includes enquiries which assess the impact of the civil crises on social welfare in Jos. This will be viewed from the socio-economic perspective, because it is the most relative term that is applicable to Nigeria. These include issues such as economics, education, health, housing and social perspectives. This research also includes an enquiry on the argument that has been raised in some quarters, on the context that the continuous crises, which is said to be politically motivated to acquire financial benefit, thereby having nothing to do with religion. The research conducted in this study comprises of views of indigenes (indigenes in the Nigerian context is referred to as Aborigines) of Plateau state, and non-indigenes of Plateau state, who have lived and were living in the state during the period of time when this research was conducted.

Findings of this research are exclusively based on the opinion of people who are either directly affected or in-directly affected by the crises. About eighty percent (with a larger percentage being young people) of the research findings were obtained from people who reside in Jos, while about twenty percent was from people who lived in Jos, but are presently residing in other states in Nigeria. The reason why this research focused more on people's view is because it goes in-line with the community development methods of people's active involvement and participation in matters affecting them. Also, because this creates an environment whereby people who are either directly or in-directly affected by a particular concern have a say in the planning,

implementation or decision making process. Young people were a major focus of the research because I am of the opinion that it will be good to hear the voice and concern of the youth, since they are regarded as the future of all human society.

The research conducted for this study made use of quantitative research methodology. The method of data collection was questionnaires, which had both closed and open ended questions. The method of data collection was questionnaires with a sample size of one hundred and fifty. These data were analysed by the researcher in his own words concentrating on the major points of the information realized from the data. In view of the fact that governments of respective countries are expected to protect the lives and possessions of its inhabitants, this study also includes an enquiry that evaluated the response of the Nigerian government and its agencies in respect to prevention of the crises, protection of lives and properties of people who reside in Jos, and their post response; which includes compensation, rehabilitation, re-integration and justice.

It should be noted that findings of this research do not reflect on the entire Plateau state, rather it reflects on Jos, which is the capital of Plateau state, a region which comprise of an estimated one third of the state's population.

1.1 Background of Research location and context

This chapter entails literature about the research location and context of the research. The researcher believes that it will be beneficiary for readers to have a concise understanding of the country that the research was conducted in. This paragraph also entails literature on religion; this is because the crises have always been linked to religion, also because the initiate topic of this research was about religious crises, but was later changed to civil crises, so that the research could be conducted from a neutral point of view. Religion has been said to play an important role in the everyday life of the Nigerians and that they give high regards to religion, which is why a number of its citizens has be defined as fundamentality and extremist. It is said that "Over 90% of Nigerians believe in God, pray regularly and would die for their belief" and a survey

conducted in year 2004 indicated that Nigerians are the most religious people in the world. (British Broadcasting Corporation (BBC) 2004.)

Nigeria is considered to be the most populous black Nation in the World (BBC, 2007). The Nigerian Population Commission (NPC) estimated its population to be over 167 million people (NPC 2012a). It is situated in the western part of Africa sharing borders with the republics of Benin Republic, Chad Republic, Cameroun and Niger Republic. Its history can be traced to the 5th century before Christ (BC) when its inhabitants lived in various isolated kingdoms ruled by monarchs, thereafter referred to as Kings. It was granted independence on October 1960 from Great Britain and it became a republic in 1963. It runs a presidential system of government with three distinctive arms of government; namely the Executive, the Legislature and the Judiciary. The three arms serve as a form of check and balances, whereby each checks the activities of the other to ensure the other functions based on constitutional requirements. The country also runs a bicameral parliament. At the moment, the country practices a democratic system of governance. It is made up of three main tribes (the Hausa, the Igbo, and the Yoruba), these three tribes are divided into over 300 sub-ethnic groups. The official language of communication in the country is English, and about 500 languages in dialects. Nigeria is said to be a country blessed with numerous natural resources such as crude oil, bitumen and cocoa to mention a few (Chika, 2008).

Nigeria is a multi-religious country, its three major religions are African traditional religion, Christianity and Islam. Out of these three, Islam and Christianity are the most practiced, it is estimated that Christianity represents a larger percentage of the populace (see diagram 1 below). The distribution of these religions cuts across the three major tribes; The Hausas who reside in the Northern part are predominately Muslims. The Igbo and the entire make up the old eastern region are predominately Christian, and the Yoruba in the old Western region represent a shared proportion of both religions. Christian faith in Nigeria represents a stronghold of Christians across the globe. Nigeria is said to have the strongest prayer movement in the world. It has also been said that it had the largest prayer meetings in history. This was conducted in Lagos, Nigeria with an estimate of 3 million people (Operation World, 2012a).

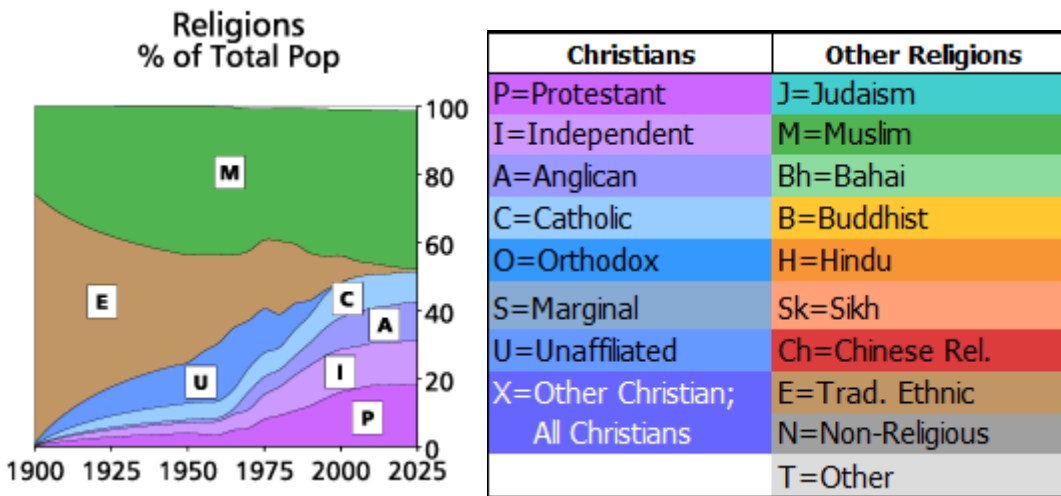


DIAGRAM 1. Religions Percentage of Total Population.

Source Operation World, 2012b.

Religion from the Christian perspective is seen as the expression of a very strong belief in the existence of a supernatural being that possesses supernatural powers. It is believed that the supernatural being possesses power to grant wishes and desires. The mode of interaction between human beings and the Supreme Being, expressed through prayers and praises. They strongly uphold this belief because it has brought answers to their supplications; which is similar to the Islamic faith, because they also believe in prayers. The base of the Christian perspective is on faith in the unseen. This is because the Supreme Being is not seen, but the works of his hand are seen. The Supreme Being is referred to as God.

Both religions have some similarities which helps collaboration of the assumption that both are related. For example Christianity entitles the practice of giving of arms, offerings and tithes; likewise those Islam entitles the practice of giving of arms. Similarly, both religions preach oneness, kindness, and goodness to others. In addition, both religions also believe in praying. The Muslims observe prayers five times daily and Christians also pray, but not in a specific time like the Muslim.

Modernization is of the opinion that African traditional religion entails evil practices, bringing of a state of apostasy, which has made a large number people practice it secretly. Although, some

Nigerians in this contemporary day still hold on to the traditional believes and they practice it openly. One prominent Nigerian is Professor Akinwande Oluwole Soyinka, who won the Nobel Prize in Literature in 1986, he was awarded with the Goodwill Ambassador for the promotion of African culture by United Nations Educational, Scientific and Cultural Organization (UNESCO) (cf. UNESCO, Priority Africa).

1.2 Jos, Plateau and its Civil Crises

Jos is the capital of Plateau state; the state is located in the North Central Geo-Political Zone of Nigeria, the region is also known as the middle-belt. The major concern that derives from these descriptions is that Jos, Plateau state is a Christian dominated state and it situated in the northern region which is a Muslims dominated area. It gets more complicated because the Northern part of Nigeria stands as significant presence of Muslim worldwide. It is has been said that Nigeria has one of the largest number of Muslims in the world (BBC 2003).

The state exists on an approximate of 860,000 hectares of land with landlocked boarder area with states like Benue, Kaduna, Gombe and Nassarawa (History, 2004). It has immense scenery of rising and falling plains and highlands. It also has a large deposit of minerals resources particularly tin. Other minerals that can be found in Jos are columbite, zinc and limestone. The major economic activities in the state are fibre making, smelting, brewing, and brick making (NPC 2012a). The present Plateau state was created in 1976 when Nigeria was divided into Nineteen States. Before then, Plateau state was under plateau province, which was carved out of Benue province. Plateau state is the home of about ten percent of Nigeria's ethnic groups.

The state gets its important because of it attractive plateaus and its cold weather which made a choice place for the colonial masters. The state is also known for its gorgeous glimpse of nature, making it a place for leisure and wild life tourism. The tourists' sites include Jos zoological garden, Rim-River, Wase rock, Pandam game reserve, lakes and a few others. It had a reputation of been "The Home of Peace and Tourism". This reputation appears to have faded away due to

the recurring crises that have rocked the states over years (Ambe-Uva 2007, 1). The state also holds other importance which includes its fertile land. This attracted a lot of settler, who majorly are Hausa-Fulani. A diagrammatic view of Jos, Plateau state and Nigeria can be found in appendix A diagram 10, 11 and 12. It is hoped that this will give viewers a better understanding of the location of Jos and the complexity surrounding it.

Civil crises, which are classified as religious crises in Nigeria can be caused by slight misunderstandings in Nigeria. A good example of the cause of a religious crisis in Nigeria was the comic of Prophet Mohammed drawing, by a Danish citizen in 2006. Muslim believers in Nigeria said it is a means to radicalize the prophet, which they believe negates the freedom of religion. In expressing the grievances they took to the street and engaged in fight with Christian faithful.

In the past eleven years there has been recurrent occurrence of civil crises in Jos which claimed lives of innocent people. In 2001 during the September 7-12 crisis in Jos, it was estimated that 1,000 people were killed (Higazi 2011, 15). The Judicial Commission of Inquiry into the Civil Disturbances in Jos and its environs of September 2002 thereafter referred to as the Nikki Tobbi report states that the September 7-12 crisis in Jos, occurred because a lady by the name Miss Rhoda Haruna Nyam (a Christian) was refused to pass through a road at Congo-Russia area of Jos. This date 7th of September, 2001 was a Friday, and as Muslim custom has it the Muslim usually hold their Juma'at prayers. Detailed explanation about this can be found in chapter three of this research.

Also in 2008, it was estimated that between 400 – 600 people died in a religious clash that occurred in Jos (Ostien 2009, 3). The cause of this crisis was mainly political, which emanated from political election in Jos, North local government. Likewise were several people killed and properties worth millions of Naira was ruined during the civil crisis of 17th January 2010, which later escalated to 19th – 20th of January 2010 (CRUDAN 2010, 1). Similarly, is the civil crisis that rocked Jos on March 2010, which also claimed lives of numerous people.

These crises have publicly been said to emerge between the indigenous people of Jos (the Berom, Anaguta and Afizere) and the Hausa settlers whose ethnic group represent the largest

number of settlers in Jos. Although, the Yoruba and Igbo also have a good representation of settlers in Jos, but the crises has mainly been between the indigenous people and the Hausa a settler. The researcher refers the Hausa has settlers because all resources that was available and accessible during this researcher referred to the Hausa as settlers.

Information available during this researcher states that the main cause of the recurrent dispute has been over who has and who should have control of affairs of Jos-North local government area, which narrows down to politics for economic benefits. The indigenous people believe that they should have control over affairs of the state, because they are the “owners” of the state, likewise the Hausa believe that they should have control because they reside and are also “owners” local government area. This control is expressed mainly in representation in government and in government arms, agencies and organizations.

The subject of indigene and settler is a major issue in Nigeria; this goes beyond the three main tribes in Nigeria, as it also an issue between the ethnic groups. An example is a situation where by a native of Ibadan, which is presently under Oyo state (a Yoruba state) who resides in Ijebu land, which is presently under Ogun state (another Yoruba state) is referred to as a settlers regardless of how long he or she has lived in the state. To an extent this shows that there is division and non-acceptance even within the various ethnic groups in the country. Many concerns have been raised about the issue of indigenous rights in Nigeria because it has been said it staunch from people’s desire to facilitate process of prejudice and segregation based on various ethnic, religious and gender identities. This is because individuals who identify themselves as the indigenes of a particular region use that stance to exclude those considered as non-indigene from the gratification of various constitutional rights and civil benefits that they should be privileged to benefit from as long as they fulfil their civil duties, such as the promotion of national security and contributing to economic growth and development (Adesoji and Alao 2009, 8.)

The 1999 Nigerian Constitution (NC) introduced a phrased known as “federal character” with the motive of promoting national unity, thereby ensuring that every ethnic group or sectional group is equally and adequately represented in government, it agencies and organizations (NC 1999: Chapter II, section 14). This ideology sounds excellent on academic and theoretically viewpoint but its application in practice, in the Nigerian context has not been effective for many

reasons. One major reason is that people are been appointed based on ethnical identity, which has created a number of political arguments and tussle. It also disregards the merit system, whereby the most excellent person is expected to get the job. A good example is ministerial appointment. It is required that at least one minister must be appointed from each state of the federation and such person must be an indigene the state (NC 1999: Chapter VI, section 147). It is assumed that the 1999 NC has been the foundational basis of indigenous problem in Nigeria (Adesoji and Alao 2009, 8). This is because it gave more rights to indigenes rather than citizens.

1.3 Aim of Research

The aim of this research is to access the impact of civil crises on the social welfare of inhabitants of Jos. Thus, examining the immediate and post effect of the crises on the social welfare of the community people, and to proffer a 'solution' or proffer ideas to crises resolution based on the perspective of the community people. This study extracted information from affected people to help ascertain the rationale of the crises. Community people served as a major contact point in this research because community development work requires their active participation, inclusion in decision making process, project and program development and implementation on all issues affecting them.

The research questions are as follows:

- 1 What are the socio-economic impacts of the civil crisis on social welfare of the Jos people?
- 2 In what ways can the civil crises be resolved?

2 LITERATURE REVIEW

This chapter includes four sections. The first talks about a previous research, the second section talks about a and section sections entails literature research will a previous research conducted on the on context of this research, and a government report tagged Nikki Tobbi Report, while the third and fourth section entails theoretical concepts, which is based on academic theories that relates to the subject of this research. The researcher views section three and four from a global perspective and also in relation to the Nigerian context.

2.1 Ambe-Uva Terhemda Nom Research

Ambe-Uva Terhemda Nom talks extensively about identity politics; which he linked to the crisis. He also talked about the crises that have rocked the Jos-North local government, which is the main area of concentration of this research. He identified the crises to be between indigene and settlers. The issue of identity politics in Nigeria is deeply rooted in its ethno-regional and ethno-religious representation of its citizens, which has correlations to their respective origins, environmental regions and political ideologies, which is based on generational linkage of the people. This has metamorphosed from the old regional structures of the Nigerian federation to the present day Nigeria, which were the laying grounds where identities had shaped by respective leaders of the dominant ethnic groups, to exercised some form of hegemonic power over their respective regions. This resulted in the unremitting situation whereby ethno-regional identities became a form of instrument that was used by dominant ethnic groups to act as provincial authority in their respective regions (Ambe-Uva 2010, 45 - 46.)

On the basis of ethnic identity which is believed to be a major influence of the Jos crises, it will be good to note a statement which says that “a greater degree of ethnic or religious diversity by

itself” is not in any way the most important and immediate cause of civil crises. Rather, the people tend to glimpse civil crises as circumstances that support ‘insurgency including poverty’, which identifies financially and bureaucratically weak states” (cited in Ambe-Uva 2010, 43).

A number of people have raised concerns that both the federal government of Nigeria and the Plateau state government were biased in regards to the crises resolution and ensuring a good justice system in the state. A number of Christians were of the opinion that the federal government is always sympathetic with Muslim community of Jos. They indicate that the visit of representative of the federal government to Jos, did not promote secularity of religion in Nigeria because the representatives only visited the Central mosque of Jos and camps were displaced Muslims resided were kept, that they did not visit the camps were displaced Christian were kept and even the state Governor (Ambe-Uva 2010, 50).

Remarkable statements were also made in regards to the conflicts that existed between the federal and state government, an example is this *“We are compelled to raise this alarm because of our dwindling faith in the leadership of President Umaru Yar’Adua who last May 27th, 2007 swore to protect the integrity of all irrespective of tribe, religion, interest and location. We therefore invite the world to focus on Jos crisis critically and join us to ask questions of commitment in Mr. President avowed management on the issue on ground. The president has deliberately avoided the Governor of the State (Jonah Jang) by shunning his entreaties for no stated reason. Governor Jang, just like the President is our elected leader and he is the man on the ground in the state who will rob mind with any other willing authority including the President on how best peace can be achieved. Why is Mr. President shunning the Governor and what peace can that help to achieve?”* (cited in Ambe-Uva 2010, 50).

Another statement in the Ambe-Uva research that raised concern is that which points to the military rule as a key originator of the crises. The statement is as follows, *“the conflict in Jos has been created by the military government in their attempt to placate the Hausa/Fulani extraction, by making them hegemony in the geo-political milieu at the plateau. The Hausa/Fulani ethnic group had realized its social status in Jos for some time, without necessary making any claim or*

struggle towards capturing state power. However, when the military started orchestrating its plan for the Hausa/Fulani to capture local power, it was inevitable that what will follow would be years of conflict” (cited in Ambe-Uva 2010, 48 - 49).

Ambe-Uva also talked about the issues raised in some concern about the sophisticated weapons that were used during the crises, which many believe involved mercenaries both within and outside the country. A number of people were of the opinion that the attacks were pre-meditated, looking at the fast response of people to the crises and the level of ammunition that was used.

2.2 The Nikki Tobbi Report

This is a government report titled: White Paper on the Report of the Judicial Commission of inquiry into the Civil Disturbances in Jos and its environs, September, 2002. This gives an insight on the cause of occurrence of the crises. The incident that occurred on 7th of September 2002, was said to have resulted because of the denial of passage attributed to Miss Rhoda Haruna Nyam (a Christian) by three Muslims was accepted to be true. The commission also accepted as the evidence of Miss Rhoda Haruna Nyam of been assaulted and her father's house been burnt by Muslims as true. The decision was made based on available findings and comparison of the findings present by Miss Rhoda Haruna Nyam, witnesses who stood on her side and the Muslims congregation. The commission found the evidence presented by the Muslim congregation as not substantial enough and accordingly regarded it as untrue. This was because it was found to be un-convincing to the evidence presented by Miss Rhoda Haruna Nyam and witness who stood on her side (Nikki Tobbi Report 2002, 16).

The second occurrence was the appointment of Alhaji Mukhtar Usman Mohammed as the Co-ordinator of the National Poverty Eradication Programme (NAPEP) by the Federal Government for Jos North Local Government Area on 20th of June, 2001. This was defined as the one of the immediate cause of the crises that rocked the city of Jos on 7th of September 2001 (Nikki Tobbi

Report 2002, 22). The commission was presented with various evidence, documents which were regarded as exhibits.

NAPEP a federal government initiative was created with the mission to eradicate poverty in Nigeria. The agency is headed by the National Co-ordinator who administer the organization at the federal level, “while the State and Local Government offices are placed under the leadership of State Co-ordinator and Local Government Co-ordinator respectively. This means that for each of the 774 local Government Area nation-wide, a Local Government Co-ordinator is appointed whose function are quite separate from those of the “Local Government Council but whose team, known as “Local Government Monitoring Committee” must include, among others, the Vice Chairman and all Supervisory Councillors of the Local Government Council” (Nikki Tobbi Report 2002, 16).

The appointment of Alhaji Mukhtar Usman Mohammed (who can be simply defined as a Hausa/Fulani) as the Co-ordinator of NAPEP by the Federal Government for Jos North Local Government Area on 20th of June, 2001 was unacceptable to the indigenous people of Jos North. This they expressed by writing complains, petitions and protest. This was from some particular groups of people, but not absolutely with ethnic affiliation. The groups included The Plateau Youth Council, Jos North Chapter, the Anaguta Development Association, The BECO Elders Solidarity Forum Jos North Local Government Council and “Concern Youths”. These four groups addressed to their letters to State Governor.

The Indigenous Youth of Jos North Local Government Council also wrote a petition which was addressed to Chairman of Jos North Local Government, while the Afizere Cultural Community Development Association also wrote a petition which was addressed to the National Co-ordinator of Programme, NAPEP. Some of these communiqués where fervent in nature but some could be seen as open threats that questioned the peaceful co-existence of the community (Nikki Tobbi Report 2002, 15 - 17).

Their main request was that Alhaji Mukhtar be removed because he is not an indigene and be replaced with an indigene. The people were of the opinion that they would not allow the rights be giving to a Hausa/Fulani, who classify as a non-indigene. The argument of indigene, non-

indigene and ownership of Jos is seen as the main cause of the crises over years. This topic dates back to the nineteenth century, where many questions would be said to have been left unanswered. The inability to have those arguments sorted then is what has now metamorphosis into the present day crises.

Some quarters are of the opinion that the long standing battle over the ownership of Jos is a major root-cause of the crises. This debate has been argue on bases of claim of land ownership based on ancestral land and inheritance, is assumed to be the simplest prove of ownership of a community or region in Nigeria. This issue will not be discussed in this research because it is not the focal point of this research.

2.3 Social Welfare

Social welfare can be defined as collective welfare because it entails providing of service for a vast number of people. It also entails availability and accessibility of social services, a spirit of gladness, an acknowledgement of safety and security, a sense of comfort and provision healthcare services of inhabitants of respective countries (Baldock, Manning and Vickerstaff 2007, 8.) Social welfare can also be defined as the promotion of wellbeing of communities to the vast majority of the inhabitants of a particular geographical location. This promotion can be seen in provision of service that enhance human health and safety. This entails the availability and effective functionality of human, socio-economic and political resources of a particular geological location. In principle, it shows the effectiveness of various government policies; social policies, fiscal policies and economic policies.

Social welfare is a term mostly associated with welfare states, a “European intervention” that originated in “the last quarter of the nineteenth century” a period of time “associated with deep societal, economic and political transformation” (Castles G. Francis, Leibfried Stephen, Lewis Jane, Obinger Herbert, Pierson Christopher 2010, 1 – 3.) Welfare state can be said to denote a model of governance whereby a particular government plays importance role in the provision of

socio-economic services, with the hope to ensure the well-being of its inhabitants. The word inhabitant is used in the thesis because service delivery of social welfare has taken a different dimension from what it used to be. Initially welfare was centred at social protection for citizens, but with the emergence of immigration, immigrants or non-citizens also benefited from social welfare.

This has generated debates, because immigrants are “condition” to accessing social welfare, which varies in countries. The discuss of “conditionality” of welfare also extend to citizens, which has further generated global debates because it hinders people expression to their “social rights” it also creates imbalance in power relation and sharing, thereby placing more power on the government at the expense of the inhabitants (Castles 2010, 21).

Classification of welfare states into typologies can be credited to Esping-Anderson, which he did by diving it into “classic three-fold typology”; the “liberal” such as the USA, the “corporatist” sure as the Germany and the social democratic system, such as Sweden (Deacon, 2007, 5 - 6). But the origination of welfare state is accredited to Germany, because the pioneer “decisive legislative measures” that regarded a country as welfare state (Castles 2010, 35). The Germany welfare model is based on the “Bismarckain work-based insurance model” with benefits reflecting through the length of service” (Deacon, 2007, 6). The Nordic model of welfare on the other hand which is associated with Scandinavian states takes a centre stage in global discuss of welfare state because it is regarded as “distinctive” because it “has always had strong prescriptive overtones” and also stood the test of time. It has also, “the appeal of the model stems from its alleged ability to produce desirable social outcome, while at the same time maintaining economic competitiveness and full employment” (Castles et al. 2010, 587).

Although the Scandinavian welfare model has been praised due to its ability to provide an immense number of positive “social outcomes”, it has also attracted criticism which is predominantly centred on “economic efficiency and sustainability”, an increasing “public expenditure, the negative incentives effects of generous social protection, and above all high tax rate” which in most regards is classified as “economically unsustainable and incompatibility with economics growth” in the long term (Castles et al. 587.) Other welfare states are English

speaking countries, continental western European countries, and some countries are regarded as emerging welfare states, which includes Latin American countries and East Asian countries.

A good example in regards to a particular welfare state is Finland; the researcher takes interest in Finland because he studied under the “benefits” of social welfare in regards to provision of education for all. The welfare in Finland has been sustained over years because it basically defined in its system of governance (which is why it is classified as a welfare state) and not in the policy of government. This makes it visible in all government regards of their various social policies. Although, there might be changes as regards the social benefits but as long as the state is defined as a welfare state, then the people's welfare will be given high priority. The instruments of the Finnish welfare state are social security and social welfare system. This thus ensures the wellbeing of its citizens and residents. Examples are cash benefit for parents, child care subsidy, disability allowances, family allowance, general housing allowance, maternity allowances, reimbursement of medical expense, school transport subsidy, sickness allowance, student financial aid, unemployment benefit, rehabilitation allowances (Expect-Finland).

Social welfare in Finland is very much evident in the provision of adequate healthcare service for all legal residents. This is because public healthcare is funded by the government through “tax revenues” (Finnish Medical Association, 2007.) Although, individuals may have to pay a little, because the healthcare is not fully free rather it is subsidized by the government (Jarvelin 2002, 17). But the individual's ability to pay or not to pay is not put into consideration, in regards to accessibility of health services. See table 1 below for more information on total cost of health care in Finland from 1980-1999.

Table 1. Main sources of finance, percentage of total expenditure on health care, 1980-1999

Source of Finance	1980	1990	1995	1996	1997	1998	1999
Public	79.6	80.9	75.5	75.9	76.1	76.3	75.7
Taxes	67.1	70.3	62.2	61.9	61.9	61.5	60.8
--- State	38.2	35.6	28.4	24.1	20.6	19.0	18.2
---- Municipalities	28.9	34.7	33.8	37.9	41.3	42.5	42.6
Statutory insurance	12.4	10.6	13.3	13.9	14.2	14.8	14.9
Private	20.4	19.2	24.5	24.1	23.9	23.7	24.3
Out-of-pocket	17.8	15.6	20.6	20.1	19.8	19.5	20.0
Private insurance	0.8	1.7	2.0	1.9	2.0	2.0	2.1
Employers	1.2	1.4	1.5	1.6	1.6	1.7	1.7
Relief funds	0.6	0.5	0.4	0.5	0.5	0.5	0.5

Source: Social Insurance Institution, 2001. (cf. Jarvelin 2002, 31)

This leads us to the importance that health has on economic development and growth, which is a relativity function to the economy. It has been stated that poor health has overwhelming effect on child mortality, likewise on the working population, thereby affecting availability of manpower, thereby creating disequilibrium in the production function (Todaro P. Michael and Smith C. Stephen 2011, 399).

This is an essential reason why respective government should take necessary steps to ensure that its inhabitants are healthy, because a healthy nation can only be attained by healthy people, and a healthy nation creates a healthy economy. Healthy nations cannot be guaranteed by just providing adequate health care services for the people, the housing condition (availability and

quality) also has a role to play, which should be given top priority. This is because the absence of good housing facility can expose people to health hazards, which will return affect their economic efficiency.

The welfare of a country can be impacted and influenced either negatively or positively by the various government policies such as, economics policies (monetary policies, fiscal policies, employment polices), educational policies, and public policies. Likewise, does law enforcement, laws practice and proper justice system also have significant role in ensuring the welfare of any

country. This also gives us another reason why the government is the main source to ensure the welfare in any country. Although, other agencies such as corporate organizations, trade unions, do have their roles to play because only a collective effort of all can successful guarantee effectiveness but the role of the government is the most important, because it sets the social, political and economic parse in which all others function. The need to ensure the welfare of the citizens does arise because inequalities exist in every human society also to create equal opportunity for all, which expected to promote and ensure peoples well-being.

Considering the fact that jobs do require basic skills and expertises, and the good economic situation requires socio-economic factors to function but welfare do not require any skills in terms to its availability. All it requires is for the respective government to put the system in place. This draws my attention to the statement made by Abdu Hussaini that the Nigerian government thus practice a “culture of misplaced priorities” and that “The Nigeria federal government is still far from getting right its priorities in making life more bearable for the mass of Nigeria people, majority of who still live in abject poverty.” (Hussaini, 2010) also The United Nations Human Settlement Programme (UN-HABITAT) Report for 2006 ranked Nigeria as 159th out of 177 countries in the world and 76th out of 103 poorest nations in the world (UN-HABITAT: Country Programme Document 2008 – 2009, Nigeria).

Accessing and evaluation welfare service in Nigeria is really hard to ascertain, because constitutional and theoretically Nigerian government provide some welfare services but in practice it hard to justify the provision of these services based on the principles like accessibility, availability, effectiveness and sustainability. An analogous example is the educational sector

which is classified as the bedrock of any economy, because it provides skilled and semi-skilled personnel that would run the economy.

From the constitutional standpoint the Nigerian government is required to ensure that its educational policies promote and guarantee “equal and adequate educational opportunities” for all “at all levels” of education. It is further required the government to provide “free, compulsory and universal primary education” and free secondary and university education for all Nigerians (NC 1999, 24 section 18, 1 and 3a-c.). The action word here is free (not subsidise) and if the literally meaning of the word free is still free as commonly known in English language, then the Nigeria government truly has lost its priority. And the inability of the Nigerian government to provide the stated constitutional requirement has crippled the educational system in Nigeria, which has thus made it more vulnerable, making it to easily weakened by any minute attack.

Also, UNESCO requires that respective member countries should allocated 26% of its annual budget to education, but the Nigerian government over the years has also failed to uphold that agreement. It is further disturbing to see that only 8.5% of the total Nigerian 2012 budget was allocated to education. This further affects the effective functionality of educational system and services in Nigeria, vis-a-vis the availability and accessibility of educational facilities.

A major discuss at hand is the intention of the federal government to stop funding the federal universities in Nigeria (Sahara reporters). This would in-return make education not accessible by all because of its cost implication. And will further reduce the number of Nigerians that will be educated, which will significantly affect labour force. It is difficult to analyses and comprehends the motive of the government considering the fact that a large number of developed country offer tuition free education to their citizens and non-citizens, an example which Finland is. Likewise do some other developed countries offer their citizens reduced cost of tuition compared to non-citizens. Examples of these countries are United States of America, some institution in United Kingdom and Canada. So one would wonder what benefit is it in the long-term run if the government stops funding the Universities, and on what grounds and principle has it reached the conclusion and does the decision making process includes the peoples opinion?

The importance of ensuring welfare in regards to education is also important because it is an indispensable tool needed to facilitate development in any human society. It is also essential because it provides a “satisfying and rewarding life”, thus creating an avenue for employment accessibility and increases aggregate productive of the economy. Education is very much important to countries in the global south because it creates the knowledge, skills and expertise require to “adsorb modern technology and to develop the capacity for self-sustaining growth and development” (Todaro and Smith 2011, 359.)

Education in economical term is referred to as human capital; this is because it can increase the level and rate of production when increased, thereby enhancing economic growth and development. Its functionality can be said to rely on the health status of the people because “education increases empowerment and autonomy in major life matters” but the ability for human capital to function; that is the ability of human beings to strive to acquire education lies in the healthy status of the respective individuals of the given society (Todaro and Smith 2011, 365.)

Since social welfare has been defined easier as collective welfare, then the best approach to achieve a collective welfare will be through community development work, which is a collective effort of the community people and its authorities to work together, with regards to shared responsibility and a balanced power structure. Another importance of social welfare lies in its source as an aiding tool that can stimulate economic growth and development. This is evident because economic growth, development and stability require a multidimensional process which necessitates the adequate functionality of the country’s entire social system. These balls down to economic policies, examples are monetary policies, which monetary authority (government and its agencies) uses to regulate, and control supply of money in the country. It is also used to stabilize the prices of goods and services in a particular country, and to tackle the problem of unemployment, which is a social problem.

Economic policy works on two major economic variables, namely the “aggregate supply of money in circulation and the level of interest rate” prevailing in a particular country at a given period of time. The monetarist theory states that an increase in the availability of loanable funds will increase the private investors’ ability to access loans, because an increase in loanable funds

reduces the interest rate; which is the bank lending rate (Todaro 2011, 732.) Fiscal policies on the other hand refers to government spending, taxation and associated borrowing (this includes public debt and national debt). All the above policies are determines of the economic state of individuals in all human society, like the employment policy is the government that stipulates and guides the creation of jobs for the inhabitants. All the above stated policies have enormous impact on the economic status of its respective inhabitants, has it can address social problems like inequality, crime rate, poverty, unemployment, economic growth and development, adequate utilization of human and economic resource, which are determinant factors of welfare.

Other topics like transportation, equality, equity can also be addressed, with the view of ensuring its sustainability if proper social welfare is put in place. High crime rate, can also be reduced if a country has good welfare packages for its inhabitants, because the a number people may not have cause to engage in criminal activities to satisfy their basic needs if their basic needs can be provided by the government.

2.4 Social Policy

A policy is simple an assertion, aspiration and information of what are expected to come to pass and the process by which it will transpire (Blakemore and Griggs 2007, 1.) In essence, policies have better outcomes and can be sustained if they have the voices of the people in its formation and implementation. This takes us back to the role of service user involvement which was discussed in the previous section. This section talks about social policy because social problems can only be solved, managed and controlled through social welfare policy (Greene and Watkins, 1998, 308). For the purpose of this study social policy will be viewed from its relationship with human activities rather than from the academic and theoretical view of social policy, because social policy can be defined in various ways. It can be as a field of study, it can also be defined as a sector policy, likewise can it be defined as social issues and it can be defined as it has been impacted upon by globalization.

Social Policy is defined as policies which tend to identify human needs and social problems, and formulate approaches by which these needs and problems can be prevented, managed, controlled. This can include developmental strategies, modes of crisis intervention and implementation of policies put in force by government to ensure the wellbeing of its citizens and people who reside within its territorial territory. Social policies basically entail information on how contemporary governments address various complex challenges that it encounters (Baldock et al. 2007, 31). Social policy focuses more on content of policy, unlike public policy which focuses on process of policy, because public policy basically describes the rationale and process to solving social problems (Greene and Watkins 1998, 309).

Globalization had a number of impacts on social policy, which is evident in the emergence of global international players such as World Bank, International Monetary Fund (IMF), World Health Organization (WHO) and the United Nations (UN) which brought about a shift in the decision making process of social policy, from respective country's ideology to a national social policy, given the global international players "rights" to decide what should be or what should be applicable in respective country's (Deacon 2007, 9). Examples of these policies are; Structural Adjustment Programme in Ghana, Nigeria and Zambia, which are economic policies of the WB and IMF. This was a conditional loan facilities granted to the above stated countries.

Social policy also entails the five Ps, which defines it in five different ways, which are. A philosophical statement, this delineates the process and procedure that is "what needs to be done". Then is the political process, this can be characterized as the principle of objectivity, that is it considers what has to be done to be sure that it is realistic. Likewise, is product, which defines "how what needs to be done gets implemented". Furthermore is the practice, this can be said to be the mode of operation in which the implementation process takes place. Conclusively is the pathway for action, this is the process of monitoring, which ensures that the policy goal and objective is achieved (Greene and Watkins, 1998, 307.)

The content of social policy leads us to "the big five", social security, housing, health, social work and education. It is believed that any country that gives priority to these five will help prevent future occurrence of more social problems. Social policy is usually determined by values of the citizens and politics of the government. But, its advantages, disadvantages and

functionality are indicated in the standard of life of the people. (Baldock et al. 2007, 33). Policies made on these issues tend to foresee future occurrence of social problems and social state of affairs, putting into consideration some past occurrence of such or similar problems and proffering ways by which it would be prevented. In cases whereby the policy fails to adequately prevent the problems from occurring, the policy can be modified or another policy made. In this regards the policy will first have to manage and control the problems, before it can then solved the problem. This could also been seen as one of the reason why social policy changes over time. This can be seen as unavoidable because social problems are ever changing in it modes and effects, just like the forces of demand and supply are ever changing, which is because, in order to meet present social challenges, social policy also has to change from time to time, because the problems changes. (Baldock et al. 2007, 33).

Social policies draw a number of debates in the nineteenth century. This was as a result of the high rate of poverty and ‘squalid conditions’ that made life unbearable during the nineteenth century. This was also the period with a lot of discussion about ‘child labour in mills, factories and mines’. This paved way for more government intervention in societal predicaments (Blakemore and Griggs 2007, 1.)

Social policy is important is important to national development and security. 1 For example, health education tells us of the usefulness of good drainage system, which could be seen as just a minor issues but minor issue could lead to major and long term problems if not curtailed on time or prevented. If we take a good look at good drainage system which helps prevents flooding and furthermore limits the spread of diseases (Paul 2008, 1.) If there are no good drainage system or if there are no adequate resources to provide good drainage system, then we create problems for us, and these problems sometimes have multiplier effects. For example, flooding could lead to the loss of lives and properties. The loss of parents leave children as orphans, these children if not well taken care of may become problems to the society. The loss of business properties could create unemployment, which could increase crime rate. The loss of housing properties could lead to homelessness, and homelessness could lead and expose one to more social problems.

3 RESEARCH METHODOLOGY

Research method is scientific approach used to counter research questions. Basically, it entails the various steps the researcher make use of in “studying the research problems” along with the rationale that drives them (Kothari 2009, 8.) A research also entails the motivations for researches which in many cases vary. The findings in this research was realized from questionnaires been indigenes and non-indigenes of Jos, with a larger percentage of them been students.

The primary motive for this research is for the fulfilment of an academic pursuit, while the secondary motive is to acquire knowledge in relation to the subject context, and to understand the context of the crises. Other reasons why the researcher was concern about this research was because of the awful information displayed on electronic media across the globe about re-occurrence of crises in the research location, which he believe creates a negative expression of Nigerian people. The researcher was also concern because of the impact that he believe crises usually have on people, most especially the vulnerable, this he viewed from an academic perspective. The researcher felt more concern because he his affiliated with the two religions that is said to have been engaging in the crises.

3.1 Method of Data Collection

The method collection of data for this research was through the use of questionnaires. A questionnaire basically consists of questions, which are usually in black and white or typed in a distinct manner on a form or set of form. The questionnaire had both closed end and open ended questions. The open ended questions were essential because it gave respondent the privilege to express themselves. A sample size of two hundred was administered, thirty were not returned and twenty were returned without been properly filled. This research was carried out via a qualitative approach, which has been noted to be “specifically important in behavioural sciences

where the objective of the research is to discover underlying motive of human behaviour (Kothari 2009, 3). The research questions comprises of both closed and open ended questions. The closed was used in other to maintain the scope of the research, while open was hoped to create an environment for people to express themselves, and to provide more information that will be beneficiary to the research. It is also hoped that it will generate into other questions. See appendix two for a sample of the questionnaire.

In-order to ensure that the findings of this study accurate and not one-sided, the researcher made sure that views of people from the three major religion in Nigeria, namely; Traditional religion, Islam and Christianity, reflect in the research. Although, the researcher had diminutive challenges in having an equal representation of the three religions. This was because Jos is a Christian dominated area. Another challenge was that this research has little views from female Muslims; this was because they were not easy to access. But the researcher may sure he had views of the women from other religion.

3.2 Data Analysis

The tables below represent a computation of the background information of the respondent that filled the questionnaires.

Table 2. Background Information of Respondent

Sex	Number	Religion	Number	Occupation	Number
Male	96	Christianity	103	Student	115
Female	52	Islam	45	Self Employed	21
Transgender	-	African Traditional	4	Civil Servant	9
Unknown	2	Unknown	1	Other	Farmer (1) Solider (1) Unspecified (3)

4 RESEARCH FINDINGS

The diagram below represents the finding of this research which was solely realized from the information realized from the questionnaires. The impacts are categorized into six sections, namely; economic, education, health, housing, social and other. These represent the areas that the people of Jos have been negatively affected by the crises. These six sections were further broken-down into individual segments for better explanation purpose.

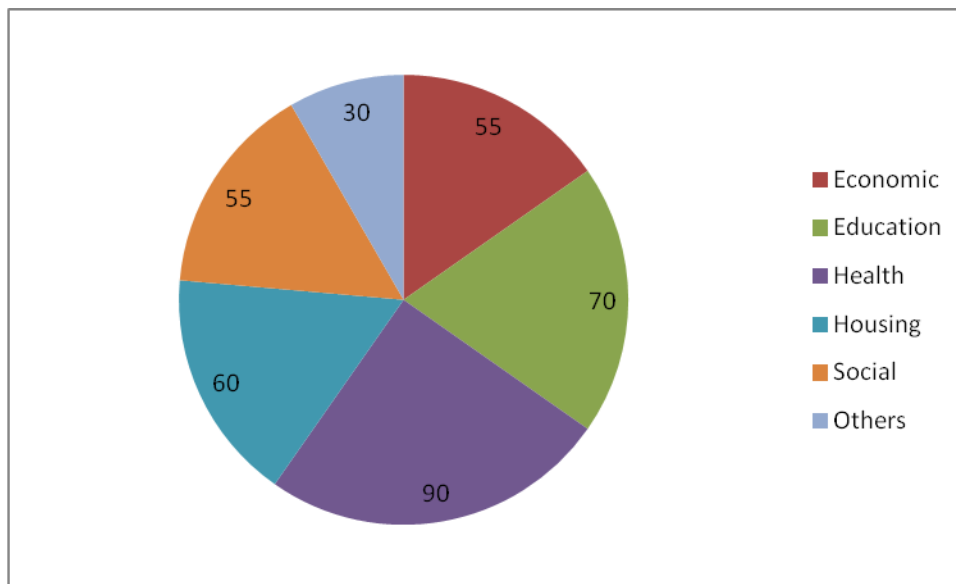


Diagram 2. Total Comparisons of Research Findings.

4.1 Economic Impacts

The crises impacted the economic lives of the Jos in various ways. The diagram below represents the breakdown of the areas which respondent stated that the people of Jos have been affected economically by the crises. Further explanation of the diagram can be found below the diagram.

The numbers on the left hand side of the graph represents the number of respondent that were of the various views.

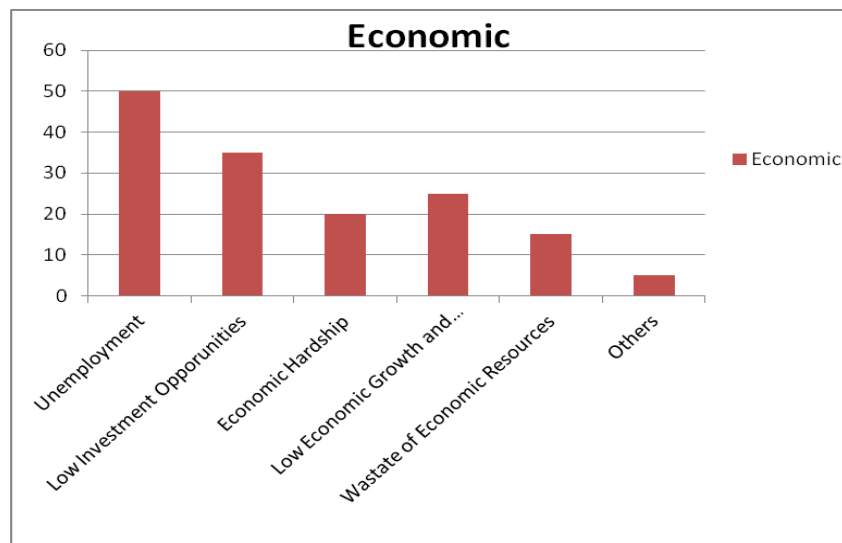


Diagram 3. Diagrammatic Illustration of Economic Impacts.

Unemployment

The recurrent crises in Jos have negatively affected the economic strength of the state. One main economic impact of the crises on the people is that it has increased the rate of unemployed persons in Jos. Plateau state has a population of 3,206,531. 1,607, 533 are male and 1,598,998 are female (NPCb 2012). Jos the area were this research was conducted is estimated to be one-third of the population of the state. The number of employed persons in Plateau states is 1,310,001 as against 10.2 percent unemployed of which 18.8 are male and 14.4 are female (National Bureau of Statistics (NBS) 2010, 7 and 13). Unemployment in Nigeria has been stated as a major predicament that has hindered its economic growth and development. Although, a number of other factors like corruption, civil war, military rule and mismanagement of public fund have also been noted to have negatively affected the country's economy, but the role that unemployment has played is enormous. (NBS 2010, 2).

In spite of the country's immense and diverse resources (natural and economic) the country and its inhabitants has not fully benefitted from of these resources, in regards to optimization level.

Although the government over years has made remarkable efforts to reduce the rate of unemployment, but the in-availability of adequate and accurate ‘baseline data or ‘benchmark data’ on unemployment has affected the planning, development, and effective of government policies”. (NBS 2010, 2). The causes of unemployment encounter by the people of Jos people vary because it is based on an individuality perspective and also due to various factors. Examples of these factors are as follows.

Firstly, discriminatory factors which is based on ethnical identity. Quite a number of people became unemployment and some are un-able to obtain a befitting job because ethnic identity is a determinant factor in the labour market. This creates a situation whereby some ethnic groups or a particular ethnic group is given preferential treatment in the labour market, at the expense of another or other ethnic groups. Geographical territory is also another determinant factor in Jos, as some ethnic groups or a particular ethnic group is favoured in a particular location within the state. This leads us to wastage of economic resources, because human resources that would have help stimulate growth and development in the region is been wasted as result of under-utilization.

Secondly, a viable factor that investors to put into consideration before investing in a particular environment its stability, putting into consideration the past, present and futuristic expectances. This means that reoccurrences of crises will restrain present and prospective investors. Some present investors may have to pull out of business, which will bring out unemployment. This in-return affects household income and thus reduces their respective purchasing power. The advert effect of this is that consumption rate will drastically reduce and some producers or marketer may be forced to close down or reduce production rate. Thus they will likely reduce their organizational staff strength.

Thirdly, is the inability to continuing working or the inability to obtain a befitting job based on some inhabitants’ physical disability, which in some regards resulted from the crises. This instance results to hard-core unemployment, which is the the type of un-employment that occurs when employees quit their jobs because they cannot easily access transport services to work. It also occur when employees are not satisfied with the ways they are treated at their respective job place and also because of their disability makes them un-able to obtain a befitting job.

Fourthly, is the un-willingness of some inhabitants to continuing working in Jos, which is based on insecurity. A number of people had to quit their jobs because going to job daily expose them to life threaten dangers and in other to avoid putting their lives at risk, them quite their jobs, and in most regards a large number of them relocate to another state in the country.

Fifthly, is the inability to obtain a job which is caused by low skill acquisition. A number of children and teenagers had to stop their education because their parents, sponsors, or guardian died or became unemployment in the cause of the crises. These people later in life are unable to obtain a befitting job because they lack the basic skills, knowledge and expertise required in the labour market.

Lastly, is the inability to find a job which is caused by poor community resilience. It has been said that vulnerable people or people of poorer household have the propensity to recuperate at a snail's pace after a health incident, which is because their present economic state puts them in a low level of resilience, this is further worsen because of their in-availability to effective and efficiency services and resources (Chandra, Acosta, Stern 2011, 15).

Low Investment Opportunities

The recurrent of crises in Jos has reduced local and international investment, thereby creating a negative trend on the economy scale. A negative trend in this regards means that the country's economy is in a bad state. This is as a result of the irrelativeness between investment and the economy. Investment is required for the creation of factors of production (capital, entrepreneur, land, labour and technology), the absence of investment will result to situation whereby the factors of production will either be insufficient or un-available. This in return will cause a negative effect on production rate. The long and short term effects of this can and would be seen and felt in different dimensions depending on individual circumstances. For example, a reduction in production can bring about scarcity which further makes the prices of goods and services higher than usual, thereby creating inflation. Inflation persistence rise in the cost of goods and services, which normally arise when fewer goods is been chased by larger amount of money and by larger number of consumers. This also affects household income because it reduces its purchasing power.

Investment can be viewed from two different perspectives. One is a capital intensive investment, which is when a business venture requires a huge sum of money for its setting up and daily administration. It is also when the ratio of capital required or used for running business is higher than the ratio of labour required or used by the business. The alternative is labour intensive, which is when the ratio of labour required or used for by a business venture is higher than the ratio of capital. Basically, this means that the business requires or uses more manpower than capital. The growing state of technology has driven the world at large to a system that requires less physical manpower to run some business activities, paving way for computers to replace manpower, which has made business more capital intensive. Although it has been a beneficiary to some business because it served as a cost cutting measure, but it has also been of negative effect to some people because they were laid-off to be replaced by computers.

Economic Hardship

The existence of high rate of unemployment coupled with low investment opportunities cripples the economic situation of any society, which can lead to poverty, which is a major problem in Nigeria. The unavailability and ineffectiveness of social welfare services, which results from failure of government policies and the un-willingness to provide these services further creates economic hardship in a particular region. Poverty based on the African perspective is worse when compared to what is defined as poverty in the western societies, because a number of western societies have good social welfare packages for their inhabitants, which helps complement in-availability of monetary value, but in a number of African nations social welfare services are not readily accessible and available.

Major concern is given to poverty because it leads to many other social problems, and hinders government efforts. Many writers have linked poverty to mental and physical illness. These writers were of the view that the recurrent of “major life crises such as death of a loved one or the loss of an important job” increases illness rate and reduces the level of recovery. Also, because poor people are vulnerable they “experience many more severe life crises” than the rich people (Polak 2008, 173). This thus necessitates that the welfare of the people should be guaranteed, because “welfare in economics postulates a utility function over consumption of commodities, so

that the function reproduces consumer preferences over alternative consumption bundles" (Fosu and Mwabu 2009, 21).

The economy of any society is driving by an active work force, investment opportunities, effective utilization of economic resources and favourable government policies. The absence of the four may cause the economy from progressing, either rapidly or slowly. Considering all available information on the context of Jos, the economic state has been hindered due to the reoccurrence of civil crises, because it created an unpleasant environment for business activities to function. This created a situation of low household income of people.

Low Economic Growth and Development

Low economic growth and development is very much evidence because the factors that would have helped trigger the economy or maintained a progressive economic growth and development have been negatively affected. Examples of these factors are active labour force, which is essential because labour (human resources) is required to facilitate other factors of production, the inability to have sufficient labour will make other factors of production inefficient. This is the situation of the city of Jos, because it labour force has not been adequate utilized.

Economic growth can also be evaluated by using elements of the Human Development Index (HDI). Examples of these elements are the life expectancy rate, the level of education and GDP per capita. The life expectancy rate at birth in Nigeria as at 2010 was fifty-one years (UNICEF). The country also has a high proportion of illiterate and the GDP per capital is low. Based on that low figures one can conclude that the state's economic growth and development is low.

Wastage of Economic Resources

A number of economic resources (human, technological and financial) are usually not adequately utilized during the period of crises. These resources if adequately utilized may have helped contribute to the nations growth and development.

4.2 Educational Impacts

The crises impacted the educational lives of the Jos in various ways. The diagram below represents the breakdown of the areas which respondent stated that the people of Jos have been affected. Further explanation of the diagram can be found below the diagram. The numbers on the left hand side of the graph represents the number of respondent that were of the various views.

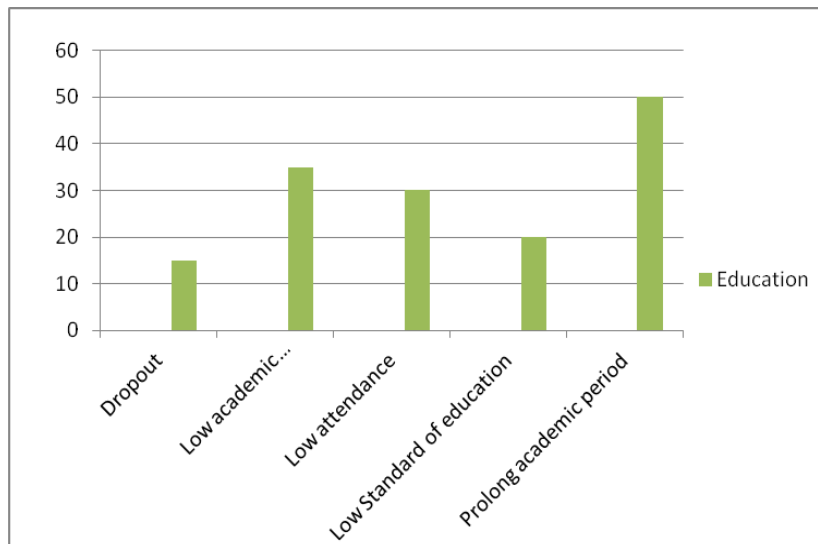


Diagram 4. Diagrammatic Illustration of Educational Impacts.

Nigeria is faced with the problem of unavailability of equal opportunities for all, which can be identified as a factor that has positively influenced poverty in Nigeria. An example is education. It is believed that if people have access to good education, they will be empowered with the necessary skills and knowledge that is required to facilitate their entry into the labour market. This will enable them seek employment and in situation where there are equal opportunities for employment, people will get employed and this enhance their financial capability.

Dropout

The civil crises in Jos have affected students at all levels of education. A number of students had to drop-out of school due to various reasons like, inability to fund their respective education, which is as a result of lost of means of livelihood by their parents, guardian or themselves, and the inability to easily access transport services to school, because some transport route are seen as crises prone areas, which in some regards is as a result of dominance of a particular ethnic group in a particular environment. A large number of these students also stated that they were in poor psychological state of mind, which is due to various reasons like lost of family members, friends and relative, and the insecurity that the recurrent crises pose to them. They were of the view that this has reduced their ability to perform in school.

Low Attendance

Institutions in Jos over the years encounter low attendance of students during crises period and in some regards after crises period. This is because most students prefer to stay at home during and after the crises period for safety reasons. They believe their existence is more paramount than risking their individual lives for school. A large number also believe that it is not worthwhile to make sacrifices risking their lives in going to school during crises period because they are no guarantee that they will get befitting jobs after their education.

Low Academic Performance

A number of the respondents blame the poor performance of students on the crises. They were of the opinion that a number of students were longer able to fully concentrate on their respective studies because of various advert effect that emerge due to the occurrence of the crises. Examples of the reasons are; lost of family members, ill health, psychological demoralization, and constants fear. They were of the view that if the crises had not occur, most of this problems may not arise, and the students who have been living in peace and harmony, which aid good academic performance.

Low Standard of Education

A number of students also believe that the academic team has also been negatively affected by their crises, thereby reducing their competences which further create a reduction in the standard and quality of education in Jos.

Prolonged Academic Period

Duration of study has been prolonged over years in Jos, which is as a result of the reoccurrence of the civil crises. When these crises occur academic calendars get destructed, and the students get to spend more years in school than expected. Also some have had to spend more time studying because they had to relocate to another state, which automatically means that they will have to change school. This is because during the process of relocation they miss the academic session due to inability to resume at normal resumption date or by stipulated academic calendar.

4.3 Health Impacts

The crises impacted the health of the Jos in various ways. The diagram below represents the breakdown of the areas which respondent stated that the health of the Jos people have been affected by the crises. Further explanation of the diagram can be found below the diagram. The numbers on the left hand side of the graph represents the number of respondent that were of the various views.

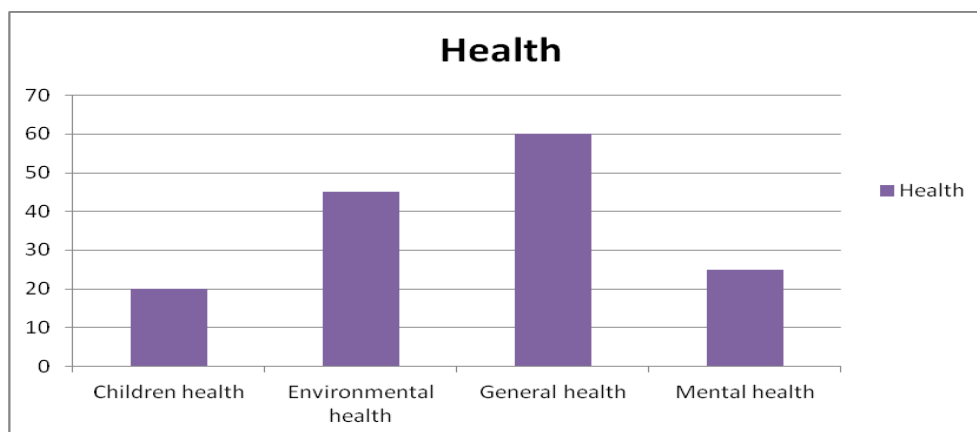


Diagram 5. Diagrammatic illustration of Health Impacts.

Health as regard economy growth and development is regarded as human capital, because it is serve as “inputs to the aggregate production function”. Also because it is an investment that can determine the growth of the economy, because an economy that adequately invest in health will yield positive returns in areas like increase level of life expectancy which has a direct impact on available and longevity of labour force. Also does it serve as tool that can “help families escape some of the vicious cycle of poverty in which they are trapped” which can help increasing household income, thereby increasing people’s purchasing power (Torado 2011, 359 – 361.) The Jos crises has number of negative effect on the lives of its inhabitants in areas like decrease in child health rate, environmental health, general health and mental health. which are defined below.

Children Health

The rate of child mortality has been negatively influenced by the reoccurrence of the crises. Child mortality rate has been said to be ten times higher in developing countries than in developed countries. Most problems that cause this increase can be “easily treatable” if all had been equal. These problems includes issues like; starvation, malnutrition, dehydration, incapacitating parasitic diseases and other recurring sickness (Torado 2011, 360.)

A decrease in child health in regards to the case of Jos has increased the rate of orphans, which makes the children become high burden on the economy because in most cases they do not have people to take care of their financial requirements adequately. This can also increase the rate crime because some of these children may later take to all sorts of criminal activities to make a means of livelihood and they can also be lodge into playing active roles in the crises by giving them money. This further brings about insecurity of live and properties which can affects people choice of choosing where to live. This as increase the rate of children living in poverty, as some of them have lost their parents to the crises and they have little or no one to take care of them.

Environmental Health

The occurrence of people been buried in mass grave without proper health requirement pose threat to environmental health because epidemic disease can breakout from this. This has also

caused noise pollution, air pollution in the affected region which poses people to various health risks. The level of food safety; food processing and transportation can be said unreliable because during crises people may not be able to be at their best to ensure that their duties are discharge to the best of their ability.

Other environmental health aspects were also affected during the crises. Examples are; industrial hygiene, occupational health, and sanitation. All these pose inhabitants of the community to various health risks.

General Health

The general wellbeing of the people has been negatively affected by the crises in many ways. This includes loss of lives, increase in various health problems and exposure to health hazards. The ability of the hospitals to provide adequate service was also hindered in various ways. For example, the medical facilities have been overstretched, making them unable to effectively meet the people's needs. Also, medical personnel's sometimes stay away at home during the crises in fear of their safety. Similarly, pharmacies and healthcare centers also do not function at full capacity because some were damaged during the crises.

Victims of the crises are sometimes unable to access the hospital, because some ethnic groups do not feel safe in some areas where the hospitals are and routes to get to hospital are seen as unsafe and some routes were destroyed during the crises. A number of people, who sustained minor injuries, sometimes were not able to access adequate medical services. This further makes the injuries worse, which can result into life treating problems or makes their health deteriorate.

Mental Health

Mental Health is defined as “any disorder or disability of the mind” (Phil. 2007, 19). There are various types of mental illness, for example: depression, schizophrenia, personality disorder and bi-polar disorder. The most common approach to treatment of people mental health dis-order is hospital care, which in most regards is referred to as psychiatric hospitals, which could be further regarded as madhouses.

The psychological state of health of people to a large extent has an impact on their functionality and economic productivity. This can also influence people to engage in alcohol addiction, drug addiction and usage of illicit drugs, which can result to other social problems. This can also affect the behavioural pattern which in most regards becomes negative or make them engage in ill-social behaviour, which can make them become a risk to the general public.

4.4 Housing Impacts

Housing facilities had also been affected due to the occurrence of the crises. The Universal declaration of human rights entrench people with the right to a standard and adequate living facility that will promote their wellbeing and the health of their family. A number of people in the Jos region have been deprived of this right because a number of them lost their homes to the crises, thereby exposing them to various health hazards. Some people also lost their business outlets which reduced their income because some became unemployed and some had to spend more to rebuild their business outlet and some religious building were burnt during the crises, which hindered people from expressing their religious rights because they could not freely practice their respective religions.

These situations pose various risks on human health, most especially children because it can expose them to violence and sexual abuses, it can also affects their development, which in return yield negative health effects in the long term. An unhealthy environment exposes children to health hazard and optimistic infections. The use of explosives can also cause respiratory problems which can result to chronic illness later in life. Poor housing condition can also cause negative effects on human psychological state and emotional mind-set, which can further affects ones behavioural pattern, functionality and capability. Likewise can it cause stigmatization which cans result to a negative effect on their self esteem, association and behavioural pattern.

Homelessness can also create a situation where by the community is full of environment nuisance who engage in various ill-manner behaviours that can be detrimental to the safety of lives and properties in the area.

4.5 Social Impacts

The crises also had a number of social impacts on the lives of Jos people in various ways. The diagram below represents the breakdown of the areas which respondent stated that the people of Jos have been affected in terms of various social aspects of life. Further explanation of the diagram can be found below the diagram. The numbers on the left hand side of the graph represents the number of respondent that were of the various views.

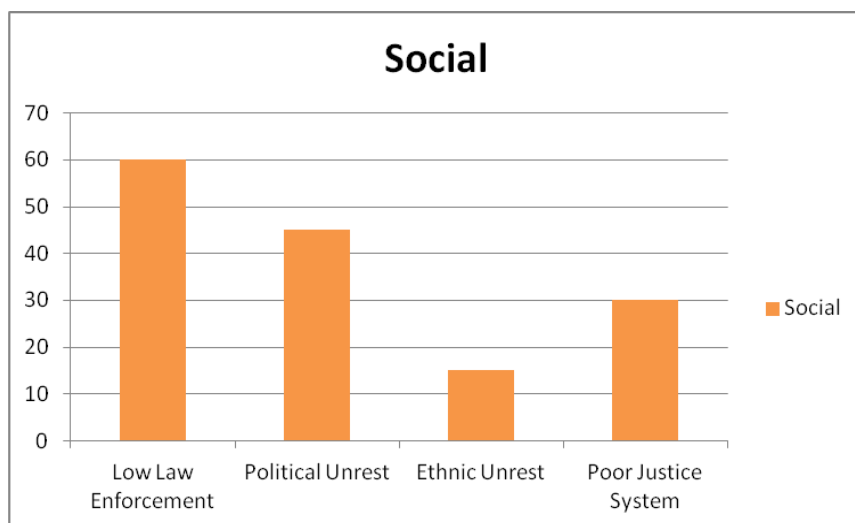


Diagram 7. Diagrammatic Illustration of Social Impacts.

Low Law Enforcement

Law enforcement is a vital requirement needed to ensure safety of lives and properties of people in any given locality. Its role becomes more important in crisis situations because they are

expected to facilitate the process of maintaining peace and order in the society. This had not been the case in Jos because a large number of people were of the opinion that some law enforcement agencies take sides during the crises. This has further added to the crises as some people believe that with some security agencies on their side their actions in engaging in crises is acceptable.

Political Unrest

The Jos crises have increased the level of political crises in the region which effects have extended to other social areas and context. A number also believe that it has led the creation of to un-favourable government policies, whereby government policies are centred to favour a particular group of people.

Ethnic Unrest

There has also been ethnic crises as members of different ethnic groups engage in crises for little or no reason. In most cases people just use ethnical identity to orchestrate their grievances.

Poor Justice System

Most of the responses of the research were of the view that the justice system in Jos is poor. This they argued because they believe nobody has been brought to justice considering the number of lives and properties that has been lost and damaged in Jos. They believe that such examples show the un-seriousness of government and its agencies in ensuring their safety.

4.6 Others Impacts

There were aspects of lives of the Jos people that had also been affected by the crises, which did not fit into the categories stated above. Due to its relevance I decided to state them separately, which is why they come under others. The diagram below represents the breakdown of the section regarded as others. These are areas that do not fall within the various sections stated

above. Further explanation of the diagram can be found below the diagram. The numbers on the left hand side of the graph represents the number of respondent that were of the various views.

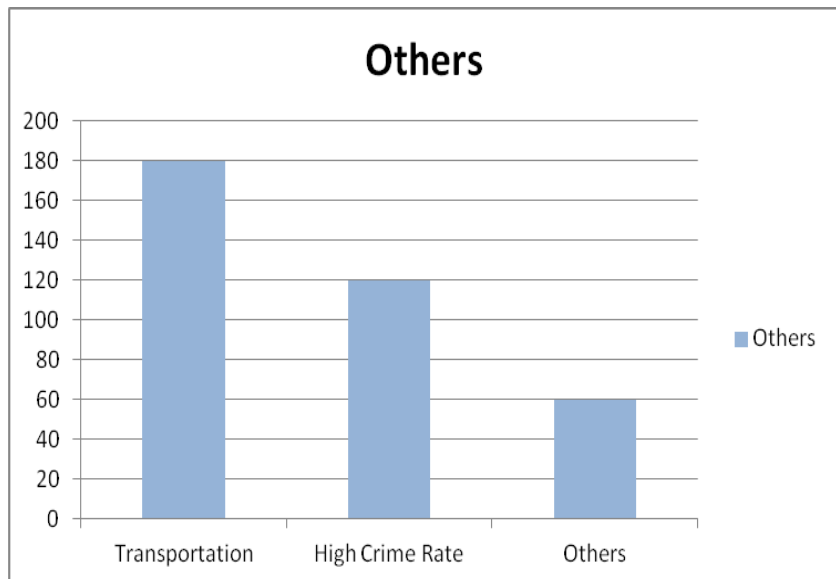


Diagram 8. Diagrammatic Illustration of Other Impacts.

Transportation

Transportation services in Jos as been negatively affected by the crises. A number of transportation facilities and routes were damaged during the crises. This made transportation cost more expensive because people had to seek alternative routes which in most cases were longer than the initial one that they make use of. This also increased the cost of goods and services because sellers and service providers had to increase the cost of their goods and services because of the additional cost they secured in transporting their goods, services and themselves.

In some areas and situations people were no longer free to express their freedom of moving. This was because some areas are seen as no go area due to the high rate of crises in the area. Also people had to be extremely careful in choosing the mode and means of transportation that one uses, because people were attacked based on their religious and ethnical identity. The affected people cut across all the age groups and various groups of people. For example, students, businessmen and women, teachers and even public office holders.

High Crime Rate

The reoccurrence of these crises has brought about an increase in crime rate in various Jos communities. This ranges from various factors which includes; idleness, and joblessness. This had expose the people to a number of danger has some people were abused, injured killed and some lot there fortune during the criminal attacks.

Others

The inhabitants were also affected in other areas which do not fall with those stated above. Examples are; bad publicity for the state and country. Externalities, whereby the people who live outside Jos or in other states in Nigeria are either affected directly or indirectly by the crises.

4.7 Cause of Crises

Identifying the cause of the Jos crises to a particular reason very challenging because only those who engage in the crises can say exactly why they engage in the crises. An ordinary person (the respondent in this regards) been a third party can only access base on their perceptions which can be direct and influenced by various factors. The diagram below indicates the breakdown of the views of respondents in regards to the cause of the Jos crises.

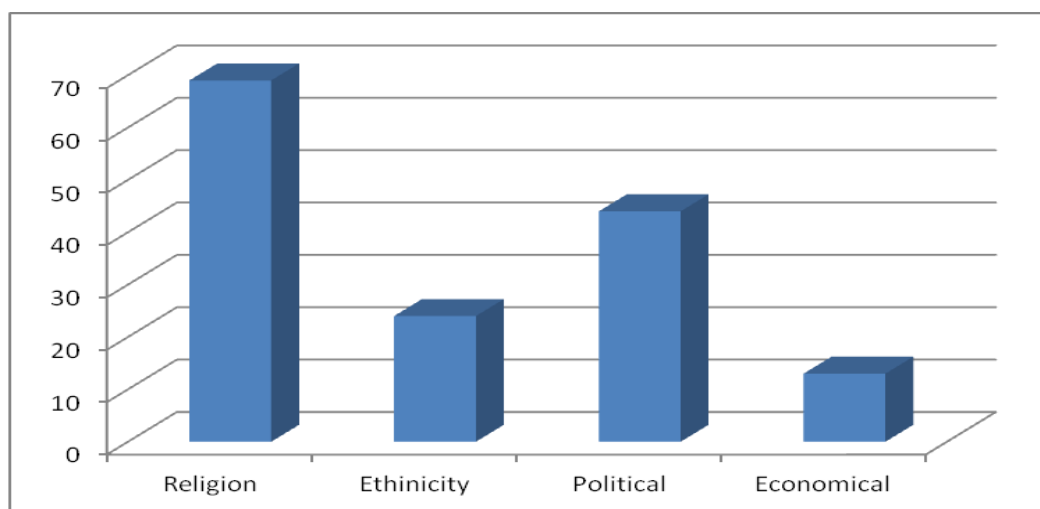


Diagram 9. Table Indicating Cause of Crises.

Religion

From the diagram below the respondent were of the opinion that religion is the major cause of the crises. The cause in this regards is a bit complicated because people do not engage in the crises because of differences in religious views rather they use religion as a means of identifying who his on their side and who is not. Religion in Nigeria is a form of identity, and it is been stated to be more pronounced as a form of identity than ethnic identity, which in some regards has been used to stimulate ethnic identity. For example is the Yoruba ethnic groups who are the indigenous people in the southern part who identify themselves ethnically why the Hausa/Fulani who are the indigenous people in the Northern part of the country, identify themselves religiously (Ambe-Uva 2010, 46 - 47). Also, the issue of religion come to display because religion has become the most potent and lethal weapon for mobilizing people to not only protect their religion, but to control the machinery of the government. (Ambe-Uva 2007, 8)

Ethnic

It is unfortunate that a number of people who never played any role in previous crises were attacked because of their ethnic identity. Some people then engage in the crises as a means to seek revenge to the atrocities done to them, their family members, friends, relatives or associates. They then direct their grievances towards a particular ethnic group, which others then see at the crises been an ethnic one, because people were attacked based on ethnic identity. This has further weakened peaceful co-existence that used to reign among the various ethnic groups in Jos.

Political

A number of the respondents were of the view that political gains were a major factor that motivates people engage in the crises. They stated that the hot spot is Jos-North Local government and that the Hausa and the indigenous people both want to have control of the local government because it is the business heath of the state and whoever controls it, has a significant role to play in the states politics, polices and administration. The indigenous people believe that such power such is theirs because they 'own' the state, while the Hausa people believe that should control it because they represent the largest number of people that the area. The

indigenous people were of the view that if they Hausa control such important area that they will want exercise control over other issues of the state, which in their view will be letting the minority play the most important part.

Also, a number of prominent Nigerian publicly defined the Jos crises as politically motivated. This draws my attention to the statement made by the Sultan of Sokoto Alhaji Muhammadu Sa'ad Abubakar (who is the head of the Muslims congregation in Nigeria) *"The Jos crisis with ethnic coloration. The people and leadership of the area are religious and God-fearing enough, having co-habitated harmoniously for so long. Why is the killing and violence not happening in other areas of the country? Why are you using innocent lives to get your goals? I mean I stand by my word, the violence is political"* (Daily Trust 29.12.2010). Why are the crises only in the northern part of Nigeria?

Likewise, it has it be stated that "The crisis in Jos is certainly a political one, as people and groups jostle for power and control of the Jos North Local Government Council. Let me tell you that whoever occupies this office has a say in the affairs of the state. This place is a stage where political parties and ethnic and religious groups try to show their worth (...). The hottest competition at the moment however is between the PDP and the ANPP. Sincerely, the role of ethnic and religious mobilization is just a chameleon tactics to ensure that political bigwigs in the state continue to control economic and political power" (quoted in Ambe-Uva 2010, 49.)

Economical

A number of people were of the opinion that the chest for political power over certain local governments was because of economic and financial benefits that accrued from exercising political powers. This includes awarding contracts; which in some regards the political office holders' inflation prices to make money for themselves. Also, do they make policies that favour them or their respective ethnic groups, which can also have economic proceeds.

5 SIGNIFICANCE OF STUDY AND LIMITATIONS

This study gives an insight into the complication that may arise from crises and its impact on residents of crises prone areas. It also illustrates the importance of social welfare service and why the government should work through community approach in providing these services. There were a number of limitations that the researcher encounters during the research. The researcher had to go to the country where the crises occurred. The researcher's initial plan was to visit the particular location in Jos during his stay in Nigeria. The researcher was unable to travel to Jos because there was a bomb blast two days to his proposed visit to the area. The researcher had to realize on local contacts to help distribute the questionnaires.

5.2 Professional Development

This study increased my knowledge on research process and methodology and analysis. It gave me the privilege to access my competences in the field of research and it enabled me to identify ways to improve capability. Although, I had always knew the importance of social welfare, but this research further increases my knowledge on the importance of social welfare and the role expected of respective governments in promoting the well-being of its inhabitants.

This study also made me realize why government has to be proactive in its policies formation. This is because factors that hinder economic growth and development can be averted at early stage, which can help reduce the magnitude that social problems take.

I also learnt that intervention modes are more effective when they identify the root cause of any social problem, before deciding on the manner and approach of engagement. Like the importance of active participation and involvement at all levels of community people intervention modes.

6 RECOMMENDATIONS

In respect to service users perspective the people were of the opinion that they first need to come together to decide if they want to live together. This is because some still fault the crises to the formed amalgamation of Nigeria. They believe that it is essential for them to decide if they want to live together and if they choose to, then they can further decide on the modalities by which they will live together. The people were also of the view that there as to be a form of justice, whereby people are made to answer questions for activities that they have been said have engaged in. Some were of the opinion that the system used in Uganda can be applicable to the Jos situation. Where people who have evidence about people have engaged in the crises publicly represented their evidences and the accused were made to answer questions to determine if they were guilt or not. They were of the opinion that only justice can give then a view of believing in the government.

Firstly, I am of the opinion the Executive arm of government (which is regarded as the Federal government) has a great responsibility on it shoulder, because it is the superior arm of government in the country, also because in order to forestall the recurrence of these crises the government must demonstrate a renewed commitment to ensuring that peace, security and stability and trust. Trust is essential because the people were of the opinion that the government has not act in their best interest. It would be of almost importance for the three-tiers of government in Nigeria to work together on all issues, most especially on the issue of ensuring that both sides are disarmed and that all entry and distribution routes of arms and ammunition into the country and states through illegal channels but be checked with the aim of bringing to end. Also, any form of resolution must have equal representation of the people. This should also have equal representation of all the classes of people in the region. Most especially the affected and vulnerable ones should represent themselves and not by delegating representatives to represent their interest.

In-addition, since the importance of provision of adequate social welfare services cannot be undermined; the government has to develop policies that can promote welfare of its inhabitants. This can also be achieved by modifying existing policies. Emphases must to be placed on implementation, monitoring and evaluation of projects. Also relief agencies and public health-care providers like, government hospitals, health-care centres and government agencies like the National Emergency Management Agency (NEMA) must be adequately funded and made accountable to ensure that the funds judiciously spent. This I hope will help address the problem of mismanagement and corruption.

Furthermore, the federal government must provide adequate pre and pro training and proper orientation to ensure that security agencies do not take side with warring parties or involve themselves in extra judicial killings, when they engage in crises resolution and prevention. I am of the opinion that the present situation of placing all security agencies should also be addressed to facilitate checks and balances and which I believe will promote effectiveness if properly handled. It would be good if individual states exercise some degree of control over the security agencies that administer its security. In the spirit of true federalism and in regards to ethical consideration, I believe individual state Governor's who in Nigeria is regarded as the Chief-Security Officer of each state should have a direct line of control over security agencies who are in charge of securing lives and property over people who he or she govern. Since when power concentration in one arm of government can create an avenue for gross miss-use of power (Loton Aton). I think it would be good for the service agencies to report directly to the state government but have a quarter reporting line to a federal arm of government which will serve as a means of monitoring and evaluation.

Conclusively, recommendations make by the all government enquiries should be looked into with the view of implementing then. During the cause of this study, most respondents were of the opinion that most of recommendations made by all government enquiries have not been implemented. I am of the view that companies and organizations that operate in the within Jos region should also extend their corporate social responsibilities to areas that can promote the lives of the Jos people.

6.1 Lessons Learned

What we have learnt from the context of the study is the significant role that to active involvement of people in decision making process on all issues affecting them plays. It is assumed that if the Jos people had been consulted before hand some of these crises may have been avoided. It is assumed because they would have decided on the modality that they will structure and governed.

7 CONCLUSIONS

Based on the findings of the research which was presented in previous chapters, I conclusively report that the impact that civil crises have on the social-welfare of the inhabitants of Jos are negative and immense. Findings of this research show that the degree of pain and suffering on those that lost their breadwinner and properties cannot be ascertained. Also, those who lost their benefactors may not be able to live a befitting life again, if proper intervention mode is not put in place. Similarly, those who became disabled as a result of various barbaric acts instigated on people during the crises may have to live a life of anguish and ordeal for the rest of their lives.

The situation could have been better and hope may be possible for the disabled people if all were equal, but considering the poor state of treatment and acceptance of disabled people in the Nigerian societies, life may forever be miserable for the disabled people. The hardship that adults and parents among them face will be transferred to their families, most especially to children. It is belief that good social policy will be helpful in this situation, because it gives high regards to the principle of equality, equity and justice (Blakemore and Griggs 2007, 18.)

Findings of this research show that lives have been lost and people have been buried in mass graves without proper burial process, rites and documentation. There is no foretelling about the nature of epidemic diseases that can result from inappropriate mass burial and dead bodies lying on the ground unburied. Matters would be made worse if there is an outbreak of an epidemic because the health-care system is not sufficient and the limited resources that are available has been overstretched.

It was sad to realize that the government that is supposed to protect the life and properties of its citizenry and people who live within its geographical territory; by ensuring the protection of the fundamental human rights of and enforcing the rule of law has been biased. Findings of from the research show that the federal government of Nigeria has been compassionate with the Muslim community, while the state government has been sympathetic with the Christian community.

This has also affected the development of the state because the dis-unity between the three arms of government has affected the formation and implementation development plans of the state. The respondents rated government's response as very low. This indicates that the government has a lot of task ahead of it. And this can only be achieved if it is carried with active involvement and participation of the community people.

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APPENDIX I MAPS OF NIGERIA



Diagram 10: Diagrammatic view of States in Nigeria. Source: Maps of world: <http://www.mapsofworld.com/nigeria/nigeria-political-map.html> Accessed on 23rd of April, 2012 at 5.13. “**Disclaimer:** All efforts have been made to make this image accurate. However Compare Infobase Limited, its directors and employees do not own any responsibility for the correctness or authenticity of the same”.



Diagram 11: Diagrammatic view of states in Middle Belt region in Nigeria Source: <http://www.nairaland.com/superego/posts> Accessed on 1st of April 2012 at 12.12.

NIGERIA GEO-POLITICAL ZONES

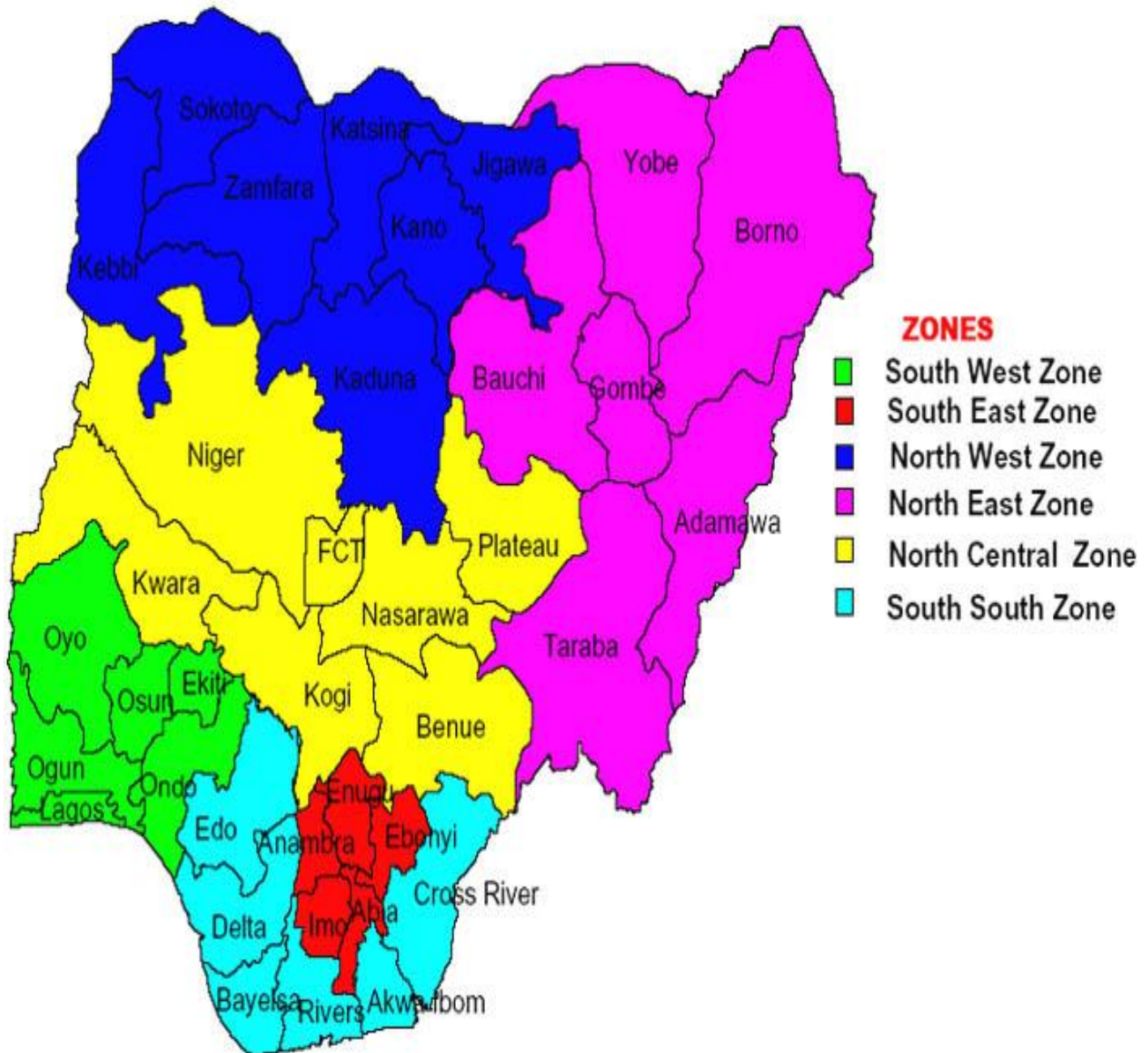


Diagram 12: Diagrammatic view of geo-political zones distribution in Nigeria Source: <http://imostate.blogspot.com/2011/12/ajc-condemns-deadly-terrorist-attacks.html> Accessed on 1st of April, 2012 at 12.14.

APPENDIX II QUESTIONNAIRE

Questionnaire for Thesis Research

THE IMPACT OF RECURRENT RELIGIOUS CRISES ON SOCIAL WELFARE

A CASE STUDY OF JOS, PLATEAU STATE, NIGERIA

This questionnaire is designed for the Thesis of Adekunle Raimi-Lawal , an undergraduate student at Diaconia University, Jarvenpaa, Finland, in pursuit of a Bachelor Degree in Social Service. The information you give is strictly confidential and will be used solely for research purposes.

For more information, you can send email to Adekunle.Raimi-Lawal@student.diak.fi

PERSONAL DATA QUESTIONNAIRE

Kindly tick the appropriate boxes.

1. What is your name (Optional)_____
2. What is your age: [] 16 – 20 [] 21 – 25 [] 26 – 30 [] 31 – 35 [] 36 – 40 [] 41 and above.
3. What is your sex: [] Male [] Female.
4. What is your state of origin?
5. What religion do you practice: [] Christian [] Muslim [] Other (Please specify)

6. What is your present occupation: [] Student [] Self-employed [] Civil servant [] Others (kindly specific) -----

SECTION B

Please tick the appropriate boxes and make your opinion brief in the space provided

1 How long did you live in Jos? 1 – 4 yrs 5 – 10 yrs 11 – 16 yrs 17 yrs and above

2 Why did you live in Jos? It's my birth place Employment reasons Studying Others (please specify)

3 What do you think about the crises in Jos:

4 How have the crises affected you:

5 Kindly explain how the inhabitants of Jos have been affected by the crises in the following areas.

Displacement:

Education:

Employment:

Health:

Housing:

Investment opportunities:

Transportation:

6 In your opinion, what kind of undertone does the crisis have? Ethnic Economic
 Political Religious

7 Law enforcement agencies like police and army are also figured as aiding these crises. How do you react to this?

8 How would you rate government's response to the crises? Poor Fair Good
 Excellent.

9 What supports did the government/ government agencies provided for people who were affected by the crises?

10 How best do you think these crises can be resolved?

11 Kindly state anything you will like to further tell us about the crises in Jos.