

## **Coping with criminal victimization and livelihood sustainability for women in trading in Nigeria**

BY

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### **ABSTRACT**

The study examined the main influence of the upsurge of criminal activities on highways on the livelihood sustainability of women in trading in Nigeria. Criminality and the upsurge of insecurity have become so enshrined in Nigeria. The level of criminality perpetrated by criminal elements such as armed robbers, bandits, Boko Haram terrorists, Fulani herdsmen and kidnappers has further worsened the problem of insecurity in Nigeria with attendant negative effects ranging from economic crises, fall in livelihood activities, loss of lives and properties, wanton destruction of farmlands leading to high cost of both food crops and cash crops and fear of being molested, killed or manhandled, etc. Nigeria has recently been included among the countries with less peace in the world. It is ranked as the 18th less peaceful country in the world and the 6th country most affected by terrorism by Global Terrorism Index coupled with serious threats of mass killings/genocide, ranking 2nd in Africa with highest rate of genocide, 6th in the world with battle –related deaths and ethnic killings as much as 34,663 in 2017 from every 100,000 deaths. Just within the first five Months of 2022, there were over 35 thousand deaths in Borno State, North/East, Nigeria alone (Sasu, 2022). A rating of Level of worry about being attacked on a scale of 0-100 stood at 66.4points, being mugged or robbed mostly on the highway stood at 67.04points, home broken and things stolen stood at 61.39points etc. Unfortunately, a large number of women remain major victims of these hideous crimes. Specifically, the study discovered the types of criminal activities that women in long-distance experience, determined how the upsurge in criminal activities influence the total business livelihood of women in long-distance trading, find out the strategies that women in long-distance trading have adopted to sustain their businesses and finally, the relationship between the frequency of attack and the level of loss to the business activities of women in long-distance trading was discovered. Qualitative and quantitative research designs were both utilized for the study. The qualitative component of the data was solicited via in-depth Interview IDI, Focus Group Discussion FGD while data for the quantitative component was generated via a structured questionnaire. Simple Random

Sampling, multistage and Purposive Sampling techniques were utilized to select samples for the study. Results from the study showed how women in long-distance trading have formulated strategies to cope in order to maintain their livelihood in spite of increasing criminal activities on the highways, the challenges encountered and casualties recorded as a result of attacks. Recommendations are proffered to all stakeholders particularly government on how to intensify efforts at reducing criminal activities and insecurity that has become a bane to economic development in Nigeria.

**Keywords** Criminality: Victimization, Upsurge, Women, Traders

## Introduction

Criminality and the upsurge of insecurity has become so enshrine in the Nigerian nation. There is hardly a day when one form of violence and criminality is not reported on daily news. Both online and in print all carry different news on criminality unleashed against citizens. The level of criminality perpetrated by criminal elements such as Armed robbers, bandits, Boko Haram terrorists, Fulani herdsmen and kidnappers has further worsened the problem of insecurity in Nigeria with attendant negative effects ranging from economic crises, fall in livelihood activities, drastic fall in trading activities, loss of lives and properties, wanton destruction of farmlands leading to high cost of both food and cash crops etc.

Unfortunately, women are the most vulnerable in this equation because not only are they frequently and easily attacked; they are also mostly burdened with the responsibility of catering for the needs of the family. More worrisome is the fact that a large chunk of women in the informal sector faced a whole lot of challenges in sustaining their livelihood as a result of the problem of heightened criminality and insecurity. In the same vein, women in long-distance trading faced on told hardship on the highways as a result of frequent attacks on the highways by armed robbers and more recently by bandits

and kidnappers. The nature of Nigerian porous border which had in the past aided the livelihoods of some of these women have become serious threats to their lives and means of livelihoods because so many of the armed bandits found their ways in to the country through porous borders unleashing their terror and mayhem on innocent victims while some others perform their malicious acts on the highways close to porous borders.

## Statement of problem

The challenge of insecurity in Nigeria has gained unimaginable dimension with random killing, kidnappings for heavy ransom, maiming, raping, destruction of farmland, terrorism, highway attacks and killings etc. Harmless men and women are killed on a daily basis; people are attacked and kidnapped on the highway. In an unprecedented and an ugly turn of event in 2022 a moving passenger train with over 300 passengers was attacked, 26 passengers were killed while over 62 of the passengers have been held captive since the 22nd of March, 2022. Some of the victims were only released after huge ransom were paid while others still remain missing till date. The nature and dimension of crimes in Nigeria is becoming more ruthless, desperate and sophisticated resulting in loss of lives, properties and unimaginable psychological as well as emotional traumas. The categories

and types of crime ranges from kidnapping for ransom to pipeline vandalization, Boko Haram bombings, rape, political violence and attacks of citizens on the highways and other motor ways. All the above attacks have undermined livelihood activities particularly for women involved in long-distance trades. They no longer feel safe to travel for business due to fear of being killed, kidnapped or man handled or the seizure of their goods. Against the highlighted problems, the study examined the main influence of the upsurge of criminal activities on highways on the livelihood sustainability of women in long-distance trading

#### Study objectives:

The general objective of the study was to examine the main influence of the upsurge of criminal activities in our highways on the livelihood sustainability of women in long-distance trading

Specifically, the study sought to:

Establish the types of criminal activities that women in long distance experience

Determine how the upsurge in criminal activities influence the total business livelihood of women in long-distance trading

Find out the coping strategies that women in long-distance trading have adopted to sustain their businesses

Examine the influence of frequent attack on the level of loss to the business activities of women in long-distance trading

#### Research area

The study areas are Abeokuta and Ijebu Ode

in Ogun State, Lagos and Epe in Lagos State and Ibadan and Oyo in Oyo State all in South/West, Nigeria. The choice of the three States and six major towns from the states namely Abeokuta, Lagos, Ibadan, Oyo, Epe and Ijebu Ode was based on the fact that the six cities are part of Nigerian communities with early exposure to western capitalism including the establishment of formal organizations and major markets with large number of women traders especially those involved in long-distance trading (Oyesiku, 1997). Moreover, Abeokuta and Ijebu Ode are large cities in Ogun state. Abeokuta is the capital of Ogun state while Ijebu Ode is a major commercial centre in the state. In the same vein, Lagos is the business capital of Nigeria while Epe is a major city in Lagos state with high commercial activities. Similarly, Ibadan, the capital of Oyo state remains one of the largest cities in Africa with business and trading activities and Oyo town is another ancient metropolitan city in Oyo State. Over the years, there has been so much focus on Lagos, hence the reason for planning on studying the periphery too in addition because criminal activities, victimization and problem of insecurity remain a major challenge confronting all parts of the country in present times unlike what obtained in the past.

#### Justification for the study

The greatest challenge facing Nigeria today is the heightened level of insecurity characterized by terrorism, killing, armed robbery attacks on highways etc. which have led to destruction of livelihood activities, economic crises and high cost of living as well as heightened inflation, placing serious burden and hardship particularly on women. The justification for this study therefore lies on the fact: that there is very limited empirical research on the effect and

implications of the attack on women involved in long-distance trading particularly with regards to how it negatively impacts on the livelihoods and survival of the business and lives of women in long-distance trading.

There is also a dearth of information on the strategies that women in long-distance trading have put in place in order to still remain in business as well as survive being attacked. Knowledge about impact of the upsurge of criminal attacks and violent crime victimization on the total business livelihoods of women in long-distance trading remains greatly inadequate.

The scarcity of empirical studies addressing the relationship between the frequency of the attacks on women in long-distance trading and loss of business and its overall impact on the economic wellbeing of the women and their dependant particularly with regards to its negative impacts on livelihood sustainability makes the study highly significant in order to proffer recommendations on ways and strategies to make women remain in business.

## Review of literature

Criminal victimization and problem of insecurity have remained major threat to the wellbeing and survival of all citizens in almost all parts of the country. It was against this backlog that Daukere, B.E., Akoh H.O., Akpu, Yelwa S.A and Amadu M.A (2022) affirmed that criminal victimization constitutes a major threat to national and global development. They noted that the current situation of crime and insecurity is pitiful, widespread, chronic; devastating and catastrophic for the advancement or growth and development of the country. Describing the different manifestation of crimes in Nigeria, Daukere et al (2022) noted that the

upsurge in criminal activities such as theft/stealing, assault, false pretense and cheating, armed robbery, murder, arson, rape, indecent assault, highway attacks, house breaking, banditry, kidnapping and abduction etc., are widespread and appears to regard Nigeria as a failed state incapable of providing protection of life and property of its citizens. They disclosed that poverty and unemployment remain major causes of crime accounting for 38.42percent and stressed that poverty eradication is key solution for reducing crime incidence as well as the provision of employment/livelihoods. They recommended that there is need for government to create enabling environment for business growth and job creation to reduce unemployment figures. Similarly, Ajide (2020) had earlier disclosed that crime is one of the leading factors that cause road crashes in Nigeria, Ajide, (2020) noted further that criminals can engage in highway robbery by attacking passengers in big buses or private cars which can result to loss of properties, goods or lives. In the same vein, Agbede (2019) observed that on several instances travellers have been waylaid by criminals on major highways across the country, and were either robbed, kidnapped, raped or killed outrightly and thereby drew the attention of the federal government to its failings with regard to the protection of lives and properties of citizens. Similarly, Enekwechi (2021) noted that there are still concerns among travellers, road users, transporters and indeed most Nigerians on the dilapidated state of most federal roads where terrorists and kidnappers have now turned into their operational site. Enekwechi (2021) observed further that because some sections of the roads are so deplorable, drivers plying such roads usually ask passengers to disembark to enable them drive through the very bad portions. That is when the unsuspecting passengers often

come under heavy attacks from hoodlums and highway robbers who emerge from the surrounding bushes. It was disclosed further that in most cases, such ugly experiences result in loss of innocent lives, while the relation and family members of the victims will be traumatized because some of the victims are held in the den of the kidnappers. Apart from the kidnappings being experienced on the highways and bad portions of the Nigerian federal roads, vehicle owners also suffer huge losses on their investments. This is because luxury buses, mini-buses, cars and trucks are also regularly damaged, thereby resulting in high cost of maintenance. These nefarious activities of hoodlums also lead to low revenue and low patronage for the transport companies and the resultant effect is that many of the transport companies are folding up as a result of the concomitant job losses. Enekwechi (2021) concluded that there should be no further delay or excuses as human lives, properties and huge capital investments by traders and transporters etc. are daily being endangered as long as the bad portions of the federal roads are not repaired. In the same vein, Oyinloye et al (2022) discovered that road infrastructural decay has significant positive effect on kidnapping, highway robbery and food insecurity and concludes that good road is essential to food security in Kogi and Kwara States and recommends that there should be conscious efforts on the part of the governments at all levels in the country to allocate adequate funds for the improvement of roads in the country.

Describing the nature of criminal activities in Nigeria Akinyetun and Bakare (2022) noted that the incidence of banditry in Nigeria has assumed an unprecedented level and this has constituted a major bane to the hitherto troubled security in the country. They disclosed that the phenomenon has

created a multi- faceted security challenge that has amplified the spate of destruction of lives and properties. Akinyetun and Bakare (2022) discovered that the menace of banditry is prevalent in Nigeria particularly in the Northwest, while the methods of unleashing violence on victims include armed robbery, cattle rustling, arson, sexual violence on women, kidnapping, raiding villages and schools as well as the highways. Bandits also engage in looting, stealing livestock and killings. They disclosed further that the incidence of banditry is mostly attributed to the conflict between farmers and herders for scarce resources. They recommended a prevention strategy that focuses on three areas and also for a robust dynamic and proactive national security framework and infrastructure capable of dealing with these growing threats in real time.

#### Research methods and procedures

The study is a survey. The study utilized both the quantitative, qualitative techniques as well as secondary sources of data which included review of related journals and write- ups as well as news reports in order to make the study more robust.

#### Sampling Procedure

The simple random, multi stage and purposive sampling techniques were all jointly utilized to select respondents for the study from the twelve major markets in the six cities that were purposively selected for the study.

#### Study Population

The study population consisted of women involved in long-distance trading in Two Major Markets in each of all the six cities that were chosen for the study. The samples that took part in the quantitative study is 300; there were 25 participants in each of the 12 major markets. In addition to the

above, 24 participants comprising of two women from each of the markets who are involved in long-distance-trading were drawn for in-depth interview. In the same vein, 8 participants from each of the three states were drawn for focus group discussions. Total population for FGD was hence 24. Total samples for the study were 348 respondents/ participants.

### Techniques for Data Collection

Data were generated through questionnaire, focus group discussion and the in-depth interviews as well as secondary sources of data collection such as official publications, online and imprint news and write-ups on criminal victimization challenge and attacks on women in long-distance trading. Over 450 Copies of questionnaire that consisted of mostly close-ended questions were administered to all the respondents for the quantitative component of the study while a total of 300 questionnaires were returned, hence why total number of participants for the quantitative component of the study were 300. A total of 24 in-depth interviews were conducted as well as 3 sessions of focus group discussions involving 8 participants at each session.

### Impacts of the study – individuals, groups and society

The study will be impactful to individuals who are mostly long-distance traders whose livelihoods majorly involved travelling on the highways or other motor ways to get their wares. Results from the study will help the researcher to provide useful suggestions to the women on how to prevent themselves from being victims of attackers on the highways as well as how to minimize risks to their business and their survival. In the same vein, at the group level, suggestions and valuable recommendations will be made

based on findings from the study in such a way that there will be opportunity for group and joint purchases whereby haulage companies can be sought to bring back goods in large consignment to reduce cost, minimize risk and ensure business sustainability. At the society and government level, the study will throw light on how government and the society at large can drastically reduce and eliminate security challenges that has become a bane to business sustainability and a threat to lives, properties and survival.

### Analysis of data

Two methods of data analysis were adopted for this study. These are qualitative and quantitative methods. The two methods were adopted to complement one another in such a way that the main objectives of the study were achieved. The qualitative data was analyzed using content analysis and descriptive methods, using the open code software package, it was transcribed, sorted and the contents described and narrated qualitatively. The quantitative data was analyzed with the aid of the Statistical Package for Social Sciences (SPSS) and the results are presented in tables, graphs and also interpreted by the use of simple percentages.

### Analysis and results for the quantitative component of the study

Results from the quantitative study revealed the age distribution of the respondents in the study, where 30 (10.0%) of the respondents fall within the age range of 20-30, 60(20.0%) of the respondents fall within the age range of 31-40, 120(40.0%) of the respondents fell within the age range of 41-50, 75(25.0%) of the respondents fall within the age range of 51-60, and 15(5.0%) of the respondents fall within the age range of 20-



30. Therefore, majority of the respondents fall between age range of 41 and 60 years reflecting the level of experience they would have on the study. In the same vein, it must

be stressed that all the participants involved in the study are females because the focus of the study are women who are involved in long-distance trading to get their products.

Table 1: Type of Business of Respondents

Type of Business	Frequency	Percent
Fruits	30	10.0
Wears	45	15.0
Food Items	150	50.0
Others	75	25.0
Total	300	100

Table 1 shows the distribution of the respondents base on the type of business they engage in, where 30(10.0%) represents those who sell fruits, 45(15.0%) represents those who are involved in selling wears such as clothes and shoes, 150(50.0%) represents those involved in selling food items such as yam, garri, beans etc. while, 75(25.0%) represents those into other trades. Therefore, the majority of the respondents are those involved in selling of food items.

Table 2: Distribution Base on Duration in Business

Duration in Business	Frequency	Percent
5-10	105	35.0
11-20	120	40.0
21-30	60	20.0
31-above	15	5.0
Total	300	100.0

Table 2 showed the distribution of respondents base on their duration in the business, where 105(35.0%) represents those with 5-10 years of experience, 120(40.0%) represents those with 11-20 years of experience, 60(20.0%) represent those with 21-30 years of experience and 15(5.0%) represent those with 31-above years of experience. Therefore, majority of the respondents are those with 5-20 years of experience in the business.

Table 3: Distance to the Market

Distance to the market	Frequency	Percent
Close	60	20.0
Fair	240	80.0
Total	300	100.0

Table 3 revealed the distribution of respondents base on distance to the market, where 60(20.0%) ascertained that their sources and the location that they have to

travel to get their means of livelihoods, are close while, 240(80.0%) declared that they usually have to travel long-distance to get their wares and items to bring to the market for sell. Thus, majority of the participants are long-distance traders who mostly travel far to get their means of livelihoods.

## Analysis and results for the qualitative component of the study

### Age Distribution of Respondents for the qualitative study

Results from the qualitative component of the study revealed the age distribution of the respondents in the study, where 1(4.0%) of the respondents fall within the age range of 20-30, 4(16.0%) of the respondents fall within the age range of 31-40, 7(25.0%) of the respondents fell within the age range of 41-50, 10(42.0%) of the respondents fall within the age range of 51-60, and 3(13.0%) of the respondents fall within the age range of 20-30. Therefore, the majority of the respondents fall between age range of 51 and 60 years reflecting the level of experience they would have on the study.

Table 4: Sex Distribution of Respondents

Sex	Frequency	Percent
Female	24	100.0
Total	24	100.0

Table 4 showed the sex distribution of the respondents in the study. It reveals that 24(100.0%) are females, which implies that the only target audience of the study in terms of sex are females.

Table 5: Type of Business of Respondents

Type of business	Frequency	Percent
Fruits	2	8.0
Wears	4	17.0
Food Items	12	50.0
Others	6	25.0
Total	24	100.0

Table 5 depicts the distribution of the respondents base on the type of business they engage in, where

2(8.0%) represents those into selling of fruits, 4(17.0%) represents those into selling of wears such as clothes and shoes, 12(50.0%) represents those into selling of food items such as yam, garri etc. while, 6(25.0%) represents those into other trades. Therefore, the majority of the respondents are those into the selling of food items.

Table 6: Distribution Base on Duration in Business

Duration in business	Frequency	Percent
5-10	10	40.0
11-20	8	36.0
21-30	4	20.0
31 - above	1	4.0
Total	24	100.0

Table 6 showed the distribution of respondents base on duration in business, where 10(40.0%) represents those with 5-10 years of experience, 9(36.0%) represents those with 11-20 years of experience, 5(20.0%) represent those with 21-30 years of experience and 1(4.0%) represent those with 31-above years of experience. Therefore, majority of the respondents are those with 5-10 years of experience in the business.

Table 7: Distance to the Market

Distance to the market	Frequency	Percent
Close	6	24.0
Far	18	76.0
Total	24	100.0

Table 7 revealed the distribution of respondents base on distance to the market, where 6(24.0%) ascertained that their shops/kiosk or locations are close to the market, while, 19(76.0%) ascertained that their shop is far to the market. Thus, the market to get goods is far to majority of the respondents.



Table 8: Distribution by Sources of Funds

Distribution by sources of funds	Frequency	Percent
Family	5	20.0
Personal Saving	5	20.0
Loans	14	56.0
Cooperative Thrift	1	4.0
Total	25	100.0

Table 8 revealed the distribution of respondents base on sources of funds, where 5(20.0%) represents those funded by their family members, 5(20.0%) represents who personally fund themselves, 14(56.0%) represents those who got funded through loans, 1(4.0%) represents those who are funded through cooperative thrift. Therefore, the source of funds for the majority of the respondents is through loans.

Table 9 showed the distribution of respondents base on place of attacks, where 15(62.0) represents that most attacks on the respondents are done on highways, 1(4.0%) represents that attacks are done in forest, 8(34.0%) represents that attacks are done on market roads. Therefore, majority of the respondents are those who have witnessed attacks on highways.

Table 9 on place of attack

Place of Attacks	Frequency	Percent
Highways	15	62.0
Forest	1	4.0
Road to Markets	8	34.0
Total	24	100.0

Table 10 showed the main causes of attacks and criminal victimization on women traders. A large percent of the respondents specifically 18 (75.0%) attested to the fact that the frequent attacks are as a result of unemployment and frustration, 4(17.0%) testified to the fact that the frequency of attacks and high rates of criminal activities is as a result of bad government while 2(8.0%) of the respondents stated that the major cause of the frequent attacks on women traders is bad roads particularly terrible condition of the highways.

Table 10 on main causes of attacks and criminal activities on Nigerian highways

Causes of Attacks	Frequency	Percent
Bad Government	4	17.0
Unemployment and Frustration	18	75.0
Bad Roads	2	8.0
Total	24	100

Table 11 showed the types of attacks and criminal activities melted on women traders particularly on the highways. Respondents attested to the facts that the major types of attack are armed robbery, with 22(92%) while other attacks are mainly from bandits representing 2(8%).

Table 11 on types of attack

Types of Attacks	Frequency	Percent
Armed Robbery	22	92.0
Banditry Attacks	2	8.0
Total	24	100

Table 12 showed the places of attacks by criminal elements on women traders. Result showed that 16(67%) attested to the fact that most of the attacks took place on the highways. While only one respondent representing 4% of participants indicated that attacks sometimes happened in the forest while 7(29%) reckon that the attacks took place on the way to the markets.

Table 12 on places of attacks

Places of Attacks	Frequency	Percent
Highway	16	67.0
Forest	1	4.0
Market Roads	7	29.0
Total	24	100

Table 13 showed the effects of the attacks on the businesses of the victims. Results emanating from the study showed that 4 (17%) of the participants disclosed that the attacks negatively affects their health and psychological well- being. In the same vein, 6(25%) disclosed that they were physical assaulted by the criminal elements while 12(50%) disclosed that the major effect of the attacks is complete loss of business funds as a result of the criminal attacks. The remaining 2(8%) disclosed that the attack led to the total collapse of their business.

Table 13 on effects of attacks

Effects of the Attacks	Frequency	Percent
Psychological and Health	4	17.0
Physical Assault	6	25.0
Loss of Funds	12	50.0
Business collapse	2	8.0
Total	24	100

Table 14 showed the effects of the attacks on the dependents of the victims. Results showed that the dependents disclosed that 10(42%) are mildly affected by the attacks on their benefactors (the Victims) while 14(58%) disclosed that they are highly and seriously affected by the attacks on the victims who are their benefactors.

Table 14 on effects on dependents

Effects on dependents	Frequency	Percent
Mid	10	42.0
High	14	58.0
Total	24	100

Table 15 showed the coping strategies of women traders in spite of the attacks and criminal activities on the highway in other to still remain in business 10(42%) disclose that they now operate through group marketing strategy while 6(25%) disclose that they now make use of waybill strategy, 6(25%) said that they changed routes while 2(8%) now operate close to their markets at an higher price with reduced profit

Table 15 on coping strategies

Coping Strategies	Frequency	Percent
Group market	10	42.0
Waybill	6	25.0
Route change	6	25.0
Operating close to the market	2	8.0
Total	24	100

The above table showed that majority of the respondents agreed that greed; unemployment and frustration on the part of the youths are the major causes of the several attacks on market women. The finding also corroborates with results from the quantitative component of the study which stressed that a major reason for the high rate of criminality is as a result of unemployment leading to youth restiveness and frustration among the youth. Laziness, greed and get rich quick syndrome are other reasons derived from the quantitative study for the high rate of criminal activities particularly on the high way while other causes include bad road and bad government. This finding is in consonance with the conclusion of the work of Zubair (2020). He concluded that unemployment causes poverty, and extreme poverty leads to a crime that gives rise to insecurity. By implication, the perpetrators are motivated into this vice due to lack of quality employment that could make survival comfortable for them.

Also, results revealed that most of the victims were attacked by bandits, especially arm robbers in highways, forests and roads to and from where they get their stocks for sale as well as roads leading to the markets. Both the quantitative and qualitative studies also discovered that the attacks on these women have several negative effects on the participants. The effects ranged from

psychological and health issues, physical assault on the victims, and loss of funds and collapse on their businesses. In line with the findings of Abanyam, et al., (2013), a key consequence of armed robbery in Nigeria is a lack of security for people and their belongings. They argue that in numerous robberies, victims are killed or injured and suffer, while others lose their life savings and labor in the blink of an eye.

Likewise, the dependents of these victims suffer high loss due to their dependence on the victims prior to the attack, thus, due to the loss of fund and worst scenario, business collapse for the victims, have detrimental effects on the depend ants who looks up to the assistance of the victims. It was also revealed that group market, waybill usage, change of routes, credit market and choosing markets that are closer to their stuff although with higher cost are coping strategies adopted by the victims of the attacks.

### Summary and conclusions

The study examined the main influence of the upsurge of criminal activities on highways on the livelihood sustainability of women in long-distance trading in Nigeria. The study affirmed that criminality and the upsurge of insecurity have become so enshrined in Nigeria. The study affirmed further that the level of criminality perpetrated by criminal elements such as Armed robbers, bandits, Boko Haram terrorists, fulani herdsmen and kidnappers has further worsen the problem of insecurity in Nigeria with attendant negative effect ranging from economic crises, fall in livelihood activities, loss of lives and properties particularly for women involved in long-distance trading for their livelihood and survival. The study discovered that so many of these women have been victims of constant attacks which have caused untold

hardships to victims and their dependents. It was also discovered that the women have had to deal so many psychological problems as a result of the attacks which can sometimes lead to total collapse of business. In spite of all the constant attacks and frustrations on the high way meted on these women, it is heart- warming to discover these women have designed strategies to help them remain in business in order to continue to contribute to the income of their families as well as maintain their livelihoods. Some of these strategies include group market, waybill usage, and change of routes, credit market and choosing markets that are closer to their towns instead of embarking on long journeys to get their wares. The study therefore recommends that government intensify their efforts at combating criminality in order to ensure security of lives and properties. Government should also create avenues for jobs and employment opportunities particularly for youths so that restiveness and frustrations among youths can be abated. More importantly, government need to intensify efforts at repairing and maintaining roads particularly some parts of the federal high way that are in horrible conditions leading to loss of lives due to regular accidents and death traps to road users. Most of these bad roads are now veritable dens and hide outs

to criminal elements where they unleash their terrors on innocent citizens. For economic development to thrive, all the above recommendations must be put in place.

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