

# HARNESSING SOCIOECONOMIC CHARACTERISTICS FOR STRENGTHENING URBAN RESILIENCE CAPACITY TO INSURGENCY IN MAIDUGURI

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**Abstract:** *The paper title “Harnessing Socioeconomic characteristics for Strengthening Urban Resilience Capacity to Insurgency in Maiduguri” examined Maiduguri with a view to harnessing the socioeconomic characteristics of the inhabitants for strengthening resilience capacity to insurgency and propose measures for harnessing them. This was achieved through examining socioeconomic characteristic of the inhabitant of Maiduguri, identifying social and economic effects of insurgency, outlining the contributions of the characteristics in strengthening resilience capacity and proposed measures for harnessing them. Four hundred (400) questionnaire were administered to obtain data from respondents drawn from the estimated population of the eight (8) districts in Maiduguri using snowball sampling technique with the help of seven (7) assistants residence in or familiar with the various districts. The main findings revealed that insurgency have caused diverse social and economic effects that included all forms of social vices, Displacement of people from homes, Tremendous increase in rent of houses and shops, Escalation of prices of goods and services. For the socioeconomic characteristics the result revealed 83% active age, 77% married 40.25% Quran education and 59.75% western education, 100% respondents have simple and flexible occupation and have access to income, Substantial house tenure comprised of self-ownership 37% and family statuses 31.75%. The paper proposed investment in education, formulation and implementation of family friendly policies, heightening educational status through series of programs, job creation, training, support for entrepreneurship, diversifying income sources and Supporting home ownership among others for harnessing the socioeconomic characteristics to strengthen resilience capacity in Maiduguri.*

**Keywords:** *Harnessing, Insurgency, Socioeconomic characteristics, Strengthening, Urban resilience capacity,*

## 1.0 INTRODUCTION

Over a decade of insurgency in Maiduguri had inflicted great damage to human lives, physical infrastructure and the environment as a whole. Several thousands of people were injured, others were killed and millions abandoned their homes. The town has been facing significant services delivery pressure due to physical damage as well as influx of high number of displaced people. The population of the town had increased tremendously over a short period of time. The phenomenon had produced a great deal of political, ecological, social and economic uncertainty resulting in shock and stress. This instability makes a resilience approach particularly relevant.

Resilience approach will ensure that urban issues are addressed more efficiently as well guiding leaders, policy makers, planning and planners in day-to-day contemporary activities (Adamu, 2023).

Urban Resilience is the ability of any urban system to maintain continuity through all shocks and stresses while positively adapting and transforming towards sustainability (UN-habitat 2021). It refers to the capacity of an urban system to fully recover from unforeseen calamities (Norris et-al 2008, Mushir 2018, Farhadi *et al* 2022,). It means the capacity of urban settlement to anticipate threats, adjust to changing conditions, withstand disturbances, and swiftly recover from them (Kaluarachchi 2017, Serre and Heinzlef 2018). Urban resilience is the capacity of a city to tolerate change before reorganizing into new systems of structures and procedures (Ainuddin and Routray 2012, Liao, 2012). Urban resilience in the face of disaster can lead to actions such as improving the resilience capacity and adapting urban communities to the livelihoods of their citizens (Kapucu, Martín and Williamson 2021, Zhao, Liu, and Dong 2008). Urban Resilience Capacities are measured as a set of indices. There are three dimensions of resilience capacity that included Absorptive capacity, Adaptive capacity, and Transformative capacity (Vaughan and Frankenberger 2018, USAID 2018).

Strengthening the urban resilience capacity is an approach that involves action that improves quality of life, enhance livability, provide safety, security in urban environment and make it more resilient to adverse phenomenon natural or manmade such as climate change, flood, fire, insurgency, among others (Oxfarm International 2021, Adamu 2023)

Socioeconomic characteristics constitute soft assets in urban resilience they are the social and economic attributes of an urban area under consideration that can influence opportunities, behaviours and outcomes in the lives of people. Common socioeconomic characteristic include age, income, occupation, education, marital status, social class, family structure, residence among others. (World Bank, 2020)

Harnessing urban socioeconomic characteristics is essential for strengthening urban resilience capacity in understanding community needs, informing resilience strategies, enhancing resilience capacity and data driven decision making.

**Aim and Objectives** to examine Maiduguri town with a view to identifying social and economic effects of insurgency and propose measures for harnessing the socioeconomic characteristics of the inhabitants for strengthening resilience capacity. This was achieved through:

- ❖ To examine socioeconomic characteristics of inhabitants in Maiduguri,
- ❖ To outline the contributions of socioeconomic characteristics in strengthening resilience capacity
- ❖ To Identify social and economic effects of insurgency in Maiduguri
- ❖ To proposed measures for harnessing them.

## 2.0 THEORITICAL AND EMPERICAL LITERATURE BASE

### Insurgency

Insurgency is described as a strategy adopted by groups, which cannot attain their political objectives through a quick seizure of power but often characterized by protracted, asymmetric violence, ambiguity as well as the use of complex terrain such as jungles, mountains, urban areas,

psychological warfare, and political mobilization - all designed to protect the insurgents and eventually alter the balance of power in their favour (Metz & Millen, 2004). O'Neil (2005) conceives insurgency as a struggle between a non-ruling group and the ruling authorities where the non-ruling group deliberately uses a combination of politics and violence to further its cause. Şehirli (2010) in Mohammed (2021) opined that insurgency is any act carried out by one or more persons belonging to an organization with the aim of changing the characteristics of a country as specified in the constitution, its political, legal, social and economic system, damaging the indivisible unity of the country with its territory and endangering its existence, weakening or destroying or seizing the authority of the State, eliminating fundamental rights and freedoms, or damaging the internal and external security of the State, public order or general health by means of pressure, force and violence, terror, intimidation, oppression or threat. It is a purposive use of violence or the threat of violence by the precipitators against an instrumental target in order to communicate to a primary target a threat of future violence so as to coerce the primary target into behavior or attitudes through intense fear or anxiety in connection with a demanded power outcome (Paust, 2013).

### Urban resilience capacity

Urban Resilience is the ability of any urban system to maintain continuity through all shocks and stresses while positively adapting and transforming towards sustainability (UN-habitat 2021). It refers to the capacity of an urban system to fully recover from unforeseen calamities (Norris et-al 2008, Rockefeller Foundation, 2015, Mushir 2018, Farhadi *et al* 2022,). It means the capacity of urban settlement to anticipate threats, adjust to changing conditions, withstand disturbances, and swiftly recover from them (Kaluarachchi 2017, Serre and Heinzlef 2018). Urban resilience is the capacity of a city to tolerate change before reorganizing into new systems of structures and procedures (Ainuddin and Routray 2012, Liao, 2012). Urban resilience in the face of disaster can lead to actions such as /. improving the resilience capacity and adapting urban communities to the livelihoods of their citizens (Kapucu, Martín and Williamson 2021, Zhao, Liu, and Dong 2008).

Urban resilience capacity is Urban Resilience Capacities are measured as a set of indices. There are three dimensions of resilience capacity that included Absorptive capacity, Adaptive capacity, and Transformative capacity (Vaughan and Frankenberger 2018, USAID 2018).

- i) Absorptive capacity - is the ability to minimize exposure to shocks and stresses through preventative measures and appropriate coping strategies to avoid permanent, negative impacts. For example, disaster risk reduction, financial services, and health insurance. The absorptive capacity index is constructed from seven indicators that include: Access to informal safety nets, Bonding social capital, Access to cash savings, Access to remittances, Asset ownership, Preparedness and mitigation as well as Access to humanitarian assistance
- ii) Adaptive capacities – The ability to make informed choices and changes in livelihood and other strategies in response to longer-term social, economic and environmental change. It is the ability to make proactive and informed choices about alternative livelihood strategies based on an understanding of changing conditions. For example, income diversification, market information and trade networks. Adaptive capacity index is constructed from the following ten indicators: Bridging social capital, linking social capital, Social network, Education/training, Livelihood diversification, Exposure

- to information, Adoption of improved practices, Asset ownership, Access to financial services and Aspirations/confidence to adapt.
- iii) Transformative capacity - involves the governance mechanisms, policies/ regulations, infrastructure, community networks, and formal and informal social protection mechanisms that constitute the enabling environment for systemic change. Transformative capacity index is constructed from ten indicators that include the following: Access to formal safety nets, Access to Markets, Access to communal natural resources, Access to infrastructure, Access to agricultural services, Access to livestock, Social cohesion, Collective action, Participation in local decision-making and Government responsiveness

The need for strengthening urban resilience capacity to as much as possible reduce recruitment to insurgency, increase community engagement, improve early warning system and awareness, enhance coping mechanism and reduce tendencies for violence among others.( Urban Omnibus, 2019, City Lab, 2020, Adamu 2023, ) Urban and regional planning approaches for strengthening urban resilience include inclusive zoning regulations, initiatives for affordable housing, reasonable investments in education and vocational training, projects and programs of job creation, community led development activities, promoting social cohesion through public space design as well as integrated urban and regional planning and management among others.( City Lab, 2020, Adamu 2023)

### **Socioeconomic Characteristics**

Harnessing socioeconomic characteristics play vital role in determining urban resilience to insurgency in an area. Key aspects in this regard are lowering level of poverty and increasing equality will distance participation in insurgency, access to quality education and vocational training will enhance employability and reduce vulnerability. Stable employment and livelihood opportunities can reduce the appeal of insurgents. Access to quality health care and social services can improve overall well-being. Strong social networks and community ties will foster resilience. Reliable access to basic services such as water, sanitation, energy among others can enhance resilience (University of California, Berkeley, 2018, City Lab, 2020). Moreover, harnessing socioeconomic characteristic will help reduce recruitment to insurgency, increase community engagement, improve early warning systems through strong social network, enhance coping mechanism and reduce violence and conflict to strengthen resilience capacity in an area. (Urban Omnibus, 2019, Smart Cities Dive, 2020).

### **Theoretical and Empirical Base**

Resilience is often conceptualized as a dynamic process that enables individuals, communities, or systems to withstand, recover, and adapt to adversity (Manyena, 2006; Norris et al., 2008). Resilience is a multidimensional construct that encompasses various dimensions, including physical, emotional, social, and economic resilience (Cutter et al., 2008; Sherrieb et al., 2010).

Theories of Urban Resilience among other include: Social-Ecological Resilience Theory postulates that resilience is a function of the interactions between social and ecological systems (Folke, 2006; Walker et al., 2004). Community Resilience Theory emphasizes the importance of community-level factors, such as social capital, collective efficacy, and community resources, in building resilience (Norris et al., 2008; Sherrieb et al., 2010). Adaptive Capacity Theory This advances the importance of adaptive capacity in building urban resilience. It highlights the need

for cities to develop the capacity to adapt to changing conditions, including climate change, economic shocks, and social unrest (Nelson et al. 2007),

Quantitative Studies have employed various indicators to analyze urban resilience, including economic development, social cohesion, and institutional effectiveness (Cutter et al., 2008; Sherrieb et al., 2010). Also Regression analysis has been utilized in examining the relationship between socioeconomic characteristics and urban resilience, with findings suggesting that higher socioeconomic status is associated with higher resilience (Ghobarah et al., 2003). Moreover, qualitative Studies using case studies have been employed to examine the role of socioeconomic characteristics in building urban resilience, with findings highlighting the importance of community-level factors, such as social capital and collective efficacy (Morrow, 2008). Content analysis has been used in the examination of discourses and narratives surrounding urban resilience, with findings suggesting that dominant narratives often overlook the role of socioeconomic characteristics in building resilience (Bilgin, 2017).

However, current research usually oversimplifies the complex relationships between socioeconomic characteristics, urban resilience, and insurgency. Studies often fail to contextualize socioeconomic characteristics within the specific cultural, historical, and political contexts in which insurgency occurs. Also the dominance of quantitative methods in current research may overlook the importance of qualitative factors, such as social capital and collective efficacy, in building urban resilience.

### 3.0 METHODOLOGY

Data on social and economic effects of insurgency and socio-economic characteristics in Maiduguri were collected using questionnaire. Four hundred (400) questionnaire were administered to obtain data from respondents drawn from the estimated population of the eight (8) districts in Maiduguri in table 1 with the help of seven (7) assistants residence in or familiar with the various districts. The sampling technique adopted is snowball which involved meeting districts / ward heads who identified household heads that have not move out throughout the period of the insurgency that served as respondents and provided required information for the study. For data analysis Special Package for Social Scientists (SPSS) was utilized to collate and analyze the questionnaire generated data. Descriptive statistics was employed to run the data presentation were made using tables and charts.

**Table 1 Projected Population of Maiduguri by Districts 2021**

Districts	Projected Population	Sample Population	Percentage of Sample
Bolori	288,510	33	8.25
Gwange	577,835	67	16.75
Maisandari	375,715	43	10.75
Shehuri North	241,240	28	7.00
Yerwa	348,820	40	10.00
Old Maiduguri	776,695	89	22.25
Galtimari	521,600	60	15.00
Khaddamari	347,190	40	10.00
Total	3,477,605	400	100

### 4.0 RESULTS AND DISCUSSION

**Table 2 Socioeconomic Characteristics**

Age	Bolori		Gwange		Maisandari		Shehuri North		Yerwa		Old Maiduguri		Galtimari		Khaddamari		No	%
	No	%	No	%	No	%	No	%	No	%	No	%	No	%	No	%		
21- 30	6	1.50	13	3.25	7	1.75	4	1.00	5	1.25	10	2.50	12	3.00	6	1.50	63	15.75
31- 40	7	1.75	15	3.75	11	2.75	6	1.50	8	2.00	15	3.75	12	3.00	11	2.75	85	21.25
41- 50	9	2.25	16	4.00	10	2.50	8	2.00	10	2.50	17	4.25	12	3.00	10	2.50	92	23.00
51- 60	6	1.50	12	3.00	10	2.50	7	1.75	11	2.75	26	6.50	12	3.00	8	2.00	92	23.00
61+	5	1.25	11	2.75	5	1.25	3	0.75	6	1.50	21	5.25	12	3.00	5	1.25	68	17.00
Total	33	8.25	67	16.75	43	10.75	28	7.00	40	10.00	89	22.25	60	15.00	40	10.00	400	100
<b>Marital Status</b>																		
Married	27	6.75	41	10.25	33	8.25	17	4.25	29	7.25	75	18.75	49	12.25	37	9.25	308	77.00
Divorced	1	0.25	17	4.25	4	1.00	3	0.75	4	1.00	5	1.25	4	1.00	1	0.25	39	9.75
Widow	5	1.25	9	2.25	6	1.50	8	2.00	7	1.75	9	2.25	7	1.75	2	0.5	53	13.25
Total	33	8.25	67	16.75	43	10.75	28	7.00	40	10.00	89	22.25	60	15.00	40	10.00	400	100
<b>Educational Status</b>																		
Primary	8	2.00	9	2.25	4	1.00	4	1.00	2	0.5	10	2.50	2	0.5	3	0.75	42	10.50
Secondary	4	1.00	10	2.5	8	2.00	7	1.75	3	0.75	17	4.25	7	1.75	7	1.75	63	15.75
Tertiary	18	4.50	23	5.75	20	5.00	5	1.25	14	3.5	22	5.50	28	7.00	4	1.00	134	33.50
Qurani c	3	0.75	25	6.25	11	2.75	12	3.00	21	5.25	40	10.00	23	5.75	26	6.50	161	40.25
Total	33	8.25	67	6.75	43	10.75	28	7.00	40	10.00	89	22.25	60	15.00	40	10.00	400	100
<b>Occupational Status</b>																		
Trader	13	3.25	27	6.25	9	2.25	15	3.75	18	4.50	45	11.25	31	7.75	13	3.25	171	42.75
Farmer	3	0.75	5	1.25	6	1.50	2	0.5	7	1.75	15	3.75	15	3.75	21	5.25	74	18.50
Artisan	2	0.5	15	3.75	9	2.25	8	2.00	10	2.50	17	4.25	8	2.00	4	1.00	73	18.25
Civil servant	15	3.75	20	5.00	19	4.75	3	0.75	5	1.25	12	3.00	6	1.50	2	0.5	82	20.50
Total	33	8.25	67	16.75	43	10.75	28	7.00	40	10.00	89	22.25	60	15.00	40	10.00	400	100
<b>Monthly Income in Naira</b>																		
Less 30,000	4	1.00	3	0.75	7	1.75	3	0.75	3	0.75	10	2.50	6	1.50	4	1.00	40	10.00
30,001 - 40,000	3	0.75	5	1.25	6	1.50	3	0.75	4	1.00	8	2.00	6	1.50	2	0.5	37	9.25
40,001 - 50,000	6	1.50	6	1.50	5	1.25	4	1.00	4	1.00	12	3.00	6	1.50	4	1.00	47	11.75
50,001 -60000	6	1.50	7	1.75	6	1.50	4	1.00	3	0.75	16	4.00	7	1.75	4	1.00	53	13.25
60,001 - 70,000	4	1.00	8	2.00	5	1.25	5	1.25	5	1.25	17	4.25	8	2.00	5	1.25	57	14.25
70,001 - 80,000	3	0.75	8	2.00	4	1.00	2	0.50	5	1.25	8	2.00	8	2.00	6	1.5	44	11.00
80,001 - 90,000	2	0.50	9	2.25	3	0.75	2	0.50	6	1.50	7	1.75	7	1.75	7	1.75	43	10.75
90,001 100,000	3	0.75	10	2.50	4	1.00	3	0.75	5	1.25	6	1.50	7	1.75	4	1.00	42	10.50

100.00 0 and above	2	0.50	11	2.75	3	0.75	2	0.50	5	1.25	5	1.25	5	1.25	4	1.00	37	9.25
Total	33	8.25	67	16.7 5	43	10.75	28	7.00	40	10.0 0	89	22.2 5	60	15.0 0	40	10.0 0	400	100
<b>Family Size</b>																		
Less than 5	2	0.50	3	0.75	3	0.75	2	0.50	3	0.75	6	1.50	6	1.25	2	0.50	27	6.75
6- 10	5	1.25	15	3.75	20	5.00	3	0.75	5	1.25	32	8.00	23	5.75	4	1.00	107	26.75
11-15	14	3.50	23	5.75	12	3.00	12	3.00	11	2.75	15	3.75	7	1.75	12	3.00	106	26.50
16-20	7	1.75	21	5.25	4	1.00	8	2.00	12	3.00	24	6.00	18	4.50	12	3.00	106	26.50
21and above	5	1.25	5	1.25	4	1.00	3	0.75	9	2.25	12	3.00	6	1.50	10	2.50	54	13.50
Total	33	8.25	67	16.7 5	43	10.75	28	7.00	40	10.0 0	89	22.2 5	60	15.0 0	40	10.0 0	400	100
<b>House Tenure Status</b>																		
Owner	17	4.25	28	7.00	15	3.75	3	0.75	15	3.75	26	6.50	32	8.00	12	3.00	148	37.00
Rentin g	6	1.50	31	7.75	18	4.50	7	1.75	4	1.00	38	9.50	19	4.75	2	0.50	125	31.25
Family	10	2.50	8	2.00	10	2.50	18	4.50	21	5.25	25	6.25	9	2.25	26	6.50	127	31.75
Total	33	8.25	67	16.7 5	43	10.75	28	7.00	40	10.0 0	89	22.2 5	60	15.0 0	40	10.0 0	400	100

Findings from table 2 reveals that active age group 21 – 60 years constituting 83% that have the capacity of being resilience and contribute to making their communities resilience., 77% of the respondents are married and have supported a family which is a primary unit of a community that provide sense of belonging and security to members. This help in contributing to the resilience of the members. Respondents have one form of education or the other with Qur’anic education constituting the majority with 40.25% and 59.75% western education. This literacy level simplifies enlightenment and understanding of issues which promote and contribute to resilience in the area. Simple and flexible occupation that can easily absorb and adapt to changes and consequently transform. Majority having access to income that provide a sense of financial safety/security which greatly contribute positively to resilience. Fairly large family size to help members have sense of safety. Substantial house tenure comprising of self-ownership and family statuses to provide security of tenure that greatly contribute to resilience. 90% of the respondents earned more than the minimum wage of N30,000 in the state monthly. This indicates that the respondents have access to income to some extent that will provide a sense of financial safety/security which contribute to resilience. Family size in the town is fairly large as over 90% have six (6) members and above. These help members to have sense of safety and security and this contribute to resilience positive. Substantial house tenure in study area comprised of self-ownership (37%) and family statuses (31.75%) this indicates security of tenure that greatly contribute to resilience.

**Contribution of socioeconomic characteristics in strengthening Urban Resilience capacity**

- i) Active age group (21 – 60 years) will contribute in protecting their communities physically, socially, economically, psychologically and politically. The group can contribute to economic productivity, innovation and entrepreneurship, community engagement, disaster response and recovery, social services, planning and governance, knowledge and skill transfer
- ii) Majority with married status that supported families which is a primary unit of a community that provide sense of belonging and security to members. Marital status specifically contributes emotional support and stability, shared financial responsibilities, networks and social connections, as well as joint decision making among others.

iii) High level of education can simplify enlightenment and understanding of issues that will promote and contribute to urban resilience in the area. It contributes in practical skill and knowledge, community ties and social support, social mobility, career advancement opportunities, adaptability and problem solving tendencies, leadership and management potential as well as networking opportunities potentiality.

iv) Occupations comprised 42.75% trading, 18.50% farming and 18.25% Artisan that are simple and flexible that easily absorb and adapt to changes and consequently transform supporting the resilience capacity. Help in financial stability, access to benefits, good and services, flexibility for care giving, autonomy, potential for financial growth and job security among others,

v) Majority of the respondents have access to income to some extent that will provide a sense of financial safety/security which contribute to resilience. It will specifically help in financial stability, access to resources, housing and infrastructure, food security, social networks, human capital development, physical and mental health, community development, disaster preparedness and adaptive capacity.

vi) Family size is fairly large as over 90% have six (6) members and above. These help members to have sense of safety and security and can contribute to urban resilience positively. It can specifically help in providing social support network, share resources, provide diverse skill sets and provide emotional resilience.

vii) Substantial house tenure in study area comprised of self-ownership (37%) and family statuses (31.75%) this indicates security of tenure that greatly contribute to resilience. It will support housing stability, community engagement, economic resilience, social cohesion as well as physical and mental health for strengthening resilience.

**Social and Economic Effects of Insurgency**

The respondents provided multiple answers with regard to their experience of insurgency in Maiduguri as shown in table 3 and 4 below.

**Social and Economic Effects**

<b>Social Effects</b>	<b>No</b>	<b>%</b>
Social vices,	341	85.25
Street begging	337	84.25
Growth of poverty	336	84.00
Overcrowding in houses	330	82.50
Distrust and suspicion	321	80.25
Family disintegration	313	78.25
Displacement of people from homes	311	77.78
Disruptions of community network and relations	306	76.50
Mistrust towards IDPs	302	75.50
Total	400	100
<b>Economic Effects</b>		
	No	%
Tremendous increase in rent of houses and shops	351	87.75
Escalation of prices of goods and services,	346	86.44
Unemployment	338	84.55



Compounded food /nutrition insecurity	337	84.25
Emergence of new economic activities	336	84.00
Local markets growing around IDP camps	335	83.78
Increase in transportation activities	332	83.12
Total	400	100

**Social Effects** – social vices, street begging, growth of poverty, overcrowding in houses, distrust and suspicion, family disintegration, displacement of people from homes, disruptions of community network and relations. There is also some mistrust towards IDPs due to their perceived association to the insurgency.

**Economic Effects** – tremendous increase in rent of houses and shops, escalation of prices of goods and services, unemployment, compounded food and nutrition insecurity. Emergence of new economic activities, with local markets growing around IDP camps. The presence of international humanitarian actors has increased demand for day labour in construction, transport and the procurement of supplies in Maiduguri. The demand for rental houses, apartments and services has also increased due primarily to the surge in humanitarian workers and some IDPs capable of renting, which in turn increased house rent prices.

## 5.0 CONCLUSION AND RECOMMENDATION

The study had essentially examined the socioeconomic characteristics, outlined and explained their contribution to urban resilience capacity, identified the social and economic effects of insurgency. It proposed measures of harnessing the socioeconomic characteristics in the town that will greatly help in the preparation, implementation and management of plans, programmes, projects on building and strengthening urban resilience capacity as shown below.

### Recommendation

- To improve the contribution of the active age group there should be investment in education, fostering inclusive and diverse community engagement, encouraging entrepreneurship and innovation, supporting disaster preparedness and response initiatives as well as promoting intergenerational collaboration knowledge transfer.
- Optimizing the role of marital status through formulation and implementation of family friendly policies that supports married couples and families, establishing and promoting social support network, diversification of income stream, encouraging community engagement and inclusive planning,
- Heightening educational status to promote urban resilience should involve providing accessibility to education, vocational training and apprenticeships, adult education and literacy programs, financial aids and scholarship, outreach program, job matching services and lifelong learning opportunities.
- To enhance occupation status for meaningful contribution to resilience capacity involve job creation and training, support for entrepreneurship, provision of healthcare and social services, affordable housing and transportation,
- Harnessing income status include diversifying income sources, improving education and skill, fostering entrepreneurship, promoting financial inclusion, enhancing job opportunities, providing social protection, investing in infrastructure, supporting microfinance as well as regular monitoring and evaluation.

- Providing access to education and resources, economic empowerment, social support services as well as infrastructure planning and development to reduce overcrowding and improve living conditions for large families.
- Support home ownership to promote overall urban wellbeing through initiative in affordable housing, subsidies for low-income homeowners, housing counselling and education, community land trusts, inclusive zoning regulations, home repair and maintenance programs and foreclosure prevention services among other.

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