

Effects of Boko Haram Insurgency on the Socio-Economic activities in Nigeria

Margaret Olanireti AYODELE (PhD)

Department of Social Science Education, Bamidele Olumilua University of Education Science and Technology Ikere -Ekiti (BOUESTI), Ekiti State, Nigeria.

Abstract

Insecurity has been a major dare to the Nigerian government in recent times. The actions and activities of the Islamic sect known as Boko Haram had led to enormous loss of lives and properties in the country, particularly in the Northern part of Nigeria. Some of these activities include intimidation, bombings, suicide attacks, sporadic gunfire of unarmed, blameless and innocent Nigerian citizens, burning of police stations and churches, kidnapping, raping of school girls and women. Nigeria has also been included amongst one of the terrorist countries of the world. This has serious implications for national development. Though government had made worried hard work to deal with these challenges masqueraded by terrorism and insecurity in the country but the rate of insurgency and insecurity is still disturbing. This study therefore, investigated the effects of Boko Haram insurgency on socio-economic activities in Nigeria. The sample consisted of 50 respondents from different background on socio-economic implication of Boko Haram insurgency in Nigeria. The selection included both female and male respondents. Questionnaire and Interview were the instruments used for data collection. The data collected was recorded, coded and analyzed using descriptive analysis and test of hypotheses. The findings revealed there was a significant impact of Boko Haram insurgency on the socio-economic activities in Nigeria. The study recommended the following; government should declare war on terrorism and seek support from international communities who have in the time past faced this kind on challenged and were capable to tackle it. Nigerian Military ought to be empowered further with arms to wrestle this insurgency. The government is advised to beef up security in the country to curb the threat of insecurity.

Keywords: Boko Haram, Insurgence, Socie-Economic, activities

Introduction

The safety of lives and property has been a major source of concern for the general public, the search for security forms part of the reasons why people aggregated into bands, tribes, kingdoms, and nation-states to join international organizations. Even in ancient times, the need for security was expressed in the form of fruit gathering and periodic expeditions for the aim of meeting the most important socio-economic requirements of the people. Perhaps, the physical security need of the people constituted part of the reasons why they preferred rocky and mountainous topographies for shelter, (Peterside, 2014). Thus, one of the most important roles of any state is to protect its citizens and inhabitants against any threat, be it physical, social, or economic. In the words of Aristotle —The state exists for the sake of life and continues for the sake of the best life.

The impacts of terrorism on the socio-economic activities of any society cannot be over-emphasized. Terror attacks or mere threats of terrorism can have so many socio-economic consequences, for instance, attacks can lead to the diversion of foreign direct investment (FDI), reduction in the level of trade, redirecting of public investment funds to security, destruction of public infrastructure, internal displacement, refugee outflow, homelessness, personal insecurity, the proliferation of widows and orphans, loss of means of livelihood, low productivity in the society among others. Terrorist attacks may also have spillover cost on neighboring communities, Societies or countries. Terrorism in Nigeria predates its creation. The British colonist used state terrorism to conquer hitherto independent nations within the territory called Nigeria today. Some years after independence, Nigeria was flood in many internal crises. Some of these crises included: The Tiv riots in 1962, post-election violence 1964-65, and the 1966 first military coup d'état, Isaac AdakaBoro uprising in 1966, the counter coup d'état of 1966, the Nigerian Civil war.

'Boko' 'Haram' is an extremist Nigerian Islamist militant sect formed in Maiduguri in 2002 by Ustaz Mohammed Yusuf (Introduction to Nigeria 'Boko Haram'. 1st Edition Maiduguri). The sect seeks the imposition of a strict Sharia Islamic Law throughout Nigeria. As its name, Boko Haram (literally translated as Western education is a sacrilege/sin) denotes, the group believes that Nigeria should relinquish Western-style education. The sect became militarily active around 2003. Since then, targets have carried out a series of attacks against the Nigerian people and government, including bombings of offices, churches and moderate Islamic groups. Since 2008, the Nigerian government has tracked down Boko Haram activity. This culminated in a five-day uprising in July 2009 which left hundreds of people, including Mohammed Yusuf, dead.

Despite heightened security efforts, the group has managed to continue with its attacks. Since its inception, Boko 'Haram's primary focus area. Their focus area has been in Yobe, Kano, Bauchi, Borno and Kaduna. The recent trends suggest that the sect moves southwards, with attacks recorded in the Plateau state and Abuja.

The sect's philosophy is loosely modelled on the Taliban movement in Afghanistan; one of the 'groups' primary bases in Kanama in Yobe state was named Afghanistan before its destruction. The group has also issued statements expressing solidarity with Al-Qaeda and has threatened the United States. Although; a direct connection between Boko 'Haram' and the Taliban or Al-Qaeda is not discernable, like its extremist counterparts, Boko-'Haram's ideology is based on hostility towards democracy and western anti-Islamic education. Nigeria's constitution guarantees freedom of religion, and the country has a population split roughly in half between a Muslim and Christian South. Book Haram has repeatedly stated that it seeks

impose a strict Sharia law system throughout Nigeria; currently, nine northern states adhere to Sharia law. An additional three. An additional three only marginally implementing it. According to various statements, Boko 'Haram' also seeks to abolish of Western-style education, which it states is contrary to the teachings of Islam.

Not much is known about the organizational structure of Boko 'Haram'. The 'groups' founder and former leader, Mohammed Yusuf, was thought to have been highly educated and wealthy. Although; security forces killed Mohammed Yusuf in 2009, his deputy, Abubakar Shebu, who was initially thought also have been killed, appeared on a video in 2010 and claimed the group's leadership. Shebu. Furthermore, it threatened fresh attacks against Nigeria government.

The sect's members generally do not mix with other Islamist groups in Nigeria, even praying in separate mosques in the larger northern cities of Maiduguri, Kano and Sokoto. Its lack of education and a high unemployment rate in northern Nigeria have given the group a seemingly bottomless reservoir to draw disgruntled youth recruits. Nigeria's State Security Service estimates that Boko Haram has over 540,000 members. The sources are from Jos, Kaduna, Kano, and Abuja but especially in Maiduguri. (Vanguard newspaper 23rd may 2011). During the leadership of Mohammed Yusuf, 'Boko Haram' carried out low-level attacks against security installations and Christian churches in northern Nigeria. However, the arrest of some of its members by security forces in July 2009 spurred 'Boko Haram' into general uprising killings started in Bauchi. Still it soon spread to Maiduguri and smaller cities across Northern Nigeria. Maiduguri was mainly affected, with over 700 deaths recorded. Following five days of violence, security forces stormed and destroyed 'Boko Haram's' primary mosque in Maiduguri and captured Mohammed Yusuf. He was subsequently shot and killed under suspicious circumstances by security forces. Following Mohammed Yusuf's death and a significant military deployment in Maiduguri and several other areas across northern Nigeria, 'Boko Haram' activity drastically reduced in northern Nigeria.

However, in mid-2010, 'Boko Haram' activity resumed in the region, with the sect claiming responsibility for a spate of targeted killings in Maiduguri. Several police officers, Christians and moderate Muslims were killed in drive-by motorcycle shootings. Furthermore, in September 200, 'Boko Haram' staged an attack on a federal prison in Bauchi, freeing approximately 700 prisoners, of which an estimated 150 were the sect's former members. The attacks came just mounts after the sect's former deputy, shebu, claimed 'Boko Haram's' leadership and threatened renewed attacks.

With most of its efforts concentrated in northern Nigeria, 'Boko Haram' sharply deviated from previous tactics by claiming responsibility for a series of bombings in Jos, capital of the Central Plateau State, on 24 December, 2010, with at least 80 people's dead. The attacks were claimed by a group called jama'atuahlus Sunnah lid da'awatiwal jihad, a name 'Boko Haram' has in the past stated it wanted to be known by. The attacks coincided with 'Boko Haram' led attacks on Christian churches in Maiduguri on the same day. The high degree of operational organizational ability with which the attacks were carried out highlights the growing threat that 'Boko Haram' possess to the stability of Nigeria and ushered in a new era of the sect's activity, mostly in Sokoto, kano and Abuja. Furthermore, the high rate of poverty, unemployment and political corruption in the region has been blamed on prolonging the conflict. Unfortunately, most of the foot soldiers of Boko Haram are youths who o are frustrated because of the lack of employment and income. Politicians have disdained them after being used by these politicians for their elections victory (Onuoha, 2014). He also asserts that the youths enlisted into Boko

Haram because of the prevalence of poverty in the North. The poverty profile of Nigeria that was released in 2011 by the National Bureau of Statistics (NBS) indicated that the northern region has more poor people than people in the south.

Furthermore, although, unconfirmed, it is believed 'Boko Haram' was also responsible for the deaths of scores of people when the mammy market, near the Sani Abacha barracks in Abuja, was bombed on 31 December, 2010. (Vanguard Newspaper 1st December 2011).

The problem of this study emanated from incessant killing of innocent people in the Northern parts and some other areas of the country.

The study therefore want to examine the socio-economic implications of these people. High rate of poverty, unemployment, political corruption and other social vices have been the main reasons for this study.

Research Hypotheses

- i. Ho. There is no significant impact of Boko Haram insurgency on the socio-economic activities in Nigeria.
- ii. Ho. There is no significant impact of Boko Haram insurgency on the educational institutions in Nigeria.
- iii. Ho. There is no significant impact of Boko Haram insurgency on the welfare of the people.

Literature Review

The Origins of the Boko Haram Sect

Boko Haram is the local name for the Jama'atuAhl As-Sunna Li-D'awatiWal Jihad given by the residents of Maiduguri, Borno State. Eventually the name was adopted by all. The residents gave the group this name because of its strong aversion to Western education; which the sect members consider to be corrupting Muslims. The exact date of the establishment of the sect remains unclear, but a majority of analysts, including the security forces in Nigeria, traced it to around 2002-2004 (Mohammed et al, 2012). There is also limited information regarding the sect's first leader who was identified by his alias, AminuTashen-Ilimi. He established the group's base in Kanamma village in Yobe State in approximately 2004 (ibid). Mohammed Yusuf later emerged as the popular leader of the movement. He barely had any Western education and hailed from a poor family background in Jakusko, Yobe State (Taiwo, et al, 2014). Mohammed Yusuf was a dedicated Salafist who was also deeply influenced by Ibn Taymiyyah ideologies. This perspective is deeply rooted in the staunch defense of Sunni Islam based on strict adherence to the Qur'an and authentic Sunna (practices) of the Prophet Muhammad (Al-Matroudi, I. Abdul Hakim, 2014). While still in his 30s, Yusuf established a mosque and Islamic school for the sect that attracted many poor members from families in the township and from the neighboring states of Niger, Chad, and Cameroon who enrolled their children and wards for Islamic education under his tutelage. Yusuf, himself, lived a very different lifestyle from that of his followers: he had four wives and 12 children, and was not considered a poor man by the Nigerian standards. In fact, Yusuf lived a lavish life, and his children attended Western-styled schools. He maintained private attorneys and doctors, and used expensive automobiles which were contrary to the lifestyle he preached to his followers (Mohammed et al, 2012).

The sect was organized initially with Yusuf as both the spiritual and political head with an advisory council referred to as the Shura committee. Its initial base in Yobe State was called “Afghanistan,” and the sect’s adherents were referred to as “Talibans” by the locals. This became a base for migrants where they engaged in moral rebirth through strict study of the Qur’an. Mohammed Yusuf, as the leader, was surrounded by several disciples organized in a hierarchical structure based on their loyalty and devotion to him.

The sect attracted more and more people under its roof by offering welfare handouts, food, and shelter. Many of the people the group attracted were refugees from the wars across the border in Chad as well as jobless Nigerian youths. The sect also maintained a cadre of militant youths who were the armed wing of the group and had received some physical and weapons-handling training in established camps in the forests. A tangential group of politicians, financiers, sympathizers, and supporters were also maintained to serve as a link to the society and government. Yusuf effectively controlled all these members, and there was no splinter group until the recent emergence of the “Ansarul Muslimina Fi Biladis Sudan” (Vanguards for the Protection of Muslims in Black Africa, Cited in Taiwo, et al). The Nigerian Police (NP) investigated the group following reports that the sect was arming itself. Several leaders were arrested, which sparked deadly clashes with security forces and led to the death of about 700 people. Though government forces halted the activities of the Nigerian Taliban, strains of the movement remained in many parts of northern Nigeria (Waziri, 2011).

The main remnant group under the guidance of Yusuf relocated to Maiduguri and expanded rapidly as young, middle-class Islamic students from universities and colleges within the region joined its ranks. The sect drew heavily from the multitudes of Muslim graduates who had completed studies but were unable to secure employment. The sect also engaged in extensive and intimidating sermons that included the threat of the use of force in recruiting new members. Additionally, other intellectuals who were swayed by the sect’s ideologies abandoned their jobs, burnt their certificates, and sold their assets to contribute to the growth of the group as they joined. Tradesmen, carpenters, and drivers who were disgruntled with the provisions of government also joined. Some privileged youths from well-to-do families as well as migrants from neighboring Niger, Chad, and Cameroon also became radical followers of the sect’s leader (Onuoha, 2011&Lawal, 2012).

The group primarily began its operations using small arms in attacks against opportunistic targets before graduating to the use of automatic weapons, grenades, and explosives against fortified or vulnerable targets. Many of the group’s initial weapons were considered to have been captured during raids of security forces and through smuggling from the neighboring countries using networks across the porous borders through its limited links with other terrorist organizations outside the country, the group was able to achieve more sophistication in its attack capabilities that included the use of Improvised Explosive Devices (IEDs) especially after the security forces’ crackdown on the sect in 2009. There was an evidence that some disgruntled ex-service men and sympathetic security forces officials also joined this group to inflict more damage on the state (Zenn, 2012). The source of the group’s money at its early stage of existence is not clear but included contributions from members as well as sustenance through its farm (Walker, 2014). At some point, the Borno State Government appointed a member of the sect, BujiFoi, as commissioner of water resources and chieftaincy affairs in return for political support from the sect. This individual became the chief financier of the sect until he was killed during the 2009 onslaught on the sect by security forces. Other sources of funding are believed to have come through clandestine contributions from politicians,

businessmen, and other wealthy individuals who fear attacks from the group. There was speculation that the group may have received some support from AQIM (Manni, 2012). Funding also came through armed robberies that the sect successfully carried out during attacks against commercial banks and wealthy individuals. The group terms all its stolen funds as “spoils of war” arguing that they are legitimate sources of income for Jihad according to their interpretation of Islam. The Al-Muntada al-Islami, an agency headed by Dr. Adil ibn Mohammed al-Saleem, based in England and associated with Saudi Arabia charity and Da’awainstitutions as well as other institutions that have been classified as terror financing agencies have been identified as having provided funding to the sect (Schwartz, 2011). In some cases, though, the financial support from these institutions could have been in aid of Islamic propagation and not for terrorism. Boko Haram’s clashes with security forces came to light on July 12, 2009, when they were conveying their dead members for burial at a local grave yard. Some members of the burial party were stopped and cited for violations of traffic regulations by the security forces who had mounted road blocks within Maiduguri City, Borno state. Altercations resulted in violence between the sect members and the security forces, and some of their members were shot dead in this process. This incident provoked the entire Boko Haram who demanded an apology from the government. They vowed to take revenge for what happened to their members if the government failed to apologize.

Neither the government nor the security forces reacted to this threat. Consequently, on July 16, 2009, the sect made good on the threat by attacking police stations in Maiduguri. Since then, Boko Haram has continued to perpetrate violence using terrorist acts in many parts of Nigeria, especially in the North East Zone, resulting in the killing and maiming of civilians, as well as in the destruction of properties (Copeland, 2013).

The 2009 uprising was eventually crushed by a police and military assault, leaving hundreds dead and the sect's headquarters and mosque in ruins. Boko Haram's leader, Mohammed Yusuf was captured by the army and passed to police for interrogation and prosecution. Unfortunately, he was killed in custody under bizarre circumstances. The group re-emerged in 2010 and began launching unprecedented scales of attacks that included freeing 721 prisoners, among them 105 suspected sect members, from a Bauchi jail in northern Nigeria. This violence coincided with the run-up to the presidential elections. Boko Haram had regrouped under a new leader, Abubakar Shekau (“Boko Haram Attacks – Timeline, The Guardian, September 25, 2012). He assumed leadership of Boko Haram after the death of Yusuf and quickly reorganized the sect members. While some people describe him as a complex and paradoxical man, others see him as a fearless loner who is partly an intellectual and partly a gangster. He is nicknamed "Darul Tawheed" (Specialist in orthodox doctrine of the uniqueness and oneness of Allah) and is fondly called imam or leader by his followers. He was born in Shekau village in Yobe State and is believed to be in his 30s. When Yusuf was killed, Shekau married one of his four wives and adopted his children, a move that was considered an attempt to preserve the cohesion of Boko Haram.

The group had re-emerged in a highly decentralized structure with the unifying force remaining its ideology. This remains its “modus operandi” to date. Recently, a splinter group emerged due to disagreements within the leadership of the sect over the modes of their violent operations, but both still maintain the same ideology. Although Shekau does not communicate directly with the sect’s foot soldiers, he maintains strict control through a few select cell leaders. Unlike his predecessor, Shekau lacks charisma and oratorical skills, but his intense ideological

commitment and ruthlessness have kept him as the group's spiritual leader (“Profile of Nigeria's Boko Haram Leader AbubakarShekau.” BBC News, June 22, 2012.).

The Concept of Terrorism

This section is well immersed with pre-existing views and perceptions of various scholars and academicians as regards their contributions to the subject matter. The word terrorism just like some other social science concepts has proved to be one of the most difficult concepts to define. Perhaps, the only consensus among analysts with regard to terrorism is that there is no universally acceptable definition of the concept. Literature survey by the National Research Council (NRC) attempted what it considers a working definition of terrorism in the social and behavioural sciences, consisting of the following elements:

- (i) Illegal use or threatened use of force or violence.
- (ii) With an intent to coerce societies or governments by inducing fear in their populations.
- (iii) Typically with political and/or ideological motives and justifications.
- (iv) An extra societal element with outside society in the case of domestic terrorism or foreign in terms of international terrorism (NRC, 2012).

According to Schmid (2011), Terrorism is a doctrine about the presumed effectiveness of a special form or tactic of fear-generating, coercive political violence and, on the other hand, to a conspiratorial practice of calculated, demonstrative, direct violent action without legal or moral restraints, targeting mainly civilians and non-combatants, performed for its propagandistic and psychological effects on various audiences and conflict parties.

Typically, small number of extremists who otherwise lack the capacity to challenge those in power resort to terrorism. A defining characteristic of terrorism is that its users expect rewards that are of proportionate to the resources. To compliment the foregoing, the follow argues that:

Terrorism is furthermore strategies that are not restricted to any particular ideology (smlter and Beltes 2012, Cited in Ogochukwu, 2013).

According to Reich 1998, Cited in Ogochukwu, 2013), as a strategy of resistance to the modern state, terrorism emerged some half century after the French revolution, when the term originated as a description of the state regime of terror. Russia revolutionaries and anarchist in French, Spain, Italy and German established terrorism as a central mechanism in attempt to over throw the established regimes, most of which were autocratic in the submission of Lain Mclean; terrorism as a pejorative term also applies to the deeds of government of sovereign states. According to Lain Mclean, a term “state sponsored terrorism” is often used to describe the conduct of various governments indirectly organizing or indirectly assisting perpetration of violence acts in other state. Lain Mclean argued that in recent time, many countries of divergent ideological persuasion have engaged in this kind of activities while in some cases strictly condemning others forms practices (Lain Mclean, 1996, Cited in Ogochukwu, 2013).

Some definitions focus on terrorist tactics to define the term, while others focus on the actor. Ethnic separatist, violence in the 1930’s provoked the League of Nations formed after the first world war to encourage world stability and peace to defined terrorism for the first time as:

All criminal acts directed against a state and intended or calculated to create a state of terror in the mind of particular persons or group of persons or the general public (League of Nation convention definition of terrorism, 1937, Cited in Ogochukwu, 2013).

Therefore, bringing to our understanding that Boko Haram sect is pre-occupied with carrying out various degree of attacks on civilians, usually used by the powerless against

powerful; International terrorism interludes terrorists attacking a foreign target other than within own country or abroad (Rourke 2018).

This means that September 11, 2011 attack was an international terrorism while one of the attacks by the Boko Haram sect such as the police stations attacks is a domestic terrorism. But it becomes complicated if the Boko Haram sect is still a domestic terrorist group despite its seeming connection with other international sect such as Hamas and Al Qaeda.

According to Claver (2012, Cited in Ogochukwu, 2013), he stated that terrorism is the use of force to impact fear with a view to bringing about political, economic or social change. Recently, terrorism has been endemic in all parts of the countries in the world. Cleavert went on to explain that:

It is true, as is often repeated that man's terrorist is another an extreme example of an essential contested concept and its preacher's finds to polarize at extent that renders it extremely difficult to return to normal politics (Cleavert, 2002, Cited in Ogochukwu, 2013).

Drawing from the above assertion, indicates how terrorism can lead to socio-economic underdevelopment of a country, though he was not elaborate, but it is worthy to appreciate his view that the practice of terrorist groups make the society difficult to return to normal politics. This can be deduced from the activities of the Boko Haram insurgency in Nigeria which has been destabilizing socio-economic activities especially in the northern part of the country.

Considering the political definitions" popular in governmental circles, Badey, notes the definition offered by the US Department of State in 1983 are still in vogue today. However, he noted that "terrorism means premeditated, politically motivated violence perpetrated against noncombatant targets by sub national groups or clandestine agents usually intended to influence an audience" (Badey, 2018).

These definitions implies that every terrorist acts depicts a motivation, tactics and victims in order to achieve certain goals or objective. It also involves the use of violence against a non-combatant targets. Hence, if terrorism is taken to be part of a broader insurgency, countering terrorism may also form a part of a counter-insurgency doctrine, but political, economic and other measures may however, focus more on the insurgency than the specific acts of terror if it must be combated.

Schbley (2013) thinks that the definition of terrorism must be free from prejudiced approaches. He suggests that the definition should be cleared from politics and asserted into criminal justice. Schbley (2013) sees terrorism as violent behaviors committed against the symbolic civilians or their belongings. Hoffman (2014) pointed out that a terrorist is a violent thinker who is dedicated and ready for coercive power to reach his political ends. He also asserted the need for differentiation of terrorism and terrorist from the other kinds of violent behaviors and offenders. In terms of this distinction, Howard and Sawyer (2014), sees terrorism as grounded absolutely in political goals and motives involved in violence and/ or intimidation intended to attain consequences impacting beyond the initial sufferers or targets directed and controlled by an organized group which has a chain of command or a cell structure committed by a subordinate group or an informal structure.

Terrorism is a word with great rhetorical power but with limited scientific precision. This is because terrorists in one given situation could be regarded as freedom fighters in another. Drawing a definite borderline between terrorists and freedom fighters continue to pose a conceptual as well as theoretical default (Gandu, 2009).

In Gandu's view (2009), there is a thin line between freedom fighters and terrorists but the case of terrorism in Nigeria today is clear. There is no part of the country that is under

foreign rule or dominance. Nigeria has enjoyed unbroken stretch of democracy since 1999 with strong political structures that guarantee equal representation and appointments to positions of authority as regulated by Federal Characters Commission. Nigeria also established among other things, a strong judicial system where aggrieved parties and individuals can resort to and seek redress. The present terrorist activities in Nigeria is not aimed at fighting for political or religious freedom as the 1999 Constitution of the Federal Republic of Nigeria guarantees freedom of worship and political association among others. So, terrorists in Nigeria are not freedom fighters. The 1999 Constitution of the Federal Republic of Nigeria guarantees freedom of religion and worship and no individual or section of the country have been denied these fundamental human rights, whether Christians, Muslims, idol worshippers, atheists or any other religion. Any group or section of Nigeria engaging in terrorism with the aim of fighting for freedom to practice their religion or hold political position might not be fighting a just war. The reason is that, the 1999 Constitution guarantees these fundamental human rights. Those engaging in acts of terrorism in Nigeria on the basis of these issues are rather pursuing selfish agenda which is not anchored on fighting for freedom as posited by (Gandu, 2009).

Also, The Economic and Financial Crimes Commission Act cited in (Alemika, 2013) defines terrorism as a crime involving:

- i. “any act which is a violation of the Criminal Code or the Penal Code and which may endanger the life, physical integrity or freedom of, cause serious injury or death to, any person, any number or group of persons or causes or may cause damage to public or property, natural resources, environmental or cultural heritage and is calculated to –
 - a. Intimidate, put in fear, force, coerce, or induce any government, body, institution, the general public or any segment thereof, to do or abstain from doing any act or to adopt a particular standpoint, or to act according to certain principles; or
 - b. Disrupt any public service, the delivery of any essential service to the public or to create a public emergency; or
 - c. Create general insurrection in a state;
- ii. Any promotion, sponsorship of, contribution to, command, aid, incitement, encouragement, attempt, threat, conspiracy, organization or procurement of any person, with the intent to commit any act referred to in paragraph (a) (i), (ii) and (iii) (section of the Act dealing with interpretations).

However, the definition of terrorism in the EFCC Act according to (Alemika, 2013) is comprehensive and paradoxically and may turn out to be a catch-22 provision that covers anything and everything. This may lead to abuse and engender a form of law enforcement terrorism by the government that may invoke it in many circumstances that are inappropriate. It may also lead to unduly wide discretionary powers of enforcement such as arrest, prosecution and judicial disposition.

According to the Revised Academic Consensus definition of terrorism cited in (Alemika, 2013) refers, on the one hand, to a doctrine about the presumed effectiveness of a special form or tactic of fear-generating, coercive political violence and, on the other hand, to a conspiratorial practice of calculated, demonstrative, direct violent action without legal or moral restraints, targeting mainly civilians and non-combatants, performed for its propagandistic psychological effects on various audiences and conflict parties. In another development, Crenshaw (2011) defines terrorism as” a form of violence that is primarily designed to influence an audience. Its execution depends on concealment, surprise, stealth, conspiracy, and deception”. She noted that “terrorism is not spontaneous, or does it involve mass participation. The act itself communicates

a future threat to people who identifies with the victims”. Crenshaw further noted that the “choice of time, place, and victim is meant to shock, frighten, excite, or outrage”.

In spite of the complexity and fluidity of the subject of terrorism, definitions have kept emerging. Sandler and Enders (2012) considered terrorism as premeditated use, or threat of extra normal violence to obtain a political objective through intimidation or fear directed at large audience by weaker side in an asymmetrical conflict. According to the convention for prevention and combating terrorism by (African Union (AU) Article 1 (3), terrorism is defined as “any act which is a violation of criminal laws of a state party and which may endanger the life, physical integrity or freedom or causes serious injuries or death to any person, any number or group of persons or causes damage to public or private property, natural resources, environment or cultural heritage”.

After examining some definitions, Poland (2015) narrows the scope of terrorism on two shared features: fear and attaining various political ends. Almost all terrorist acts are aimed at frightening a target population and ultimately they pursue to gain some kinds of political ends. Hence, he defines terrorism as producing dread and intimidation through planned, intentional, organized slaughter, turmoil, and frightening of innocent people to attain some kinds of political ends. Laqueur (1987), one of the authorities in this area, uses a simple definition for terrorism.

He addresses it as a shifting behavior by frightening via political or criminal violence. White (2012) indicates that Laqueur’s definition does not completely explain the political issues of terrorism, but it provides the practitioners a way to progress outside the problematic argument of a definition.

Wilkinson (1979) differentiates political terrorism from other kinds of terrorism. He argues that terrorism uses criminals, sycophants, sadists, or hooligans to achieve different political ends. Another scholar who draws attention to these distinctions by explaining the differences between the terms “terror” and “terrorism” is Taylor (1988). He emphasized that there can be some kind of terror like armed robbery, lynching, slaughter, and even in a case involving threats due to the severity or the way of committing these crimes, but it does not cause the act of terrorism. In this context, the term “terror” can be used for the events that cause severe damage, and anxiety in people. For instance, when several hooligans commit a series of crimes intimidating and threatening other people during the night on the street, it may be called “street terror” or when somebody or some gang members drive their vehicles very dangerously while they are under the influence of alcohol or drugs and kill many people by causing several severe accidents, it may be defined as traffic terror. Addressing these crimes does not mean to assess them in the same category or define with political terrorism. Taylor (1988) differentiates them by distinguishing the words “terror” and “terrorism”. In this perspective, terrorism is defined as a psychological warfare aimed at impacting the political process through violence.

Boko Haram Ideology

Boko Haram’ (figuratively, “Western or non-Islamic education is a sin” is a controversial Nigerian terrorist Islamist group that seeks the imposition of Shariah law in the northern state of Nigeria. The group presently has an undefined structure and chain of command. The official name of the group is Jama’atu Ahlis Sunna Lidda await wal. Jihad, which in Arabic means “people commitment to the propagation of the prophet’s Teachings and Jihad”. The literal translation is Association of Sunnis for the propagation of Islam and for Holy war”. It is known internationally following sectarian violence in Nigeria in 2009.

The term ‘Boko Haram’ comes from the Hausa word Boko meaning “Animist, western or otherwise non-Islamic education” and the Arabic word Haram figuratively meaning “Sin” (Literally, Forbidden”). ‘Boko Haram’ opposes not only western education, but western culture and modern science as well. In a 2009 BBC interview, Yusuf stated that the belief that the world is a sphere is contrary to Islam and should be rejected, along with Darwinism and the theory that rain comes from water evaporated by the sun.

The group came into existence in the 1960’s but only started to draw attention in 2002. Ustaz Mohammed Yusuf became its leader in the same year in 2004, it moved to Kanamma, Yobe State, where it set up a base called “Afghanistan”, used to attack nearby police outposts, killing police officers. Its follower are said to be influenced by the Koranic phrase which says; “Anyone who is not governed by what Allah has revealed is among the transgressors”. ‘Boko Haram’ promotes a version of Islam which makes it “Haram” or forbidden, for Muslims to take part in any political or social activity associated with Western Society. This includes voting in elections, wearing shirts and trousers or receiving a secular education. ‘Boko Haram’ haram regards the Nigerian state as being run by non-believers, even when the country has a Muslim president. Since the Sokoto Caliphate, which ruled parts of what are now northern Nigeria, Niger and Southern Cameroon, feel under British control in 1903, there has been resistance among the area’s Muslims to Western education. Many Muslim families still refuse to send their children to government-run western schools”, a problem compounded by the ruling elite which does not see education as a priority. Against this background, the charismatic Muslim cleric, Mohammed Yusuf formed ‘Boko Haram’ in Maiduguri 2002. He set up a religious complex, which included the mosque and an Islamic school. Many poor Muslim families from across Nigeria, as well as neighboring countries, enrolled their children at the school. But ‘Boko Haram’ was not only interested in education. Its political goal was to create an Islamic state and the school became a recruiting ground for jihads to fight the state.

Causes of Terrorism in Nigeria

Nigerian poverty situation has been described as an embarrassment and irony to her abundant natural resources buoyed by oil wealth discovered since 1953. Poverty has led to frustration and anger amongst the poor and the marginalized cultural and religious groups in the country. Poverty among the unemployed youths fuelled by corrupt leaders has been identified as causes of violence. Most of the recruits used by the Boko Haram and suicide bombers are drawn from the former Almajiris (poor street children, from poor Muslim parentage, who had been denied formal Western education but had been exploited while growing up by rich Islamic clerics who use them as street beggars to ask for alms on the streets of Northern Nigeria). The Boko Haram sect usually offers food, shelter, security and alternative succor to these homeless children and youths to get their support.

Several structural factors associated with presence or absence of terrorism has been identified by Crenshaw 2011 includes the following:

1. Political environment (extent of democracy – including freeness, fairness and credibility of elections, efficacy of democracy in addressing the aspirations of citizens; national cohesion, political stability, tolerance among ethnic and religious groups, etc) and impact on citizens and influence of foreign actors. Political repression, especially of specific ethnic, religious or racial groups;
2. Economic environment –quality of living of citizens, extent of inequality (influenced by corruption and economic policies), organized and transnational crime, economic exploitation

or/and widespread corruption resulting in gross inequality; widespread poverty and economic discrimination;

3. Political, socio-cultural and religious pluralism that breeds inter-group rivalry and violence;
4. Failing states that lacked capacity to promote the human security of citizens; thereby unable to ensure national cohesion or integration, patriotism and loyalty and therefore citizens may be recruited domestically by disenchanting groups (ethnic, religious, political and economic);
5. Weak state capacity for effective conflict-management (prevention, containment, transformation, resolution, etc) that prolong or entrench inter-group conflicts;
6. Foreign relation alliances that sections of the nation perceive as inimical to their group interests;
7. Lack of capacity to effectively manage the positive and negative aspects of scientific technological and communication developments in the era of globalization.

Efseh & Robert (2011) observed that terrorism in Nigeria in which ever dimension is stimulated by socio-economic considerations. For instance the Niger Delta agitations are greatly underpinned by the bid for primary material condition. The ethnic driven terrorism is also traceable to economic reason; this is because every ethnic group in Nigeria is in the struggle to achieve control of state resources. Religious extremism for instance, is considered one of the stimuli, and cases abound where Muslims and Christians alike try to overthrow their secular government and replace them with theocracy. Example of countries affected is Nigeria, Egypt, Indonesia and Philippines. In Uganda the Lord's Resistant Army (LRA) wanted to enforce the Ten Commandments on the Ugandan constitutions and violence became the order of the day. In line with this, Walker (2012) further observed that Boko Haram is a violent Islamic militant organization based in the Northeast which strongly opposes man made laws and modern science and seeks to establish Islamic Government and Sharia laws in the country. Bappah (2014) explained that the real issues are poverty, ignorance, joblessness, frustration, hopelessness, anger, arrogance by official corruption, insensitivity, impunity and generally bad governance. He further argued that it is not wrong to say that terrorism is caused by both internal and external factors. External factors that increase vulnerability to terrorism includes the foreign policies of a country, in particular the U.S. as well as globalization especially in telecommunication which enable likeminded individuals to unite and conspire against common enemies. Internal factors that may lead to terrorist activities include economic deprivation, political oppression, government suppression, ethnic and religious persecutions (Ameh, 2012).

Mu'azu (2012) argued that the environment in which Nigerians live and their dissatisfaction with government policies could be contributory factors to the existence of terrorism. According to this perspective, the living environment of Nigerians gives groups the courage to take on the Nigerian state, because of its perception as unjust to citizens, without guarantee for individual safety and security. Where there is widespread perception and evidences to suggest that the citizens are not getting a good deal from the state, they could resort to violence.

Many of these conditions pre-date Boko Haram, and Boko Haram's existence and agenda are tangential to these problems. Yet, it is true that the continuing failure of the Nigerian government to address these and other critical issues satisfactorily contributes to general mistrust among its people. Though Boko Haram cannot solve these crises, they are reaping the benefits of a frustrated disillusioned population. Jobless, angry young men who form a massive talent pool from which Boko Haram can draw, while broader northern society somewhat

justifiably views the federal government and security services trying to eradicate Boko Haram with contempt.

Impact of Boko Haram on Socio-Economic Activities

The growing insecurity in the north has seriously affected the state's economic condition such that many people including businessmen are fleeing to more peaceful environment in the southern parts of the country. Several studies conducted have highlighted the impact of insurgency on economic growth in the region. The literatures have some relationship to our current study and are reviewed here.

Akande (2012) asserted that since Boko Haram resumed its operations in 2010, foreign direct investment (FDI) into Nigeria has plummeted. Citing the World Investment Report (WIR) 2013, FDI flows into Nigeria dropped by 21.3 percent in just one year from \$8.9 billion in 2011 to \$7 billion in 2012. He stated —this substantial loss in FDI over a short period of time will have many consequences for the country. Firstly, FDI in Nigeria has a direct impact on trade, assuring progression of economic growth. Secondly, FDI inflow supplements the available domestic capital by stimulating the productivity of domestic investments. And lastly — but most worrisome — is the high co-dependency ratio between the inflow of FDI, the Nigerian oil sector, and the country's GDP (Akande, 2012). In the same study, He made note of the rush to escape from the north is also affecting business establishments in that region as banks were reported to be closing down their outlets due to a decrease of economic activities in the area. The massive withdrawal of businesses from the northern region constitutes a reduction of economic affairs in the north as well as throwing those who are departing from the north into financial and psychological pressures.

Dauda (2014) stated that the impact of the horrific activities of Boko Haram insurgency on the social, economic, and political structure of Yobe State is over-whelming and devastating. Many businesses in the state have been affected by the activities of the insurgency. He stated that “Some shops have been taken over by the military personnel who have made it their base, forcing the business owners to either relocate or abandon it totally. Small businesses that use to thrive in the night like Tea selling, restaurants, etc. are no longer operating as a result of the security situation.” He also observed that Besides loss of job occasioned by business closedown, insecurity in Adamawa, Borno, Yobe, Kano has cost the Nigerian economy N1.3trillion (\$6 billion) as a result of attacks by the Boko Haram group (Dauda, 2012).

Farrel (2012) in his study of effects of insurgency on development remarked that; “the nature and scale of the economic consequences (of Boko Haram insurgency) on productivity, the social consequences and the security implications of internal displacement, refugee outflow, homelessness, personal insecurity, proliferation of widows and orphans who lose loved ones to the crisis, the anguish of parents of Chibok girls and other kidnapped girls and women, and such other unspeakable horrors being daily visited on hapless and defenseless individuals is startling.”

He further noted that both for the internally displaced persons and the refugees in neighboring countries, some of the consequences include total loss of the means of livelihood, having to struggle for food or waiting for infrequent and often insufficient food hand-outs from the humanitarian services, living in unsanitary and unhygienic conditions and being exposed to epidemics, diseases (Farrel, 2012). The security challenge posed by Boko Haram has reached a point where indigenes and non-indigenes are leaving the northern region to avoid being killed by the insurgents while business owners close down their shops and escape. However, the economic activities of Borno, Yobe and other northern states where Boko Haram spread their

immoral acts have been crippled economically (Farrel, 2012). Investors who are to contribute to the growth of the economy had no choice flee as a result of the devastation caused by the insurgency.

It has been observed that investors who moved away from this affected states reinvest their capital in other Nigerian communities free from the insurgence highlighting the difference. Okekeet. al (2016) posits that most of these investors fled to the southern part of the country as a result of the rising tide of insecurity in the region.

According to a report in an Afenmai online magazine (2016) as cited in Okekeet, al (2016), small business firms established by indigenes and non-indigenes between 2010-2014 have increased significantly in Edo state. Apart from this, the security challenge has also led to drastic reduction of people's patronage of agricultural produce from the north to southern communities because of the recent rumor that members of the sect are planning to send poisonous products to other parts of the country (Okekeet, al, 2016).

Nwabueze (2016) recalled that owing to this development of relocation of businesses from the North East to Edo state, the system of farming has been improved through the use of mechanized farming to meet up with current demand for agricultural produce such as cassava, yam, palm oil, pepper, okra, melon and others. He stated that; "The increase in patronage is largely an aftermath insecurity arising from Boko Haram insurgency. Bank transactions have also been affected and it has become very important for the banks in affected areas to review their operational hours from usual opening 8.00am and close by 4.00pm to unusual time from 9.00am to 12.00 noon" (Nwabueze, 2016).

According to Dauda (2014), this arrangement has made it difficult for customers especially traders to deposit their daily proceeds in the banks due to the limited banking operational hours that are no longer in their favor.

Umuoha (2012) did a survey of demand and supply as well as movement of goods in his study and found out shockingly that the situation has forced business owners to be hiding their money either in the shop or at home. This has also had an impact on the prices of food items being produced in the north as there was a rapid increase in prices as a result of a decline in production. The farmers found it difficult to carry out their legitimate right of farming and in some cases; goods are stockpiled wasting in the hands of farmers because the traders from the south are scared to travel to the north to buy goods because of the ongoing insurgency. Example of this is the killing of four traders. Therefore, immediately after the killing, the Ibadan Foodstuff Traders Association placed an indefinite ban on travelling to the region to purchase beans from its members.

Umuoha (2012) explained in the conclusive part of his research that the phenomenon of Internally Displaced Persons (IDPs) has become a social problem and dangerous to economic Development. The population of IDPs in the north is unsettling because many of them are family men and women who are supposed to provide for their families. Umuoha (2012) stated that the fact cannot be denied that IDPs have their basic rights to existence, food, shelter, education, and security. However, funds meant for the development of the country are now being channeled towards providing basic needs for the IDPs. Billions of naira has been spent on this project and many of IDPs who are supposed to be working and contribute to the economy are denied their right to work. Private agencies, Local, state and federal government have spent billions of naira to distribute relief materials to the IDPs. Umuoha (2012) further stated that; "On 26 of November 2015, the National Emergency Management Agency (NEMA) distributed 1,120 bags of rice, 2,240 bags of maize, 2,120 bags of millet, 280 bags of cement, roofing sheets,

ceilings, mosquito nets, mattresses, tissues, detergent and lastly, over 800million has been spent by Yobe state government on the welfare of the Pompomari Camp, Damaturu”.

All these have negative impacts on economic development of the states affected by insurgency and Nigeria as a whole.

Dauda (2014), proposed that the insurgence of Boko Haram in the north has drastically reduced government of the day's performance in the affected area. It should be noted that security challenges in northern Nigeria have cost the economy of the country N1.3 trillion. Owing to this, his study highlights that the study needs continuous checks because of the negative effects of the insurgency on economic growth and development of the Northeastern region and the country at large. According to a publication by The Sun Newspaper (2016), the sect activities have led to the reduction of government derivation from the affected northern states as a result of agitation in those areas as well as reducing investment and growth of business. The insecurity challenge continues to make it impossible for the government to execute vital project for the people. Resources which normally could have been used to improve existing projects and start other ones are being diverted to restructure and replaced what has been destroyed by the insurgence.

Nneka (2016) examined that the threats of Boko Haram insurgency on human security in Nigeria assessed the series of violent attacks by Boko Haram in recent times which has been characterized by the abduction and killing of people; destruction of houses, schools, health care centers, churches, mosques, and farms has plunged the country into a chronic state of insecurity. She stated that the basics of food, health, shelter, education and protection which constitute security to the human individual primarily, has therefore been threatened by the Boko Haram insurgency. Nneka (2016) also mentions that there is a correlation between insecurity and living condition and standards. However, insurgency has claimed the lives and properties of people thereby compounding the food and nutrition insecurity and has resulted in the spread of infectious diseases, denied millions of children and youths access to education and increased the number of internally displaced persons with unspeakable need for food and shelter which has caused people to live in fear and anxiety.

She therefore concludes that Boko Haram Insurgency has negative impact on human security and economic development and recommends that counter-insurgency will be effective only when issues of poverty, corruption and bad governance are effectively addressed. Nneka (2016) work sets a precedent for our study of the impact of economic consequences of boko haram insurgency in Borno state

Ugwu and Eme (2019) in their research to assess the economic cost of insecurity on the public and the nation's economy in particular set their rationale to the fact that insecurity and its various multifaceted manifestations like bombings, kidnapping, keeping people as hostage, destruction of life and property, creation of fear among others, has become a numerous immoral acts not to be overcome by a single effort; which security agents in Nigeria appear incapable of addressing. Their study revealed that insecurity challenge is toxic and harmful to wellbeing of the citizens and has effects the areas such as low quality of life, population displacement, deaths, destruction of business, properties and equipments, relocation and closing down of businesses etc. Their study suggested that security agencies and Nigerian government should be proactive in improving their intelligence gathering techniques responses and create more employment opportunities for the unemployed while equipping and motivating her security forces better.

As developing economies or fragile states are generally unstable, investment comes at a higher risk. A survey by Kusimo (2012) showed that the effect of terrorism has been more

dramatic in our country Nigeria where it has been estimated that the Foreign Direct Investment (FDI) due to Boko Haram 's acts of terrorism dropped \$6.1 billion in 2010 representing a decline of almost 30 percent from the previous fiscal year. As a result, terrorism in high risk countries drastically lowers investment. This has had negative impact on the inflow of FDI and has weakened investor confidence. Prompting investors to look elsewhere. This is the reason why it is necessary to examine the economic impact of Boko Haram insurgency in Borno State, Nigeria which is the research objective in this study.

Odita and Akan (2014) in their research titled "Boko Haram Activities: A Major Set Back to Nigerian Economic Growth" claimed that the wide scale violence and insurgency are particularly disturbing for they directly impact negatively on the process of economic growth and affected the levels of economic activities and productivity of a country. In their study, Odita and Akan (2014) examined the effects of the wave of insurgency created by the Boko Haram sect in Nigeria after 2010. They explored the Boko Haram threats and their implications on the nation's stability and found that impacts of the Boko Haram insurgency on the lives of Nigerians was an unbearable and the roots could not be overemphasized. Due to these, the study recommended the need for government to get to the bottom of the ongoing issues, and security personnel should be planted in nearly every area in the states (especially the northern states) that are vulnerable to attacks by these insurgents; In order for the government to improve on the state security with all machineries at her disposal that will help capture and prosecute Boko Haram insurgents.

Muhammad (2014) assessed the effect of boko haram crisis on economic activities in Yobe state - as they stated due to - the terrorizing effect of the activities of the fundamentalist sect, Boko Haram on the economic situation of Yobe states of Nigeria has become so devastating that some financial institutions and other business ventures have closed down in many areas, thereby causing relocation of non-indigenes to their own states. Borno state, our area of study, is an immediate neighbor with Yobe state Muhammad (2014). The study discovered that the insecurity situation in the state was tense enough that even the indigenes had to send their children and wards to some other parts of the country for their education thereby causing severe discomfort and disruption. The study suggested that the government should develop the political will to expose and prosecute the high caliber individuals both within and outside the government who has been linked with the Islamist militant group. The adverse consequences highlighted in the study shows the need to conduct a similar research for Borno state, the study area of this current study and neighbor state of Yobe state.

Muhammad and Ahmad (2019) investigated the operations of Boko Haram insurgency and its consequences on Nigeria's political and economic arrangement as a whole. The study faults the sudden development of Boko Haram on the government inability to governance and civil society as well as the acts of some development partners. The methodology used for type of research was a qualitative one and relies more on the secondary form of data collection, and the theoretical inclinations of thrust links with Ted theory of Relative Deprivation which is not the one to be used in this study. The theory notes that the people of Northeast feel highly deprived in the scheme of things in Nigeria as a collective arm. The study recommended that, since development cannot take place in an insecure environment, there must be the full entrenchment of good governance, the military must be adequately strengthened, and poverty must be eradicated to reverse the harmful effects of the insurgency in the country. The study of Muhammad and Ahmad (2019) use a different approach in terms of theoretical framework compared to the one intended for this study.

Maurin and Blessing (2018) in their study dealt with the implication of insurgency on Nigeria economic growth. The study proceeded with the assessment of the implication of insurgency on Nigerian economic growth and use secondary source of data collection which was then run in OLS regression and used to analyze the data. In the study, Gross domestic product was the dependent variable, and it proxies on economic growth, while human development index, Global peace index, corruption rank, corruption perception index and relative corruption rank proxies' insurgency was the independent variable. The result of the findings indicated that there is a linear relationship between GDP and the five independent variables. They stated that the economy responds favorably to measures taken to improve human capital development in Nigeria. The study also showed that the negative impact of the insurgency has critically brought a downturn in economic performance in general. They recommended that the government discourage the attractiveness of public offices by running a low cost government and invest more in public goods for the benefit of her citizens and public offices should be less attractive, proactive measure should be put in place to tackle insurgency both tactically and institutionally. Lastly, the military must be strengthened.

Eman (2017) conducted a research in partnership with some International development partners for Egypt termed, Egypt in Transition: Challenges of State and Societal Resilience. Resilience in the Egyptian context was defined as; "a process of reform through which the state and society are more capable of overcoming political, social, and economic and security crises without threatening social stability or weakening political legitimacy".

In the impact report, three main challenges were slowing the process of achieving state and societal resilience in Egypt. They included degrading living conditions, radicalism and terrorism, and the difficulty in working out a sound balance between security needs and political freedoms. The analysis examined state and societal resilience in Egypt within the framework of the EU Global Strategy. Egypt can be considered something of a unique case in the region due to the interconnectedness between the institutions of the state, the ruling elite and society. These linkages create their own dynamics that act as the resilience of the state and society and how they manage to confront the three challenges examined in this paper.

The World (2015) stated that the development objective of the Kurdistan Regional Government (KRG) economic and social impact assessment is to provide the Iraqi Government with an impact analysis of the current crisis at the regional level. It provided a foundation for international efforts to assist the KRG in its efforts to rally humanitarian support. The events which motivated the study include: Syrian civil war, which began in 2011; and the insurgency of the ISIS (Islamic State in Iraq and Syria) group, which began in June 2014. The violence and inhumanity associated with each of these two events caused tens of thousands to flee their homes and many chose the relative safety of Kurdistan Region of Iraq (KRI), as refugees from the Syrian conflict and as internally displaced persons (IDPs) from the ISIS crisis. These events took place in the context of the fiscal crisis, which caused about a 90 percent drop in fiscal transfers from the central government in Baghdad starting in early 2014. In the report they provided the government with a technical assessment of the impact and stabilization costs associated with the inrush of refugees and IDPs. Impact refers to the immediate economic and fiscal effects on the KRG economy and budget, while stabilization cost refers to the additional spending that will be needed to restore the welfare of residents of the KRI. The report was the outcome of a process in which a World Bank team engaged intensively on the ground with regional government institutions and international partners to gather and mobilize data from disparate sources into a structured narrative and integrated technical presentation from which all

stakeholders can draw to help them design and implement strategies for coping with the crisis as is the case here.

Since no investor would want to invest his capital in an atmosphere of insecurity, it is therefore, enough to say that the terrifying activities of Boko Haram are obstruction to economic development. Education is worst hit by the Boko Haram insurgency in northern Nigeria. Apart from the fact that the agitation of the sect is that Western education is forbidden and unislamic, formal education has remained the bedrock of human and capital developments in Nigeria. Today, millions of children from the north no longer have access to basic education. The insecurity challenge has led to the death of many teachers, students, and school properties destroyed making it impossible for pupils to go to school. This situation made Borno state government to close down public and private school for 18 months (Johnstone, 2018). Without any doubt, the future of many children from northern part of the country has been jeopardized as a result of the inability to go to school. For, education is one of the major institutions contributing to the sustainable development of the society and if it is affected, the economic activities of the state will also be threatened.

According to Johnstone (2018) the sect issued statement during the 2015 general election, warning residents not to participate in the election and as a result of these; many eligible voters became scared and decided to stay away from the polling boot. It is therefore obvious that activities of the Boko Haram group to deprive people in order to win elections, further show the danger it portrays to our hard earn democracy. Lastly, Boko Haram insurgency threatens national integration.

Research Methodology

Under research design, I collected information that is relevant to this work through the distribution of questionnaire. I work with the information given to me to develop this project work.

The population of 50 participants with good knowledge background on economic implication of Boko Haram insurgency in Nigeria was considered in the study. This serves as the Population of the study.

Data for this study was collected from primary and secondary sources. The primary sources of data collected were mainly the use of a structured questionnaire. The questionnaire was divided into two sections (section A and B). The section A of the questionnaire contained the demographic data of the participants while the section B contained multiple choice questions as regard to the economic implication of Boko Haram insurgency in Nigeria. The secondary source of data was from newspaper, statistical bulletin and library.

The instruments used for data collection are the primary, secondary and preliminary sources. The primary sources are questionnaires, interviews and direct observations. The secondary sources are textbooks, journals, newspapers, magazines and government publications. The preliminary sources consist of catalogues, abstracts and index. For the purpose of this study, the one concentrated on was the primary sources of data collection, which included questionnaires, interviews and direct observations.

The questionnaires constructed were tested for validity and reliability. The essence of the tests was to confirm that they achieve the purpose for which they are meant. To achieve this objective, experts were used for the text in the first instance. Most of the items of the questionnaire which were found to be inappropriate were restructured, reframed or dropped completely. A second test was carried out using some members of the target population. The text

involves some interviewing the respondents and nothing their responses to the question asked. After one week, the same respondents were presented with the questionnaire containing the same questions they have answered orally. These responses were compared and those found consistent were considered valid and reliable while those found to be inconsistent were either modified.

A questionnaire was drafted for the participants to fill in their responses. The researcher collected data from the questionnaires received from participants. The participants were given three days to fill out the questionnaires. This time frame was given in order to give enough time to the participants to reflect on the items on the questionnaire to facilitate valid responses.

Hypotheses Testing

Hypothesis 1

There is no significant impact of Boko Haram insurgency on the socio-economic activities in Nigeria.

Tables 1: Chi-Square Test analysis of impact of Boko Haram insurgency on the socio-economic activities in Nigeria

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	3.031 ^a	9	.000
Likelihood Ratio	25.839	9	.000
Linear-by-Linear Association	21.096	1	.000
N of Valid Cases	50		

a. 12 cells (75.0%) have expected count less than 5. The minimum expected count is .12.

The result of the analysis in table 1 showed the impact of Boko Haram insurgency on the socio-economic activities in Nigeria. The chi-square test revealed that calculated $\chi^2(.000)$ was less than the significant level at the 0.05. This implies that there is a significant impact of Boko Haram insurgency on the socio-economic activities in Nigeria. Hence, the null hypothesis was not upheld.

Hypothesis 2

There is no significant impact of Boko Haram insurgency on the educational institutions in Nigeria.

Tables 2: Chi-Square Test analysis of impact of Boko Haram insurgency on the educational institutions in Nigeria
Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	13.653 ^a	9	.014
Likelihood Ratio	3.138	9	.117
Linear-by-Linear Association		11.318 1	.038
N of Valid Cases	50		

a. 12 cells (75.0%) have expected count less than 5. The minimum expected count is .02.

The result of the analysis in table 2 showed the impact of Boko Haram insurgency on the educational institutions in Nigeria. The chi-square test revealed that calculated χ^2 (.014) was less than the significant level at the 0.05. This implies that there are impact of Boko Haram insurgency on the educational institutions in Nigeria. Hence, the null hypothesis was not upheld.

Hypothesis 3

There is no significant impact of Boko Haram insurgency on the welfare of the people.

Tables 3: Chi-Square Test analysis of impact of Boko Haram insurgency on the welfare of the people
Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	5.223 ^a	9	.000
Likelihood Ratio	34.121	9	.000
Linear-by-Linear Association	11.661	1	.000
N of Valid Cases	50		

a. 10 cells (62.5%) have expected count less than 5. The minimum expected count is .35.

The result of the analysis in table 3 showed the impact of Boko Haram insurgency on the welfare of the people. The chi-square test revealed that calculated χ^2 (.000) was less than the significant level at the 0.05. This implies that there are significant impact of Boko Haram insurgency on the welfare of the people. Hence, the null hypothesis was not upheld.

Discussion of Findings

In this study, three research questions were formulated, and three hypotheses were generated from the research questions. The research questions were answered descriptively using simple frequency count, percentage, mean and standard deviation while the research hypotheses were analyzed inferentially using Chi- Square Test of independent sample.

The descriptive analysis of the study revealed that Boko Haram insurgency is active in Nigeria, and the insurgency affect so many things like lifestyle of the citizen, standard living, religion gathering, Nigeria economy, the market system and social activities adversely. It was held that Boko Haram insurgency increased crime and destruction of both lives and property of Nigeria citizens, Boko Haram affect the gross domestic product of Nigeria in the totality of her revenue.

It was further revealed that Boko Haram insurgency affect the reduction in the level of students' enrollment which negatively affect educational institutions in Nigeria, numerous staff and students were displaced and structures were destroyed and set ablaze while some educational institutions were forced to close due to incessant attack of Boko Haram sect which eventually culminate in poor student's performance because learning was characterized by threat and many students were made to withdraw and staff relocated and academic exchanges in Nigerian universities virtually ceased.

Also, the descriptive analysis of the study revealed that Boko Haram insurgency affect the means if livelihood of many Nigerians, particularly the farmers which made food items and other necessities of life are sold at exorbitant prices in the Boko Haram infested towns. It was further revealed that Boko Haram insurgency had led to the displacement of millions of people from their homes and campuses to IDPs' camp and affects the socio-economic activities and coping strategies of the people when they returned to their communities as a result of different social problems that emanated which made them to predominantly living in abject poverty due to devastating effect of Boko Haram insurgency.

The inferential analysis of the study revealed that there was significant impact of Boko Haram insurgency on the socio-economic activities in Nigeria. Also, there was significant impact of Boko Haram insurgency on the educational institutions in Nigeria. Lastly, the study revealed that there was impact of Boko Haram insurgency on the welfare of the people.

Conclusion

The study has been able to establish the nature of the relationships that existed between Boko Haram insurgency and socio-economic, educational and welfare of the people in the Northern part of the country and other parts of Nigeria. The study concluded that there were significant impact albeit deleterious of Boko Haram insurgency on socio-economic activities, educational institutions and welfare of the Nigerian populace.

Recommendations

Based on the findings of this study, the following recommendations are put forward:

1. Government should as a matter of necessity, declare state of emergency on education in the most affected zones by ensuring compulsory education up to high level for all school age in order to drastically reduce the rate at which Boko Haram sect recruit young people into their formations.
2. Creating conducive teaching and learning environment with full security measure in place.
3. Re-training of teachers to be security conscious in their respective domains.
4. Securing all schools to avoid further abduction of students.
5. Reports on security issues from civilian should be treated with high degree of responsibility.

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