

**EFFECTS OF BOKO HARAM ON ECONOMIC DEVELOPMENT OF
BORNO STATE**

BY

**KASHIM IBRAHIM JAFARU
NSU/IGDS/MSC/SSS/018/15/16**

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**SUPERVISOR:
PROF. OLAYEMI AKINWUMI**

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DECLARATION

I Kashim Ibrahim Jafaru with matric number NSU/IGDS/MSU/SSS/018/15/16, here by declared that this work is mine, except where attribution were made. I therefore accept responsibility for any mistakes or shortcoming contained therein.

Kashim Ibrahim Jafaru

NSU/IGDS/MSU/SSS/018/15/16

DATE

CERTIFICATION

We certify that this Dissertation titled: "Effects of Boko Haram on Economic Development of Borno State, was conducted by Kashim Ibrahim Jafaru (NSU/IGDS/MSC/SSS/018/15/16) of the Department of Security and Strategic Studies, Institute of Governance and Development Studies, Nassarawa State University. This work is original, and has not been presented to the Nasarawa State University, Keffi or any other institution for the award of certificate.

Prof. Olayemi Akinwumi
Chairman, Supervisory Committee

Date

Member, Supervisory Committee

Date

Prof. Francis .A. Akawu
Internal Examiner

Date

Prof. Andrew.A. Zamani
Director of Institute

Date

Prof. Chukwuma C.C. Osakwe
External Examiner

Date

Prof. J.Ayuba
Dean, School of Postgraduate Studies

Date

DEDICATION

This research work is dedicated to Almighty Allah (SWT) who gave me the strength and wisdom to complete this program successfully; May his endless mercies, love, protection, inspiration, compassion and other manifold blessings, be with us (Amin). I return to him all honour and glory.

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ABSTRACT

This study assess the effects of Boko Haram on economic development of Borno State, which has been making headlines since 2009 for violence, terrorist activities among others. The typical headlines on about the state are coordinated and uncoordinated bombing of public, private buildings, drive by shootings, targeted killings, suicide bombing of communities and sporadic gun battles and others which virtually affects all economic activities in the state. To achieve objectives of the study, both primary and secondary sources of data collection was used, several categories of respondents which include civil servants, youths, women, traditional rulers, traders, religious leaders, security agents, and students. The study used multistage sampling method to select the respondents; a total of 400 respondents were drawn from the entire population of 5,925,668 in Borno State, December, 2016 projection. The statistical tools used for data analysis was descriptive statistic (simple percentage). The analysis was presented in-form of tables. The result of the study indicate that religious extremism, poverty, unemployment, literacy, corruption and arrogant display of affluence by the elitist class are the major-factors responsible for Boko Haram terrorism in Borno State. The study reveal that many lives and properties were destroyed; it also discovered that the most effective strategy and techniques to end terrorism in the state is through dialogue, negotiation and lasting resort should be use of force. The study therefore recommended that both State and local governments should implement its constitutional duties by providing maximum security to its citizens and to improve the living standard of the people, Borno state and its local governments should ensure that rising poverty indices are reversed and a realistic social security program is pursued. Government should systematically encourage and support the educational sector non-governmental organization should support government to encourage women empowerment because they are the vulnerable group, religious institutions and leaders should create sensitization on effect of terrorism in the society.

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CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

Africa is probably more than ever developing forward and finally starting to fulfil the potential it has, some countries of the continent are on faster track of development than others, which is only natural. Nigeria is one of those countries that according to many estimations a possibility for a great future if the right steps are taken. Nigeria is a country of 197 million people; its population is expected to reach 398 million by the year 2050, and is also estimated that it is the third most populous country in the world by then (United Nation's). Governance of Nigeria and its civil society are steadily developing though obviously not without a problems. However, serious threats also exist that have the potential to stop and destroy all the goods that has been achieved in Nigeria. Possibly the most serious one today is the infamous radical Islamic group called Boko Haram.

The alarming level of insecurity in Nigeria has fuelled the crime rate and terrorist, attacks in different parts of the country, leaving unpalatable consequences for the nation's economy and its growth. Nigeria has been on the headlines following the activities of Boko Haram terrorism. Prior to the emergence of Boko Haram terrorist, the Nigeria state had to struggle with the activities of Niger Delta militants, Maitatsine, Shiite, IPOB, MASSOB and tribal conflicts. The groups are largely a product of Nigeria's failure in governance which has resulted in youth joblessness, rising poverty levels and widening of the gap between the rich and poor. Boko Haram is seen as a product of large scale socio-economic and religious extremism, its ideology perfectly fit into historical narratives and modern grievances (Forest, 2012).

Religious manipulation, manifest poverty, and political discontent are factors that breed terrorism seen as the struggle between the oppressor and the oppressed (Ajayi, 2012).

Amidst the deteriorating security situation confronting Nigeria in Northeast Geopolitical Zone, Borno state in particular, which is the focus of this study, has witnessed several attacks that have become serious threats to the economic development of the area. These developmental challenges include endemic rural and urban poverty, high rate of unemployment, debilitating youth unemployment, low industrial output, unstable and deteriorating exchange rate, high inflation rate, inadequate physical and social infrastructure, very large domestic debt, and rising stock of external debt (Ewetan, 2013).

Borno state is the historical nerve centre that the Islamist extremism, represented by Jamma'atul Ahlul Sunnah Lidda WatiWal Jihad (Boko Haram), has exploited. The group members survive by engaging in terrorism which affected virtually all the economic development of the state. Terrorism as a concept has continued to generate mixed and conflicting interpretations. Efforts to discern its root causes have proved inconclusive. Terrorism can be founded on the interplay of a number of factors such as lack of economic outlook, relative deprivation, political repression and a failed state system. The most striking conclusion is that these factors alone may not necessarily lead to terrorism, but may require a unifying idea and an appropriate mechanism to channel these into an enviable force that will unleash terror against a perceived enemy (Mair, 2003).

Prior to the advent of religious sects, Borno state was noted for its boisterous international trade. There existed healthy, exchange of factors between the state and

neighbouring countries, Cameroun, Niger, Chad, (further down to Central Africa, Burkina Fasso etc). For example, Niamey, Tillabari, Fada Gouma, Boi, Banki, Daso, Maradi, Zindar, Tahoua, Nguel Kolo, Parakon, etc. The flow of livestock (cattle, goat, sheep, camel etc) and cash crops, food (rice, millet, wheat, groundnut, gum Arabic, sorghum, etc) to and from Borno state and her neighbours was unprecedented. This can be explained by the long historical ties among the ethnic nationalities in this region. The ethnic groups along the borders have the same sociological, historical and anthropological characteristics (same language, religion and cultural belief) Balami (2000). Today, the bond of relationship and the trend of business flow is being hampered by the insurgency championed by Boko Haram.

The link between terrorism and economic conditions should not be underestimated. The emergence of terrorist activity cannot be solely explained by religious extremism, political and demographic factors, but partly explain by social and economic, conditions. A causal link between economic conditions and the opportunity costs of terrorism can provide an explanation of violent activities of terrorist groups on their environment (Freytag, Kruger, Meierrieiks and Schneider 2011).

As a result of Boko Haram terrorism, Borno state, have suffered serious economic development that led to destruction of lives and properties worth billions of naira. Prior to the advent of Boko Haram terrorism, Borno state was known for Shoe industry, Alluminium industry, Bricks industry, Nail industry etc. Agriculture was also a key economic activity in Borno state farming, fishing and rearing of animals, for example, Cow, Ram, Sheep, goats, Camel, donkey etc. All this and many others have adversely affected wide range of economic development in the state.

1.2 Statement of the Research Problem

The deteriorating level of economic development in Nigeria generally, and particularly in Borno state is the direct Consequences of Boko Haram. The alarming level of insecurity in Borno state has fuelled the crime rate and terrorist attacks in different parts of the state. Borno state has been in the news since July 2009 for the wrong reason. The typical headlines on news about the state were coordinated and uncoordinated bombing, sporadic gun battles, razing of police station, targeted killings, drive by shootings, suicide bomb attacks, bomb explosions, slaughtering of human beings like animals and other forms of crimes.

Borno state has been the origin of boko haram which has led to the loss of many lives, loss of livelihood, burning and looting of business premises, market stalls, whole market, public schools, recreation centres, loss of man hours due to shortened working hours by banks and commercial institutions and unprecedented loss of man hours or closure of business by those who work at night due to the curfew on the state of emergency. Allthese factors have affected the informal but wide spread sectors of the local economy such as private business, meat seller, tea seller, beans cake sellers and vendors who feed themselves on day to day business which virtually affected economic development.

It is conventional that there can be no development without peace hence the search for security and peace has been the major reason for this research. It is belief that there cannot be development in the atmosphere of insecurity even though peace is often defined as absence of war. It is not only the absence of peace but the existence of a conducive environment for the pursuit of economic livelihood and happiness to improve the economic development of the area.

It is against this background that this study sets out to examine the effects of Boko Haram on economic development of Borno state.

1.3 Research Questions

- i. What is the effect of Boko Haram terrorism on poverty in Borno State?
- ii. What is the effect of Boko Hamm attacks on school enrolment in Borno State?
- iii. What are the effects of Boko Haram on trade and commerce of Borno State?
- iv. What is the effect of Boko Haram terrorism on unemployment in Borno State?
- v. What is the effect of Boko Haram terrorism on inflation in Borno State?
- vi. What is the effect of Boko Haram terrorism on GDP per capita of Borno State?

1.4 Objective of the study

The Main Objective

The objective of this study is to assess the effect of Boko Haram terrorism on economic development of Borno state.

The specific objectives are to:

- i. To examine the effect of Boko Haram terrorism on poverty in Borno state.
- ii. To find out the effects of Boko Haram activities on school enrolment in Borno state.
- iii. To examine the effects of Boko Haram on trade and commerce in Borno state.
- iv. To examine the effect of Boko Haram terrorism on unemployment in Borno State.
- v. To find out the effect of Boko Haram on inflation in Borno State.
- vi. To examine the effect of Boko Haram terrorism on GDP per capita of Borno State.

1.5 Statement of Hypotheses

- H₀₁** There is no significant effect of Boko Haram terrorism on poverty in Borno state.
- H₀₂** There is no significant effect of Boko Haram activities on school enrolment in Borno state.
- H₀₃** There is no significant effect of Boko Haram on trade and commerce in Borno state.
- H₀₄** There is no significant effect of Boko Haram terrorism on unemployment in Borno State.
- H₀₅** There is no significant effect of Boko Haram on inflation in Borno State.
- H₀₆** There is no significant effect of Boko Haram terrorism on GDP per capita of Borno State.

1.6 Significance of the Study

The findings from this study will alert the government and the general public on the extent of damage done by the activities of Boko Haram group in Borno State and its effects on the economic development with a view of resolving the crisis.

The study is also significant to students and researchers who might want to make further research on terrorism in North East. This study will equally assist traditional rulers, community and religious leaders with the necessary skills to managed the activities of Boko Haram in order to guarantee peace in their areas.

1.7 Scope of the Study

The research focused on Boko Haram terrorism and its effects on economic development of Borno state. It covers the period from 2009-2016. The choice of this period is informed by the hardship experience by the people of the state in regard to terrorism that resulted to loss of lives and properties worth billions of naira.

CHAPTER TWO

LITERATURE REVIEW

2.1 Conceptual Review

Terrorism is globally becoming household words as there is no country that is completely absolved from its effects. Rourke (2008) has observed that war, terrorism and other forms of transnational political violence are in many ways more threatening today than ever before as civilian casualty has been on increase. It is however difficult to evolve a single definition for the term “terrorism”. There is no consensus among scholars on the exact definition of terrorism. Hence, terrorism has been described variously as both a tactic and strategy; a crime and a holy duty; a justified reaction to oppression and inexcusable abomination since it is a function of whose point of view is being represented (Awake, 2008).

With particular reference to Nigeria, the phenomenon has found expression in the emergence of Boko Haram terrorism (2001-date). Since its advent, the sectarian insurgency has wrecked immense havoc in the country, especially by “using explosives and firearms with gruesome, fatal” consequences (Awake, 2008).

2.1.1 Concept of Boko Haram Terrorism

Boko Haram literally means “Western Education is divinely forbidden”. It is an Arabic/Hausa phrase that connotes Book (adulterated in pronunciation as Boko-Western Education); HARAM (anything forbidden in Islam). Thus the philosophy of the proponents of such belief is that acceptance and practice of Western Education as well as culture is a sin. In trying to buttress the sinful nature of western education/culture; Yusuf (2009), opined that it is a blasphemous for a believer to

accept the logic that the world is sphere or that rain comes from water evaporation as a result of interaction with the sun. He was of the view that this position is mere evil machination of Western Education Philosophy in their bid to malign Islam.

The fundamental ideology of Boko Haram is “Western Education is forbidden and therefore should not be allowed to prevail among nations; particularly, Muslim dominated states. Initially, they attack churches and law enforcement agents. As they increase in number and apparent slow response from the government, anybody, institutions in Nigeria irrespective of whom and where is subject to attack by the sect. In his contribution to the attacks by Boko Haram,' Adetiloye (2014) Opine that the group attacked and destroy churches, mosques, schools, police station and private and public owned facilities. He concluded that Boko Haram is the most dangerous insurgent in Nigeria. By their belief and activities it suggests that they are among the global terrorists network. They kidnap, engage in suicide bombing etc. supporting the claim that Boko Haram is a terrorist group Ali *et'al* (2012), said that the manifestation of terrorism includes hijacking, suicide attack, self-suicide bombing etc. which is the attack formula often adopted by the Boko Haram. This seems to suggest that the group is an affiliate of international terrorist network. Their activities generate other adverse effects which include destabilization of regions, resources flow and market; the blossoming of transnational crime, humanitarian disaster, transnational terrorism (Metz 2007).

The group was founded by late Mallam Mohammed Yusuf in Maiduguri in 2002. The birth of the sect was an aftermath of disagreement with his spiritual leader, Late Sheikh Jafar Mahmud Adam. It started as an Islamic Youth vanguard and metamorphosed into huge religious organization with followership spread across

Borno and Yobe State. The group later moved to Yobe state and settled in Kanama.

Actually, what really brought the sect to lime light was its choice of name for their newly acquired headquarters. They name headquarters “AFGHANISTAN”. Barely after the naming, they attack police out-post in Kanama. That set the stage for attacks and incursion into the body polity of the people of Borno, Bauchi, Yobe, and indeed Nigeria in general.

Contrary to a widely held belief that the group comprises only of Kanuri ethnic group, membership of this sect cuts across national and tribal line. Some of the members come from Chad, Niger and Cameroun. Within Nigeria are the Hausas, Shuwa-Arabs, Gwoza: Ibira, Gamargu, and host of other small tribes.

The first major attack by the sect was recorded in July 2009, in Maiduguri. This attack led to the death of the leader and founder Sheikh Mohammed Yusuf with over seven hundred of his followers. After a lull in their activities, and the inability of the government to prosecute those who killed their spiritual leader and members, the sect under a new leader Imam Shekau launched attacks on Borno, Yobe, Adamawa and Bauchi. Ever since, the economic activities in the aforementioned state are no longer the same. Their claim was a retaliation for the extra-judicial killing of their members on the one hand and non- introduction of Sharia in Nigeria on the other.

Economic activities in Borno state since 2009, have witnessed considerable decline as people and properties have been subjected to attacks by the terrorists. Boko Haram killed many people and destroyed properties valued at over nine billion dollars (\$9 billion). They torched buildings, stole properties and thereby

destroying livelihoods of farmers and forcing hundreds of business to close or relocate. The concentration of this sect in the Northern part of Nigeria that is noted for agricultural activities posestreat to food security in the region in particular and Nigeria in general, (Paul, 2003).

The effects of boko haram on economic development could be explained from many fronts. However, depending on the objectives of the terrorists, government approach at tackling it may expose the economy. For instance, government approach to curbing insurgency by closing international borders may affect the flow of commodities resulting to loss of revenue (Collier, 2003, Balami, 2000, O'Neil 2005). In the same vein, the imposition of curfew, as well as multiple military/ Police check-points as a security measure restrict business transactions.

On the side of agricultural sector, a larger percentage of the population in LDCs are involved in farming. This includes animal rearing, Terrorists destroyed large hectares of farmland. Also, millions of livestock have been adversely affected. The fishing industry was also affected as over a million fishermen emigrated to safer places within the country or neighbouring countries (Collier, 2003, Merrick, 2014, Berdel & Kenn, 1997).

Security of lives and property was the basis of the social contract between the people and the state, in which people willingly surrendered their rights to the state to perform that duty on their behalf. In this light security embodies the mechanism put in place to avoid, prevent, reduce, or resolve violent conflicts and threats that originate from other state, non-state actors, or structural socio-political and economic condition (Stan, 2004). For decades, issues relating to security were on the front burner in the development discourse. Several attempts have been made since the cold war ended to redefine the concept of security from a state-centric

perspective to a broader view that places premium on individuals in which human security that embodies elements of national security, human rights and national development remains major barometer for explaining the concept. At the heart of this debate there have been attempts to deepen and widen the concept of security from the level of states to societies and individuals and from military to non-military issues (Nwanegbo and Odigbo, 2013; Kruhmann, 2003).

According to Nwanegbo and Odigbo, (2013) the divergent approaches to the conceptualization of human security can be categorized into two major stands:

One is a neo-realist theoretical postulation that conceptualizes security as primary responsibilities of the state. The second aspect is a post- modernist or plural view which conceptualizes security as a responsibility of non-state actors and describes the state as a major provider of security. The Proponents of this approach argue that the concept of security goes beyond a military determination of threats. They are of the view that government should be more concern with the economic security of individual than the security of the state because the root courses of insecurity are economic in nature.

Some scholars, in conceptualizing security, placed emphasis on the absence of threats to peace, stability, national cohesion, political and socio-economic objectives of a country (Ighuzor 2011, Oche 2001, Nwanegbo and Odigbo, 2013). Thus there is a general consensus in the contemporary literature that security is vital for national cohesion, peace and sustainability development. It is therefore apparent that national security is a sine qua non for economic growth and development of any country (Oladeji and Folorunso, 2007). In the intelligence community there a consensus that security is not the absence of threats or security issues, but the existence of a robust mechanism to respond proactively to the

challenges posed by these threats with expediency expertise, and in real time.

The concept of terrorism and insecurity cannot form different meaning. The meaning of insecurity here is absence of safety, danger, hazard, uncertainties, lack of protection and lack of safety. According to Beland (2005) insecurity is a state of fear or anxiety due to absence or lack of protection. Achumba (2013) defines insecurity from two perspectives; firstly, insecurity is the state of being susceptible to harm or injury. Secondly, insecurity is the state of being open or subject to danger or threat of danger, where danger is the condition of being exposed to risk or anxiety, where anxiety is a vague unpleasant emotion that is experienced in anticipation of some misfortune. These definitions of insecurity underscore a major point that those affected by insecurity are not only uncertain or unaware of what would happen but they are also vulnerable to the threats and danger when it occurs. For the purpose of this research insecurity can be defined as a breach of peace and security, whether historically religious, ethno-regional, civil, social, economic or political that contributed to the recurring conflict that leads to wanton destruction of lives and properties.

2.1.2 Concept of Development

The conceptualization of development has undergone metamorphosis since the Second World War ended in 1945. The meaning and concept of development was greatly influenced by the ideological contradiction between the socialist east and the capitalist west. The issue of ideology of development posed a problem to conceptualizing development. Growth theorist argued that development is an outcome of economic growth while some scholars, such as, Rowsto (1952); Harrod Domar (1957), posited that economic development and growth result from structural changes, savings and investment in economy. Chandler (2007) sees

development as a broader concept that recognizes psychological and material factors that measure human well-beings. Development, therefore, is a multifaceted phenomenon and man-centered. Development is the process of empowering people to maximize their potentials, and develop the knowledge capacity to exploit nature to meet daily human need (Rodney 1972; Nnoli, 1981; Ake, 2001). The transformation of the society and the emergence of new social and economic organization are critical indicators of development (Shglitz cited in Nwartegbo and Odigbo et-al; 2013).

To a large extent, development refers to the process of social and economic improvement in a society. Indicators such as Gross Domestic Products, GDP, Life-Expectancy, Literacy and employment levels as well as health are used to measure the state of socio-economic development in any given society. In addition, changes in less-tangible factors such as personal dignity, freedom of association, safety/security and extent of participation in civil society are also considered in this connection.

In the light of the forgoing, development is seen as a transformation process that guarantees a better living conditions of a people in an environment while factoring in economic, social, cultural and political needs and wants (O'Neill, 1990).

Sustainable development essentially connotes a long-term sustenance of human and material resources as well as ensuring that programmes exist continually long after they are established. By extension, sustainable development deals with a kind of development that is participatory in terms of human and the protection of the environment where people live and these are determined by the Human Development Index (HDI) (Udu and Nkwede, 2014).

The Human Development Index according to Aro (2013), involves a combination of a measure of purchasing power with that of physical habit and level of education attained by the individual. These three components of HDI provide an option of the GNP in determining the relative socio-economic advancements of nations. It also enables citizens of nations and their government to assess their levels of progress over a period of time and to determine areas of priority where policy interventions are required as well as allowing nations to compare their local experiences with those of other countries in similar situations.

Granting that development is participatory and centered on human beings in addition to other related aspects mentioned earlier, it's indicators for use in this study: "implications of Boko Haram insurgency on economic development in Nigeria" shall concern levels of lasting infrastructural facilities, human capacity development as well as other related factors.

2.1.3 Concept of Economic Development

Economic development is the process by which a nation improves the economic, political, and social being of its people. Economic development is the growth of the standard of living of a nation's people from a low-income (poor) economy to a high-income (rich) economy. Economic development embraces changes taking places in the social sphere mostly of an economic nature. This economic development is made up of processes caused by exogenous and endogenous factors which determine the cause and direction of the development. Economic development is measured with indicators such as gross domestic product (GDP), life expectancy, literacy and levels of employment. Changes in less tangible factors, such as, personality, dignity, freedom of association, personal safety and freedom from fear of physical harm, and the extent of participation in civil society

are also considered. Causes of economic impact are new technologies, changes in laws, changes in the physical environment and ecological changes.

A common alternative for measuring economic development has been using the rate of growth of income per capita or per capita GNP, which expresses the ability of a country to expand its output at a rate faster than the growth rate of its population (monetary growth of GNP per capita minus the rate of inflation). The GNP per capita is used to measure the overall economic well-being of the population, expressing the amount of real goods and services that is available to the average citizen for consumption and investment (Todaro & Smith, 2003:15). Recently, however, economic development is defined in terms of the quality of life of the majority of the population. According to Todaro and Smith (2003:16), the experience of the 1950s and 1960s when many developing nations failed to realize their economic growth targets and the quality of life of the majority of their people remained for the most part unchanged, signalled that something was very wrong with this narrow definition of development.

Notwithstanding the debate for and against the efficacy of using economic growth, GNP per capita as an index for economic development, there is considerable evidence in developmental literature. It has shown that this index of economic growth is characterized by many deficiencies when related to welfare (see Allen & Thomas, 2000:23; Mohr & Fourie, 2004:576). Most specifically, the economic growth index fails to reflect the distribution of income or wealth between the rich and the poor, and can also not show what sections of the population are favoured by the growth; or the level of welfare derived from the consumption of goods and services involved. Using GNP per capita as an index, thus requires a range of problems to be resolved. Such as capturing unrecorded economic transactions from

the informal sector, externalities (pollution, congestion and noise). In essence, it says nothing about the values or cost of these activities. Comparing the GNP per capita of different countries is also problematic considering the varying exchange rates of national currencies.

It could be in light of all these problems that Thomas (2000:23) says that over the long term, development could be seen in terms of increased living standards, improved health and well-being for all, and the achievement of whatever is regarded as a general good for the society as a whole. Hall (1983:6) says that belief in the trickle-down effect is one reason why the GNP per capita measure has become deeply entrenched. However, the fact that the benefits of growth have not always trickled down from all sectors as expected, is an argument neither for nor against growth as such, since a faster growth might after all be what is needed.

However, Belshaw and Livingstone (2002:10) argue that while GNP per capita figures are the traditional measurement of economic growth and development, a better indicator of well-being is now available, namely the Human Development Index (HDI). The HDI defines well-being in terms of combination of a measure of income, a health indicator and an access to knowledge indicator. The process of development should at least create a conducive environment for people, individually and collectively, to develop their full potential and to have a reasonable chance of leading a productive and creative life according to their needs and interests (UNDP, 1992:1).

Scholars have identified strong links between security and economic development since the cold war ended (Nwanegbo and Odigbo, 2013; Chandler, 2007). They argued that economic development cannot be achieved in any nation where there

are conflicts, crisis and war. There is a consensus in the literature that security and development are two different and inseparable concepts that affect each other, and this has naturally triggered debates on security development nexus (Chandler, 2007; Stan2004).

2.1.4 Concept of Terrorism

NATO, defines terrorism as “the unlawful use or threatened use of force or violence against individuals or property in an attempt to coerce or intimidate government or societies to achieve political, religious or ideological objectives”(AAP-06 NATO Glossary of Terms and Definitions, Edition 2014).

Terrorism has been described variously as both a tactic and strategy; a crime and holy duty; a justified reaction to oppression and inexcusable abomination since it is a function of whose point of view is being represented (Awake, 2008). It is however difficult to evolve a single definition for the term “terrorism”.

The concept of terrorism has defied a universally acceptable definition. Scholars have preferred one definition over another which reflects the diversity of the concept. The need for an acceptable definition of terrorism will free the concept from some challenges. A universally acceptable definition will help in facilitating international cooperation against terrorism. The lack of a universally acceptable definition has made the concept face constant abuse by state and non-state actors who define the concept to suit their political and strategic interests. Similarly, a consensus on the meaning of terrorism will help scholars and policy makers to come up with methods, approaches that will guide research in the field (Richards, 2014).

A definition of terrorism should take into account some factors. Firstly, the role of the

individual, groups and state in the act. Some definitions often connote the notion that terrorism is the prerogative of non-state actors. Secondly, a definition of terrorism should take into account the nature and type of terrorist attacks. This is in view of the fact that terrorist attacks could be selective, random, suicidal, or armed attacks among others. Finally, a definition should highlight the motive behind such attacks. Three preliminary assumptions should underlie any attempt at defining terrorism. No act of violence can be judged as inherently terrorist; and terrorism is employed by a variety of actors and any definition that is perpetrator or cause without addressing the motive is incomplete; and lastly, civilians and non-combatants are not the only targets of terrorist (Richards, 2014).

Terrorism is a term so ambiguous at both political and ontological levels. Politically, it is mostly used in derogatory terms and often to debase the enemy. Ontologically, terrorism connotes different entities; an act of violence, a group of people employing violence, a strategy in the conduct of violence. Terrorism enjoys this flexibility which is not applicable to other concepts such as war, riot and genocide. Furthermore, terrorism as an “ism” is an abstract concept that can be applied in several ways. The most conceptually dominant school defines terrorism as any violence against non-combatants (Sanchez-Cuenea, 2014).

Schmid (2004) in his seminal work *framework for conceptualizing terrorism* situates terrorism within five climes. Terrorism as/and crime; politics; warfare; communication; religious fundamentalism. Terrorism as crime is not only considered illegal but illegitimate. National and international laws strongly abhors terrorism and have made it a criminal act. Terrorism is not only criminal, but politically motivated and used as an instrument of political strategy. Terrorism also involves the use of warfare, which has been evident since ancient times. The connotation of terrorism as

communication involves the use of propaganda in attempts to seek relevance and publicity. Terrorism as religious fundamentalism involves the use of religion to perpetrate violence. History is replete with religiously motivated terrorist attacks (Schmid, 2004).

Terrorism as a word in its usage connotes evil, indiscriminate violence or brutality. To say someone has been terrorized is to imply that the actors or violence is not morally acceptable and contrary to basic ethical standards that ordinary and reasonable human being might hold. Terrorism is politically motivated and it is violent or threatens the use of violence. It aims to generate fear beyond the immediate target audience and to increase the power capability of the group undertaking it (Lutz and Lutz, 2004).

The term terrorism should not be seen as an identifiable ideology or movement, but rather as a set of method or strategies of combat. Terrorism makes it justifiable violence directed at non-combatants with the aim of achieving an impact beyond the immediate target (Bjorgo, 2005).

Terrorism implies any threat, its conception and eventual application in the form of actual violence directed against the populace with the aim of creating any damage that disrupts the peaceful order in a society in an effort to bring about social change or to influence political decisions (Brinkel and Aithida, 2012).

Terrorism is thus a practical response to a political problem that resorts to the use of violence instead of following normal democratic processes. Two types of terrorist can be distinguished from this definition. Terrorism that operate in liberal societies and those who operate under repressive regimes. Terrorist may operate in liberal societies and pursue goals not shared by the majority of the community. On the other hand

terrorist in repressive regimes may operate in circumstances the general community shared their views and believed the goals cannot be achieved through a democratic peaceful process (Clapman, 2003).

The objectives which terrorist are seeking are quite different ranging from a change in government policies, a change in the leadership of a government and or a change in the whole structure of government. Other can have quite more complex objective such as changing a state boundary, to seeking an autonomous region, alignment with another state or an independent state of their own. One most important feature of terrorism is that it is both a technique and a tactic used by different groups. Terrorism as a technique is used as a means to an end. The objectives is what differentiates between those who are willing to resort to violence from those who are not (Lutz and Lutz, 2006).

A careful review of some of the definitions of terrorism reveals some levels of agreement among scholars about what the concept entails. Terrorism is a calculated use of violence and intimidation; it is directed at a large section of the public; it aims to intimidate or pressure a government or community to concede some demands.

Terrorism for the purpose of this research is defined as the threat to use force to cause fear, coerce, or intimidate or the actual use of illegitimate force to commit violence for the purpose of achieving a particular goal - economic, political, social or religious.

2.1.5 Trends in Modern Terrorism

A number of factors have been put forward for the resort to and rise in terrorist activities. Firstly, modern day states have a substantial arsenal of weaponry which terrorist groups do not necessary have and cannot favourably compete with states in conventional warfare. The ability of terrorist group to adapt has resulted in terrorist

using unconventional methods such as suicide bombings, and assassinations to make their impacts known. Secondly, terrorist targets are more easily and readily available than ever before. The concentration of people in urban areas and large buildings has made such places easy target by terrorist groups to make high maximum impact. Thirdly, the growth of mass media and televised cable news stations has enabled terrorist to reach a larger audience thus, making them more prominent. Fourthly, technological advancement has led to the manufacture of lethal weapons that terrorists can use to achieve a high maximum impact from their deadly attacks. (Adegbulu, 2013).

Schmid (2013) argues that terrorism is different from other forms of violence such as warfare in search for political ends. He further stressed that in the pursuit of their aim terrorist look out for two targets, primary and secondary; this is a distinguishing feature reminiscent for terrorists. The primary targets are what the terrorist considers political opponents which could be the state, its institutions and those in authority while secondary targets are those who usually bear the cost of terrorist violence who are mostly innocent civilians and defenceless non-combatants. They are used as a ploy to send a message to real primary targets. (as cited in Brighi, 2015).

Terrorist group are quite adaptive and should be seen from three lenses: as an organization, as a network and or social movement. As an organization terrorist groups can change from a formalized to organic structure, while as a network they can change from a resilient to a fragmented and as a social movement they can change from an embedded to a disarticulated. (Comas, Shrivastava and Martin, 2015).

Certain identifiable features have been noticeable in the evolution of modern day terrorism. Beginnings from the late 1990's four identifiable trends were identified.

The first trend was an increase in motivated terrorist attacks, followed by a reduction in the number of overall attacks with an upsurge in the number of religiously motivated attacks. Statistics from the St-Andrews University chronology of international terrorism has shown that even before 9/11, terrorist organizations that are religiously motivated were becoming prominent. The data shows of identifiable international terrorist attacks in 1968 none could be categorized religious. However, by 1980, there were two incidences which were categorized religiously motivated international terrorism. In the year 1995, the number jumped to 25 out of 58 attacks recorded. (Cronin, 2003).

Rapport (2003) believes there is a link between history and the trend in modern day terrorism. The first was the anarchist wave that began from the 1880's while the second wave the result of the anti-colonial movement in the 1920's. The third wave began in the late 1960's and was associated with the revolutionaries of the new left. The final wave of terrorism is the religiously motivated beginning from 1979 (Lutz and Lutz, 2004). The anarchist wave owes its motivation over the failure of democratic reforms in Europe in the 19th and 20th century. The anarchists were keen on the abolition of government and resort to killing and assassinating of government officials. The anti-colonial wave is borne out of the drive for self-determination and decolonization that began in the 1920's. Colonial officials, notably the police and army became the targets in this wave of terrorism. The third wave is in protest to the imperialism of the West. Tactics such as hostage taking, kidnapping and assassinations characterized this wave. The last wave of religiously motivated terrorism is geared towards the entrenchment of a religious state or seeking religious self-determination. Methods employed in this period include, brutal violence, slaughter and religious fundamentalism (Lutz and Lutz).

In a similar vein, two waves of terrorism can be distinguished in recent times. The first was experienced in the 1970's as fallout for the crisis in the Middle East. The second wave is the aftermath of the 9/11 and the rise of global jihadist threat (Sanchez-Cuenca, 2014). There is also a shift in attacks by terrorist groups as argued by Walter Laquer (1999) when he pointed out that old terrorism attacks are aimed at selected targets while new terrorism is indiscriminate in its attacks aimed to achieve large number of casualties (as cited in Alapiki, 2015).

The aftermath of September 11 attacks and the weakening of al-Qaeda might lead to an end of fourth wave terrorism – religious terrorism and the birth of fifth wave terrorism associated with ‘lone terrorist’, ‘solo terrorist’ and self-radicalized individuals who will become a great danger to society (Brighi, 2015).

2.1.6 Boko Haram Terrorism and Economic Conditions

The debate about terrorism and economic conditions is an inconclusive one. Empirical research has resulted in varying results about the effects of poverty, economic growth, unemployment, and literacy level on terrorism. Two schools of thought can be distinguished from literature. On one hand, there are those who hold that economic conditions have a positive relationship with the occurrence of terrorism through feelings of deprivation, injustice and political tension. On the other sides of the spectrum are those who believe a negative relationship exists between economic conditions and terrorism and views economic policies irrelevant as a counterterrorism initiative (Burgoon, 2006).

History is awash with terrorist movements who attribute their struggle to socio-economic conditions of their society. For example, V.I Lenin (1906) attributed the Old Russian terrorism to economic disenfranchisement and unemployment. In the

20th century, left-wing revolutionaries such as RAF, and NPA referred to similar sentiments. The attempt to find a conclusive correlation between terrorism and economic condition has proved elusive. The heterogeneity of terrorism, differences in the causes of domestic and international terrorism and the problem of causation are factors that have made the task difficult (Meierrieks, 2015).

Looking at the first school of thought one can see explanations of the relationship between economic conditions and terrorism anchored on the belief man is a rational actor. If his life is uplifted, he will find no reason to partake in collective action or political violence. Economic growth inevitable leads to satisfaction of wants and will reduce the likelihood of resort to political violence. A negative growth will inevitably lead to deprivation and will make people to rebel and torment trouble (Muller and Weede, 1990). Bad economic times in a situation where the economy shrinks will lead to conflict. Dissidents who are short-changed in such situations will likely instigate violence in an effort to increase their share of the pie (Blomberg, Hess and Weerapana, 2004). Poor socio-economic conditions in the form of economic discrimination, insufficient welfare policies partly determine terrorism by creating an opportunity cost of the terrorist to leverage on (Freytag, et al, 2011). Another study found a result that varies over space and time, in the cold war period terrorism affected growth in Latin American countries at intermediate levels of development. In the cold war era, terrorism was inimical African and Islamic countries having lower levels of political openness (Meierrieks and Gries, 2012). On the inflation terrorism nexus, Auvinen (1997) argued a positive relationship exists between the duo because a high inflation has a destabilizing effect on the economy which can precipitate social order (as cited in Amjad, 2014).

Linking terrorism and educational level, the empirical research resulted in a

country specific conclusion. In a country where social, economic and political grievances are unfavourable, education may actually ease terrorist mobilization by raising feeling of frustration and deprivation. Similarly, lower levels of education in countries with poor economic conditions leads to more terrorism (Brockhoft, Krieger, and Meierriecks, 2013). On the terrorism unemployment nexus, it was argued unemployment rate and income opportunities are complimentary and a rise in the unemployment rate, will decrease the opportunities for earning income which can instigate individuals to commit a crime (Terande and Clement, 2014).

On the contrary, those who argued terrorism is not rooted in economic conditions based their premise on demographic, political and institutional factors. One study reveals an impartial judicial system in a society that values and respect physical integrity will be less prone to terrorism (Gassbner, and Luechinger, 2011). Others argued societies with discrimination against minorities are more vulnerable to domestic terrorism. The status of minority groups is more important to terrorism than the overall economic status of a country (Pizza, 2011). In another view, a society so diverse in ethnic, religious demography and a large multi-party system is more prone to experience terrorism than a homogenous one. Therefore, the social cleavage theory of party systems may be a better explanation for terrorism than the popular poverty hypothesis (Pizza, 2006). In another study, it was discovered a negative relationship exists between terrorism and GDP. It argues terror increases with GDP per capita and rather terrorism is to be found in weak and failing states (Kiskatos, Liebert and Schulze, 2011).

In another study, the nexus between education and terrorism is discovered to have a negative relationship. In an empirical study of terrorism among Palestinians, the study concludes higher education and a good standard of living is associated with

membership of the terrorist organization and the likelihood of becoming a suicide bomber (Barrebi, 2007). In a related study a positive correlation is found to exist between education and participation in terrorism. It was argued the highly educated tends to hold more extreme views and more willing to act on such views. A better educated terrorist were found to be more effective in carrying out attacks (Krueger, 2008).

2.1.7 Effects of Boko Haram Terrorism on Economic Development

There is no doubt terrorism has a debilitating effect on both human and material resources of a country. Terrorist attacks most of the times result in a countless number of death, injuries, psychological stress and loss of means livelihood. The damage done to infrastructural facilities as a result of terrorist attacks leave far reaching consequences on the national economy, considering the resources needed to rebuild them.

Terrorism can negatively affect the economic growth of a country in a number of several ways. Terrorism diverts foreign direct investment by creating uncertainties in the minds of investors who prefer to invest in a climate that is favourable and safe to do business. Similarly, terrorism raises the cost associated with doing business in the form of extra security measures and higher insurance premiums with far reaching consequences on the overall profit, growth and productivity of a company. Thirdly, terrorism dampens growth by destroying or degrading social overhead capital which is important in the day to day functioning of the state. Communication and transportation infrastructure affected by terrorist attacks will have direct economic consequences on a nation. Industries which are foreign inclined like tourism and airline industry are greatly affected by terrorist attacks. This is graver if the sector is a vital income generator for a country. A country that frequently receives foreign

assistance, terrorism scare aids owing to stability concerns (Gaibullov and Sandler, 2011).

The US Congress Joint Economic Committee summarized four economic effects of terrorism to include damage to the human and physical stock of a country; increase in the high levels of uncertainty in a country; an increase in government expenditure in counter-terrorism expenditures and diversion of resources from critical sectors of the economy; the negative effects on certain sectors of the economy (tourism and aviation) (Abadie and Gardeazabal, 2008).

In Borno state, the frequent bombing and clashes between the Boko Haram and the security agencies have weighed down seriously on commercial and business activities in the state as many businesses have crumbled while many people have fled the state. Most market in the state, including the Monday market in the state capital, which is the biggest market in the state, have been seriously affected, as hundreds of shops owners, especially those from the southern part of Nigeria have closed down their business and left the troubled towns. Banks and their customers are also operating under difficult situations and have reduced their business hours to guard against being affected by the members of the sect. For example, Banks that used to operate between 7:30am and close 3:30pm had to reduce their operation to between 8:00am and to 2:00pm daily.

According to Ex-Gov. Kashim Shettima on 13th February 2017, One hundred thousand (100,000) people were killed, two (2) million displaced by Boko Haram terrorism. Mr, Shettima gave the data at the annual Murtala Mohammed memorial lecture held at the Shehu Musa Yar'adua centre in Abuja. The Gov. who delivered a paper.

“Managing the Boko Haram crisis in Borno State: Experiences and lessons for a

Multi-Party, Multi-Ethnic and Multi-Religious Nigeria”,. He said that insurgency had led to the death of almost One hundred thousand (100,000) persons based on estimates by community leaders in the State over the years. “The Boko Haram terrorism has led to the death of almost 100,000 persons going by the estimates of our community leaders over the years”, he said. This casualty figure is the highest ever provided by any government official from a State where remote areas which witness attacks by the terrorists are difficult to reach. “Two million, One hundred and Fourteen thousand (2,114,000) persons have become internally displaced as at December 2016, with five hundred and thirty seven thousand, eight hundred and fifteen (537,815) in separate camps’, One hundred and fifty eight thousand, two hundred and one (158,201) are at official camps that consists of six centres with two transit camps at Muna and Customs House, both in Maiduguri.

“There are three hundred and seventy nine thousand, six hundred and fourteen thousand (379,614) IDPs at fifteen (15) satellite camps comprising Ngala, Mongono, Bama, Banki, Pulka, Gwoza, Sabongari and other locations in the State. Seventy three thousand, four hundred and four (73,404) persons were forced to become refugees in neighbouring countries with Niger having eleven thousand, four hundred and two (11,402) and Cameroun having sixty thousand and two (62,002). We have an official record of fifty two thousand, three hundred and eleven (52,311) orphans who are separated and unaccompanied. We have fifty four thousand, nine hundred and eleven (54,911) widows who have lost their husbands to the insurgency and about nine hundred, and twelve (9,012) have returned back to various communities of Ngala, Mongono, Damboa, Gwoza and Dikwa,” the Gov. said.

Mr, Shettima also said that based on the Post-insurgency Recovery and Peace Building Assessment (RPBA), report on the North East which was jointly validated

by the World Bank, the European Union (EU), the Presidency and six states of the northeast, Boko Haram has inflicted damages to the tune of nine billion dollars (\$9 billion) on the region. He said “of this amount, the destruction in Borno State amount to Six billion dollars (\$6 billion) and they are supported by grim statistics,”.

Mr, Shettima also said he got upset over the Chibok School girls’ abduction of April 14, 2014, and the conspiracy theory that followed it.

Similarly, the data collected from the leaders of Igbo and Yoruba communities in Maiduguri indicated that about 70% of the Igbos residing in Maiduguri sold off their properties and left. In the same vain, 55-60% of the Yoruba’s had also migrated out of the State. Other minority non-indigenes also left the town as a result of the killings and destruction of properties. However, with the formation of Civilian Joint Task Force (CJTF), a majority of those that fled the city are trickling back to the State. As a result Maiduguri Metropolitan Council is witnessing considerable influx of displaced person’s from annexed towns and villages. This of course had put pressure on the existing facilities and the budget of the council.

Inuwa Bwala, Borno state former commissioner of information, it would take the state 20 years to recover from the current predicament it has found itself. Bwala, in telephone interview, said that security situation as we have now in Borno state, would affect the economic future, especially where people go out to their business under the atmosphere of fear. So, there is no doubt that the crises have taken all our economy. It will also take us a very long time, not less than 20 years to recover and get to the level of development we were before the crises. About 70% of Igbo business men and women in the state who engaged in both small and medium scale businesses are reported to have fled to Abuja and the south east due to growing insecurity posed by the activities of Boko haram. The impact in hospitality industry is so much that

investors are looking elsewhere, especially at neighbouring places, such as, Abuja since business does not thrive in an environment characterized by insecurity and violence (Guardian newspaper 18th August, 2011).

Economic activities are on the lowest ebb as a result of terrorism challenges. The restriction of commercial motor cyclists known as Okada or Achaba has also undermined business activities in Borno state as a result of security challenges. A million motor cyclist shutting the streets of Borno state are jobless and at least half a million dependents are facing serious hardship and so also other economic activities in the state.

Effects of Terrorism on Grain Market

The effect of Boko Haram terrorism on Borno State grain market was captured from the trend of business before and during the insurgency. It is noteworthy that only two major grain markets were sampled, (Gamboru and Tashan Baga grain markets).

The Gamboru grain market collect variety of grains from sources that extend into neighbouring countries. Major grains from these sources include maize, beans and sesame-seeds. The flow of grain to arid from Borno and her international neighbours was greatly hampered by terrorism in the North eastern part of Nigeria. The grain flow is presented in Table 1.

Table 1: Grains flow from Gamboru market to Neighbouring countries (2008-2016) in tonnes

ITEMS	2008	2009	2010	2011	2012	2013	2014	2015	2016
Maize	33,600	35,000	31,000	28,500	25,000	20,000	16,000	16,200	18,000
Millet	5,040	7,500	8,200	6,000	5,200	3,600	3,600	3,650	3,800
Beans	88,200	82,000	80,000	72,000	64,000	43,000	21,000	22,000	24,300
Sorghum	27,300	30,000	24,000	19,000	20,000	15,200	7,000	7,500	9,200
Total	154,140	154,500	143,200	125,500	114,200	81,800	47,600	49,350	55,300

Sources: Borno state ministry of commerce, 2018

Table 1 revealed that in 2008, an estimated 33,600 tonnes of maize flowed in and out of Gamboru en route sub markets in the hinterland. The quantity of the commodity that flow through the market decreased over the years from 35,000 tonnes in 2009 to 18,000 tonnes in 2016. Also, the flow of millet substantially reduced during the periods of 2008-2016. Cumulative grain flow from Gamboru market indicated that before the escalation of insurgency in 2009, the estimated grain flow was 154,500 tonnes. However, during insurgency, it reduced to 55,300 tonnes. A substantial chunk of these grains comes through Boko Haram annexed communities of Baga, Dabar Masara, Mongono and Gubio.

The Baga market noted for transaction in grains and cereal products was also greatly affected by religious insurgency. Located within the city of Maiduguri, it serves as the gate way to other parts of the country for items, such as Maize, Sorghum-vulgar, Sorghum-bicolor, Millet and Beans. Grains flow to and from Baga grain market is presented in table II.

Table II: Grains flow From Baga market to Neighbouring Countries (2008-20016) in tonnes

ITEMS	2008	2009	2010	2011	2012	2013	2014	2015	2016
Maize	38,400	38,600	30,200	24,500	16,700	15,900	13,000	14,100	15,700
Millet	18,900	22,000	16,500	14,000	12,600	7,000	3,700	5,600	6,800
Beans	58,300	52,900	43,000	45,000	33,000	30,000	16,000	19,500	23,200
Sorghum	25,200	21,000	19,000	22,000	16,000	14,000	14,200	14,400	14,800
Total	140,800	134,500	108,700	105,500	78,300	66,900	46,900	53,600	60,500

Source: Bomo state ministry of commerce, 2018

Table II showed that in 2008, the flow of Maize, Millet, Beans, and Sorghum to and from Baga grain market was 38,400, 18,900, 58,300, and 25,200 tonnes respectively.

In 2009, the flow of grain to and from the market witnessed minimal increase in maize flow. Maize transaction in the market rose from 38,400 to 38,600. However, there was considerable decrease in millet, beans and sorghum demand and supply from the market. At the peak of the insurgent activities, maize flow through the Baga market decreased from 38,600 to 15,700 between 2009 and 2016. Also sorghum decreased from 21,000 tonnes to 14,800 tonnes. Cumulatively, in 2009, the total grain flow through the market stood at 134,500 tonnes. As the insurgency increased in tempo, grains decreased to about 60,500 tonnes in 2016.

Table 1 and 2 showed that activities in both markets sampled (Baga and Gamboru grain market) was greatly affected by terrorism. The grain sold in these markets are mostly sourced from Chad, Cameroun and Niger and transported through the various local government areas which are annexed and controlled by the insurgents. Thus, movement of traders and their wares through these routes became impossible.

2.1.8 Evolution and Causes of Terrorism in Nigeria

According to Ali (2013) the fear of insecurity in Nigeria is on the increase, and this has been complicated by the rising wave of terrorism since the country returned to democratic rule in 1999. Violent crime has a root and instance in Nigeria, and could be traced back to the period from 1960-1970. Federalism is a constitutional division of power between two levels of government which are independent at coordinating in their respective spheres of influences. Unfortunately, the federal structure bequeathed to Nigeria at independence did not confirm to where K.C (1973) a concept of federalism as a system of government where two levels of government exist with each having sovereign in its sphere of jurisdiction (Awotayo, 2013). The incursion of the military into governance, and the consequent imposition of military command structure in a federation set the stage for the distortion of Nigeria's federalism. This

system of federalism in Nigeria, no doubt, has been distorted by overwhelming dominance of the federal government that distributes national resources to lower level government at its own whims and caprices (Ewetan, 2011).

The insecurity challenges can be traced to the early years of military rule when large quantities of arms were imported into the country for the use of the military during and after the Nigerian civil war, some of which got in to the hand of the civilians.

Soon after the civil war those arms were used by civilians and ex-military men for mischievous purposes, such as, armed robbery. There was also the army of unemployed youths, some of whom lost their jobs during the war. The level of insecurity assumed dangerous dimensions in the prolonged years of military rule beginning from 1970 during which people procure arms and light weapons for personal defence, some of these arms and light weapons got into the hands of unemployed youths who used them for deviant purpose. While some researchers attribute youth violence to peer group influence and other psychological factors associated with growing up, other emphasized the impact of political and economic factors, on the issue of terrorism in Borno state,

a. Lack of Education

Lack of education has contributed immensely to the terrorism in Borno state. According to Inna (2013) the north is backward in terms of education especially the north east and the northwest. Most of the recruited sect members lack the education to decipher what is right and wrong but assimilate whatever belief is enriched in by their members. In corroboration to this, Bharat (2013) states that lack of education makes a person to absorb a host of attitudes, beliefs and disbelief, loyalties and prejudice, jealousy and hatred.

b. Unemployment

Sanusi (2013) noted that unemployment rate increased from 3.6% in 1999 to 29.15 in 2010. By 1980, graduate unemployment in both public and private sector of the economy had started becoming an issue and with the problem in Borno state, graduates, in tertiary institutions were thrown into the major street of Borno; secondary school leavers who could not proceed to higher institutions, thereby making them idle, hungry' and frustrated and feeling for themselves which as a result individual in the activities of antisocial behaviour which as a result brought an effect on the economy.

According to Adagba (2012) poverty among Nigeria especially the youths is a major cause of terrorism and violent crimes. Youth's unemployment has contributed to the rising cases of insecurity in Borno state.

c. Poverty

The place for development administration in fighting poverty is centred on the premise that when people are poor they cannot afford the basic need of life and cannot therefore participate in national and community development as experienced in Borno state. Poverty leads to frustration, ignorance, inferiority complex, aggression and violence, when the majority is poor, it may inevitably lead to uprising or nonchalant attitudes to the development of the society.

Sanusi (2013) said that the only way to end the Boko haram issues included insurgency is for the federal government to fix the economy of Borno state. According to him, the boots and booklets approach being adopted by the federal government in tackling Boko haram is not the best and possible solution to the problem, rather it is complicating the issue.

d. Corruption

Corruption is one of the factors that cause terrorism in Borno state. Corruption is a situation whereby every average Nigerian is corrupt from public office holders to the man walking on the street. Corruption in any society, such as Borno state where a majority of people are not employed, 70% of people survive in poverty and lack of education. It is not only eating the economic fabric of the society but also it eats the moral foundation of order. Corruption can, therefore, lead to inefficiency, injustice, inequality, intolerance which in turn will lead to conflict or insecurity.

e. Justice and Equity

A normal society attains normalcy by upholding law and justice. Equity in all spheres of human endeavour guarantees that every individual remains better off to his/her social stratum. It therefore, beholds that frustration induced rebellion; insurgency, terrorism or even petty crime could be contained through equitable distribution of wealth. Equitable distribution of wealth means direction of resources to priority areas with a view to generating benefit. For instance, what is the sense in spending billions of naira in sponsoring of Muslim/Christian pilgrimage amidst of multitude of beggars, poorly developed rural areas, unprecedented number of unemployed youths amongst others. If the amount is invested in, say, dry season farming, many people would be employed, food security would be guaranteed, and house hold income would increase. The multiplier effect would be positive to the economy.

f. Weak security system

This is a major contributing factor to the level of terrorism in Borno state, and this can be attributed to a number of factors, which include inadequate funding of the police and other security agencies, lack of modern equipment both in weaponry and training, poor welfare of security personnel and inadequate personnel (Achuwba, 2013).

According to Otomsakin (2008) the police population ratio in Nigeria is 2:450 which fall below the standard set by the United Nation 1.600. The implication of this is that Nigeria is grossly under police and this partly explained the inability of the Nigeria police force to effectively control crime and criminality in the state. The porosity of the Nigeria border had aided incontrollable influx of migrants, mainly young men, from neighbouring countries such as Republic of Niger, Chad and Cameroun are ' responsible for some of the criminal acts (Adeola and Oluyeme, 2012).

g. Religious extremism

The current state of terrorism and deplorable state of affairs is not unconnected with the attempt to impose the situation which clearly abridges the freedom to freely hold and express ones opinion which is fundamental and inalienable in any given society. Borno state is a cosmopolitan, multicultural, multi-ethnic, as well as multi-religious and heterogeneous society.

Due to the religious extremism, Borno state has experienced instability and even war in history which include the backing of Boron Ngazargamu by the Islamist jihadist in 1883's and the Mitatsine riot of the 1980's. These crises did not degenerate into killings of innocent souls and destruction of recreational centres, place of worship in a sustained and protracted manners as sadly witness today by the activities of Boko haram in all parts of Borno state, which are targeted on innocent and unarmed civilians regardless of their ethnicity, race or religious belief. This is alien not only to the norms and culture, but to the fundamental doctrine of Islam (Kashim, 2012).

h. Proliferation of Arms and Ammunitions

The proliferation of arms and ammunitions in the geo-political setting of Borno state and her neighbouring three countries: Chad, Cameroun and Niger has turned the sub-region into unprecedented crises aggravated by religious extremism and terrorism.

The relatively higher level of arms and ammunition in the north east axis can be attributed to the instability and armed conflict experienced in some African countries including Chad, Cameroun and Niger.

Borno state serves as a national route for the passage of illegal persons, arms and ammunition into the country. This situation has greatly aggravated insecurity, Boko haram insurgency and other forms of violence crimes being perpetrated in the state, which have affected virtually the entire socio-economic development of the state (Kashim, 2012).

2.1.9 Ideology and Religious Terrorism in Nigeria

Religion, according to Oxford Learners Dictionary, as used in Adeyemi (2006), is the belief in super human controlling power that is entitled to obedience and worship. The emphasis here is that of faith being controlled by unseen power that one is entitled to. Paraphrasing the definition further, it thus means that one is entitled to one's religious belief; implying that no-one should super impose his/her belief unto others. Religion (faith) is an individual's choice. The choice he/she believes will give him/her peace of mind on earth and salvation in the hereafter.

The genesis of Insurgency all over the world vary in nature and modus operandi. However, one thing is common, it is a means of expressing resentment and deeper frustration. According to Collier (2003), insurgency is a means of expressing a long and deeper exclusion and marginalization, people react over social and environmental harms imposed on them by the people or government. This reaction comes in many forms among which include rebellion and insurgency (Collier 2003; Michael, 2008; Marian & Hoffman 2004).

According to Adeyemi (2006), one of the causes of crisis in Nigeria is that the political class lacks legitimacy. He linked this to their inability to bring about genuine

development and appropriate integrative outlook for Nigeria. He opined that the political class uses tribalism and manipulation of religious sentiments and regionalism to justify unequal development. The feeling of being unequally treated by the government leads to frustration which may further lead to rebellion, (Nwagwu, 2014). Insurgency, restiveness, terrorism and the like are as a result of frustration and apathy among a majority of the citizenry which often leads to unimaginable anti-social activities. It has direct bearing on national integration especially where the insurgency religion and/or economic driven (Ali et al., 2012; Bardel et al., 1997, UNODC, 2009, Watts, 2008). In this Situation, people tend to identify with their belief which is the common cause that alienates them from others. The common cause may not be realistic but the belief in it is the driving force. Thus, driving by hatred for presumably ungodly people on the one hand and the goodies of hereafter on the other, was enough reason to rebel against the system.

In every social setting, standard of living within and between social classes go a long way at ensuring social cohesiveness. Wide gap between the rich and the poor is an early sign that brings class conflicts (Adetiloye, 2014, Gberie, 2005). A country blessed with abundant wealth but only the privileged few benefit from the wealth of nation brings all sorts of resentment. In many countries where insurgency has gained ground there is pronounced gap between the haves and the have not. For instance, the genesis of Arab Uprising which originated from Tunisia was as a result of socio-economic deprivation. Also, in Nigeria, Boko Haram, movement for the emancipation of Niger Delta (MEND), Odua People Congress (OPC), MASSOB etc. owe their existence to inequality. Most of these movements owe their existence to socio-economic deprivations. In his contributions to the root causes of insurgency, Adetiloye (2014), opined that arrogant display of ostentatious lifestyle by the elitist

class ill acquired wealth creates hatred especially among the poor. This line of thought was presented in Nwagu (2014), who attributed the cause of insurgency to control of valuable resources by powerful people thereby denying the less privilege access. The disadvantaged segments of the society thus resort to fighting to what they believed belonged to them. Thus, insurgency arises when a group decide that the gap between their political expectation and the opportunities afforded them is unacceptable and can only be remedied by force (Metz, 2007).

People tend to be averse to values different from theirs. The inability of an individual to accept and respect others values often lead to conflict. Depending on the social status of the individual concerned, for instance, a preacher with huge followership, a popular politician, local chieftain/war lord etc; personal disagreement with others value may translate to huge social conflict. This is because they tend to manipulate the thinking of their followers. In this case, an individual micro-perception of faith becomes a catalyst upon which his followers react. More often than not, efforts to obliterate this line of selfish driven indoctrination have always been truncated by the beneficiaries. People With tremendous influence on others tend to manipulate their thinking thus making them tools of exploitation for religious intolerance (Adeyemi 2006, Ali et al 2010, Watts 2008, Mechel 2008).

Religious affiliation plays a very important part in the nation's social solidarity especially in Africa. People tend to identify more with their faith envelope than with others. Believing that Steadfastness in one's religious belief is all about distrust in spiritual inclination of others. Thus, there is mutual distrust across various religious groups even among people with same religious belief but different sect. The dominance of religion in Nigerian's body polity could be traced to the coming of the colonial masters (Adeyemi 2006; Agbaje 1990). Religion played important part in

chanting the course of governance during that period. Elaborating further on the role of religion in the nation's body polity, Adeyemi (2006), opined that the power of religion as a tool of political maneuver at any point in time cannot be over emphasized as it was often deployed as an instrument of pacification.

Religious intolerance in Nigeria was exhibited in 1986 when the then military government announced that Nigeria would join the Organization of Islamic Countries (OIC). This announcement brought to fore the level of mistrust and suspicion existing between the adherents of Nigerian's two major religions. The reaction was unprecedented that the leadership of that era had to back-paddle. There is also the existing in-house mistrust between various sects in the same religion, for instance, Shiite Vs Sunni; Pentecostals Vs Catholic etc. at the regional level the sudden appearance of an Islamic sect known as Maitatsine took intolerance to different level. The sect originated from Kano, later Maiduguri and Yola. Their main objective is to change the existing ideology. The incursion of this sect in the body polity of Kano residents led to the destruction of lives and properties (Mimiko 1995; Oduola 2000). With the demise of the Maitatsine sect people of the region witnessed considerable peace. However, the coming of Boko Haram, once again brought religion to the front burner of Nigeria polity. In line with Adeyemi's summation, the series of violent confrontation being witnessed at present is a demonstration of the fundamental problem of religion which has created acute insecurity in the land".

2.2 Empirical Review

Mehet (2017) in a study titled "The effects of terrorism on economic growth: Panel data approach" examined the effects of terrorism on economic growth experienced worldwide. The study proposed that more precisely these terrorist incidents and its

effects on economic growth in most countries are classified according to income groups. In this respect, the study conducted a panel study (FE and RE models) to analyze the number of terrorist incidents in these countries and the data range from 2000 to 2015 covering a total of 115 countries. The result of the study was in line with other findings in the literature that terrorist attacks are causing a negative impact on the economic growth in most countries, particularly in low-income countries. Generally speaking, the findings showed that low-income countries are affected about three times more than high-income countries as a result of these terrorist attacks. However, this study did not provide a specific geographic population location where results efforts would have been concentrated. The present study therefore wishes to ascertain the effect of boko haram terrorism on economic security, particularly in Nigeria.

Umaru, Pate and Haruna (2015) studied the Impact of Insecurity and Poverty on Sustainable Economic Development in Nigeria. The paper examined the impact of insecurity and poverty on sustainable economic development in Nigeria with special emphasis on the Boko Haram insurgency. The paper employed OLS technique in estimating the relationship between economic growth rate, insecurity and poverty level, ADF technique was used in testing the presence of unit root in the data, Granger causality test was used establish the flow of causation between the variables of the model, ECM techniques was used to test the existence of long run relationship between the variables of the model, after which Ramsey RESET model specification techniques was used. The paper found a negative relationship between economic growth and insecurity and poverty; the result of causation revealed that economic growth cause poverty and poverty causes insecurity in Nigeria but not the other way

round. The paper also found that one of the most vicious onslaughts on the Nigerian state is the terror unleashed by Jamaatul Ahlis-Sunna Liddaawati - an Islamic sect popularly known as Boko Haram. This sectarian group have adopted several approaches including bombing strategic places; that were hitherto not vulnerable to security threats, waging murderous campaigns against individuals and institutions leading to wanton destruction of lives and property. Using the Frustration-Aggression theoretical framework, the paper argues rather succinctly that terrorism is caused by frustrated expectations and a state of hopelessness and sustained mainly by bad governance, corruption and a pervasively weak institutional framework. With the upsurge of Boko Haram insurgency and the inability of the security agencies to guarantee security, economic life is ground to a halt with dire consequences for the society. This atmosphere of insecurity impedes the attainment of sustainable development. In order to create an enabling environment for sustainable development, the paper suggests, among others, that the Nigerian state should put in place good governance, viable anti-terrorism measures and build strong legitimate institutions that can adequately curb the menace of corruption and poverty and at the same time respond proactively to the challenge of terrorism in Nigeria.

The study was conducted using appropriate methodology but it was however conducted in the year 2015 after which a number of phenomena may have occurred to the research variables. The present study will contribute to empirical knowledge by providing more recent findings as regards to the effect of boko haram terrorism on economic security in Nigeria.

Nwagboso (2012) studied Security Challenges and Economy of the Nigerian State (2007 – 2011). This paper examined security challenges and economy of the Nigerian state from 2007 to 2011. The paper seeks to find out the extent to which the internal

security problems have adversely impacted on the Nigerian economy within the above period. The study adopted the Democratic Peace Thesis and Relative Deprivation Theories as framework of analysis. Secondary data was mostly used in the study largely due to the nature of the research problem. The result of the investigation revealed that the security challenges in Nigeria have long historical antecedence and traceable to bad governance. The paper argued that the abysmal failure of successive administrations in Nigeria to address challenges such as poverty, unemployment and inequitable distribution of wealth among ethnic nationalities, ultimately resulted to anger, agitation and violent crimes against the Nigerian state by some individuals and groups. Such crimes include militancy, kidnapping, bombing, armed robbery, vandalism of government properties, among others which lead to internally displaced persons, out of school children and parents fear to even enroll their children in schools for fear of repeat of the Chibok school girls abduction situation. The paper further argued that the activities of various militia groups consequently resulted in low income of government from oil revenue, low GDP rate, low participation of local and foreign investors in economic development, insecurity of lives and property of the citizens, among others. The study recommended that the formulation and effective implementation of policies and program capable of addressing the root causes of insecurity in Nigeria, such as poverty; unemployment, environmental degradation, injustice, among others.

The study was however conducted using inadequate methodology and was also conducted in the year 2012 after which a number of phenomena may have occurred to the research variables. The present study will contribute to empirical knowledge by providing more recent findings as regards to the effect of boko haram terrorism on economic security in Nigeria.

Oladimeji and Oresanwo (2014) conducted a study titled 'Effects of Terrorism on the International Business in Nigeria'. Their study opined that terrorism has both direct and indirect effects on international business (IB). They stated that it could be noted that as government spends much on the security in the country, businesses have become vulnerable to terrorist targets, with important implications for the operations and performance of multinational firms. The paper examined the effects of terrorism in relation to International Business. Random sampling method was used to carry out the research work. A pilot study through test-re-test method was also carried out to test the reliability of the instruments with Pearson's product moment correlation coefficient with the following result 0.72 i.e. 72% for balance of payment, 0.68 i.e. 68% for foreign exchange earnings, 67.12% i.e. 67% for foreign investors while 0.83 i.e. 83% for financial market. Four hypotheses were formulated, all the four hypotheses were analyzed through the use of Statistical Program for Social Sciences (SPSS). All the tested hypotheses were significant, showing that there is a significant relationship between terrorism and international business. Some recommendations made includes the following; there should be public enlightenment so that terrorist will realized that they are agent of economic destruction, provision of job opportunity for the young ones, laws that create financing of terrorism (FT) offenses should be enacted and freezing, seizure, and confiscation of the proceeds of crime, terrorist funding should be done and laws, regulations, or other enforceable means that impose the required obligations on financial institutions and designated non-financial business and professions and there should be provision of an appropriate institutional or administrative framework and laws enable authorities to discharge their duties as expected of them.

The study was conducted using appropriate methodology but it was however

conducted in the year 2014 after which a number of phenomena may have occurred to the research variables. The present study will contribute to empirical knowledge by providing more recent findings as regards to the effect of boko haram terrorism on economic security in Nigeria.

Jurien (2016) conducted a thesis on “An Economic Look at Terrorism: The effects of terrorism on uncertainty and confidence in the Netherlands”. This thesis aims to assess the macroeconomic consequences of terrorist attacks. Different terrorism datasets have been constructed to estimate these effects. Based on daily time series analysis, evidence is provided that most major terrorist attacks only have a temporary negative effect on stock returns and a temporary strong positive effect on economic uncertainty. Such terrorist attacks are inconsequential for oil prices. Based on monthly time series analysis, terrorist attacks have a negative short-run effect on the Dutch consumer confidence indicator of three points on average, depending on the severity of the attack. Evidence is provided from the literature that the impact of these effects on GDP growth is limited.

The study was however conducted in the Netherlands, and its outcome may not be generalizable particularly to Nigeria due to varying conditions that may be peculiar to every geographic location. The study was conducted using appropriate methodology but it was conducted in the year 2016 after which a number of phenomena may have occurred to the research variables. The present study will contribute to empirical knowledge by providing more recent findings as regards to the effect of boko haram terrorism on economic security in Nigeria.

Adebayo (2014) studied Implications of ‘Boko Haram’ Terrorism on National Development in Nigeria: A Critical Review. The Boko Haram insurgency has lately introduced a terrorist dimension into the crime space in Nigeria. The trademarks of

the Boko Haram are wanton destruction of lives and property with reckless abandon, through bombings, abduction and slaughtering of human beings like rams, especially in Northern Nigeria. This has created palpable fear and sense of insecurity in the polity. It is a fact that the development of any country in the world is dependent on many factors, which may fast-track or retards its growth, among which security is central. Security of lives and property plays a major role in the development of any country, as investors in any economy want to be assured of the safety of their investments. Since the risk of doing business increases when there is insecurity in the polity, investors who are to facilitate industrial growth and employment generation, try as much as possible to avoid such an unfavorable business environment. Also, combating a scourge like Boko Haram necessarily involves a significant drain on the nation's material and human resources. This paper studies the impact of terrorism as championed by Boko Haram, on sustainable national development in Nigeria. The study proffers that government as a matter of priority must do everything possible to put an end to Boko Haram terrorism, and also reduce youths' unemployment to the barest minimum to forestall further easy recruitment into terrorist and other criminal gangs. Security agencies should be effectively motivated and mobilized as critical stakeholders. The study was anchored on the System theory as propounded by Ludwig von Bertalanffy theory.

The study was conducted using unspecified methodology and was conducted in the year 2014 after which a number of phenomena may have occurred to the research variables. The present study will contribute to empirical knowledge by providing more recent findings as regards to the effect of boko haram terrorism on economic security in Nigeria.

Jehilov, Ozden and Briggs (2018) studied the impact of security on investment in Nigeria. The paper examined the relevant issue of insecurity in Nigeria and its implication for socio-economic development, with the available data on the level and magnitude of insecurity in Nigeria exposes an increase over time, which constitutes serious threat to lives and properties, obstructs commercial activities and discourages local and foreign investors, all which suppresses Nigeria's socio-economic growth. This research paper carries out empirical research on the effect of insecurity and investment on the economy of Nigeria from 2007 to 2017, using three variables as input Nigeria Terrorism Index, Foreign Direct Investment (Inflow), Oil Prices. The study employed the use of correlation and regression techniques to analyze the collected data. Using Nigeria Terrorism Index as a proxy for insecurity and Foreign Direct Investment (Inflow) as a proxy for investment. This rising wave of insecurity has not subsided but has assumed an unsafe facet which is threatening the communal existence of the country as one geographical entity. In the light of the above, the paper recommends that government must be pre-emptive in dealing with security issues and threats, in view of managing security challenges. The real solution lies in government accelerating the pace of economic growth by creating an economy with a relevant social, economic and physical infrastructure to support business and industrial growth.

The study was conducted using unspecified methodology and was conducted in the year 2018 after which a number of phenomena may have occurred to the research variables. The present study will contribute to empirical knowledge by providing more recent findings as regards to the effect of boko haram terrorism on economic security in Nigeria.

Onime (2018) carried out a study on Insecurity and Economic Growth in Nigeria: A Diagnostic Review. The paper examined the effect of insecurity on economic growth in Nigeria. Apart from its direct effect on the populace, it also affects the economy. Using elements of descriptive qualitative analysis and data from secondary sources, the paper analyzed its effect on some economic parameters. The analysis showed that insecurity affects economic growth by drying-out investments, increases unemployment and dwindles government revenue, amongst others. Despite these effects, government capital expenditure on internal security did not grow astronomically to match the hydra-headed problem. This paper therefore recommended an increase in capital expenditure on internal security and concludes with a discussion of some policies to be designed and targeted at addressing the economic effects of insecurity.

The study was also conducted using unspecified methodology and was conducted in the year 2018 after which a number of phenomena may have occurred to the research variables. The present study will contribute to empirical knowledge by providing more recent findings as regards to the effect of boko haram terrorism on economic security in Nigeria.

Amalu (2015) studied the impact of book haram insurgency on human security in Nigeria. The study observed that the spate 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 center, churches, mosques and farms has plunged the country into a chronic state of insecurity. 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. The paper therefore examined the threats of Boko Haram insurgency on human security in

Nigeria. Findings revealed that insurgency has claimed a lot of lives and property; compounded the food and nutrition insecurity situation in the country; aided the spread of infectious diseases; denied millions of children and youths access to education; increased the number of internally displaced persons with dire need of shelter and has caused people to live in constant fear and anxiety. The paper concluded that Boko Haram Insurgency has negative impact on human security, and recommended that counter-insurgency will be effective only when issues of poverty, corruption and bad governance are effectively addressed.

The study was conducted using unspecified methodology and was conducted in the year 2015 after which a number of phenomena may have occurred to the research variables. The present study will contribute to empirical knowledge by providing more recent findings as regards to the effect of boko haram terrorism on economic security in Nigeria.

Adewoye (2017) conducted a study titled, “Counter Terrorism Strategies and Nigeria’s Foreign Policy Objectives”. The security of lives and property is one of the internationally recognized concern of individuals, groups and government at all levels be it local, state or federal. However, lack of security of lives and property in Nigeria has led to reduced life expectancy for the citizens, low national growth and development which is primarily due to the activities of terrorist (Boko-Haram) in Nigeria and its borders. Nonetheless, few empirical studies exist to ascertain this fact even though the general public perceived low growth and development as the resultant effects of terrorist activities in the country. This study provided empirical evidence on the counter terrorism strategies and Nigeria’s foreign policy objectives.

The study employed survey research design. The population for the study was 179 comprising 16 Nigeria Police Officers, 20 State Security Services, 20 Nigerian

Security and Civil Defense (NSCDC), 16 Nigeria Army Officer, 18 Air Force and 18 Officer of Nigerian Immigration Service. Purposive sampling technique was used. Data were collected with a questionnaire. The reliability test of the variables ranged from $\alpha = 0.84 - 0.88$. Data were analysed using correlation and multiple regression. The findings revealed a statically significant relationship between foreign policy objective and effective management of terrorism activities in Nigeria ($r = 0.155$, $P < .05$). The analysis further revealed that five out of the nine barriers, that is, inadequate manpower and training ($\beta = -1.322$, $p < .05$), proliferation of arms and ammunition ($\beta = 1.327$, $p < .05$), lack of rule of law and sanctions ($\beta = .947$, $p < .05$), wide spread social injustice ($\beta = .637$, $p < .05$), and religious intolerance ($\beta = -1.206$, $p < .05$), significantly influenced ineffective counterterrorism policy implementation in Nigeria.

The study concluded that there was a generally high level of awareness about Nigeria's foreign policy objective among the respondents. Hence, it was recommended that Nigeria Government should endeavour to reduce terrorism attacks through proper liaison with civilian JTF and effectively protecting its border by putting security mechanism that will enhance the activities of the security agencies in the country.

The study was conducted using appropriate methodology but was conducted in the year 2017 after which a number of phenomena may have occurred to the research variables. The present study will therefore contribute to empirical knowledge by providing more recent findings as regards to the effect of boko haram terrorism on economic security in Nigeria.

James (2013) carried out a study titled the root causes of Terrorism: An appraisal of the socio-economic Determinants of Boko Haram Terrorism in Nigeria. The study

started out by stating that since 2009, the Nigerian state has been under the throes of the deadly terrorist activities of the Islamic sect formally known as *Jama'atul Ahlis Sunna Lidda'awati Wal-Jihad* (Association for propagating the Prophet's Teachings and Jihad). The sect, popularly dubbed Boko Haram, meaning Western civilization/education is forbidden, claims to be on a mission to Islamize the Nigerian State. *Prima facie* Boko Haram's motivations appear to be religious; however, considering factors such as the dismal socio-economic conditions that prevail in the northern region, the epicentre of the sect, a religious explanation alone is reductive. Accordingly, using the root cause theoretical framework and a qualitative method of data analysis, this study investigates the socio-economic determinants of the emergence and persistence of Boko Haram terrorism. The alarming socio-economic inequality and deprivation manifested in pervasive poverty across the nation, but particularly in the northern region is accentuated as one of the main factors that predispose the teeming disenchanted and jobless populace, particularly the youths in the region to take arms against the state. Fundamentally, Boko Haram terrorism pivots on the growing anti-state tendency in Nigeria, a state arguably losing its legitimacy as a result of her inability and failure to meet the political, social and economic needs of its populace. Among the reasons for this failure include pervasive corruption and maladministration largely entrenched by the monocultural nature of the oil centric national economy.

Based on the interdisciplinary nature of this degree program – Politics, Philosophy and Economics – this study philosophically engages the concept of terrorism; situates the debates on the socio-economic determinants of terrorism within the particular context of the Nigerian political economy; contributes to the body of literature that seeks to provide an understanding of the Boko Haram phenomenon from the

perspective of its socio-economic determinants; and suggests some relevant policies for addressing this particular crisis as well as those of other like-minded groups in the country. Given that the state's militarised approach to the crisis has hardly been able to efficiently stall the sect's terrorist activities, this study accents the need for a long term solution characterised by addressing the root causes, especially through the socio-economic development of the mostly affected northern region.

The study was however conducted using unspecified methodology and was conducted in the year 2013 after which a number of phenomena may have occurred to the research variables. The present study will therefore contribute to empirical knowledge by providing more recent findings as regards to the effect of boko haram terrorism on economic security in Nigeria.

Enwerem (2016) assessed the Challenges to Human Security and Development: Terrorism and Environmental Conflicts in Nigeria. The topic of this Research is clear and comprehensive, reason being that the subject of insecurity spread through all part of human exertion. As a consequence, it functions as an essential solution to societal political, social and economic development and progress. The analysis of this research focused on Nigeria. It explained the idea of human security and development and how human security concern brought about underdevelopment in Nigeria. This research paper examines the human security issues using the Niger Delta crises as a model, it also emphasize on specific developmental dilemma which is a big concern in Nigeria and also uncover the danger this crises presents on national security and peace in Nigeria. This study concludes that, there is no significant exertion in operationalizing human security in Nigeria which results to instability. This research maintains that the consequence of Negligence of human security concern makes developmental concerns in this region more complex due to uncertainties surrounding it. This

research proposed that policy makers should tackle human security concerns so as to address developmental crises. This study will adopt constructivist theory in order to examine the abstraction of human security through the application of constructivist viewpoint. The idea of human security makes more sense when examined via the theoretical perspective of constructivism. It will also present how constructivist scholars link their analysis to human security.

The study was however conducted using unspecified methodology and was conducted in the year 2016 after which a number of phenomena may have occurred to the research variables. The present study will therefore contribute to empirical knowledge by providing more recent findings as regards to the effect of boko haram terrorism on economic security in Nigeria.

Omede and Omede (2015) carried out their study on Terrorism and Insecurity in Nigeria: Moral, Values and Religious Education as Panaceas. They referenced that the act of terrorism and general insecurity situations in Nigeria require that solution be sought to safe-guard the nation against balkanization and the educational system from collapse. Also, that every nation's educational system is to help it overcome her peculiar problems. If this is a truism, then Nigeria's educational system is supposed to help her overcome the problem of terrorism that is shaking it to its foundation. It is in the light of this that the paper examined terrorism and insecurity in Nigeria and proffered moral, values and religious education as panaceas. In doing this, the paper discusses the central role that security plays in the development of nations for which Nigeria cannot be an exception. The paper further explained the concepts of terrorism and insecurity with instances of terrorist acts in Nigeria. The possible causes of insecurity in Nigeria such as bad governance, corruption, graduate unemployment, among others pointed out by other writers were highlighted. These factors were

according to this paper symptomatic rather than causative. The paper therefore, queried false values, bad morality and misleading or inadequate religious education as cardinal causative factors and recommendations were given in this regard.

The study was however conducted using unspecified methodology and was conducted in the year 2015 after which a number of phenomena may have occurred to the research variables. The study also made no clear recommendations as to the research phenomenon. The present study will therefore contribute to empirical knowledge by providing more recent findings and recommendations regarding to the effect of boko haram terrorism on economic security in Nigeria.

Njoku, Okeniyi, Ayara and Akoth (2018) carried out their study titled “Terrorism in Africa: Mapping the Nigeria and Kenya situation”. The study stated from the onset that as terrorism thrives in other climes, the governments of Kenya and Nigeria are increasingly pressured by the activities of al-Shabaab and Boko-Haram. This study thus examined terrorism in Africa using Nigeria and Kenya as case studies. Terror incidents from 2010 to 2016 were examined using data from Armed Conflict Location and Event Data. Spatial and inferential analysis and visualization techniques were adopted. Results showed similarities in the trend of attacks in both countries, peaking in 2012 and declining in 2016. Shooting was the highest mode of attack in Nigeria and grenades in Kenya with civilians mostly targeted, resulting in deaths and injuries which climaxed in 2014. Spatial analysis revealed a cluster pattern typical to terror in both countries. In view of these, both governments have made frantic efforts to curb the menace, with varying degrees of success. Peace in the African giants undoubtedly is gateway to harmony and quality livelihood in Africa.

The study was however conducted using unspecified methodology and was conducted in the year 2018 after which a number of phenomena may have occurred to the

research variables. The study population was also unfocused. The present study will therefore contribute to empirical knowledge by providing more recent findings as regards to the effect of boko haram terrorism on economic security, particularly in Nigeria.

Ewetan and Urhie (2014) conducted a study into insecurity and socio-economic development in Nigeria. The paper examined the pertinent issue of insecurity in Nigeria and its implication for socio-economic development. Available data on the level and dimensions of insecurity in Nigeria reveals an increase over time, which constitutes serious threat to lives and properties, hinders business activities and discourages local and foreign investors, all which stifles and retards Nigeria's socio-economic development. They stated that this rising wave of insecurity has not abated but has assumed a dangerous dimension which is threatening the corporate existence of the country as one geographical entity. In the light of the above the paper recommended that government must be proactive in dealing with security issues and threats, through modern methods of intelligence gathering, and sharing among security personnel, training, logistics, motivation, and deploying advanced technology in managing security challenges. They posited that the real solution lies in government accelerating the pace of economic development through creating an economy with relevant social, economic and physical infrastructure to support business and industrial growth.

The study was however conducted using unspecified methodology and was conducted in the year 2014 after which a number of phenomena may have occurred to the research variables. The present study will therefore contribute to empirical knowledge by providing more recent findings as regards to the effect of boko haram terrorism on economic security in Nigeria.

2.2.1 Containment of Boko Haram Terrorism in Nigeria

Every society adopts variety of methods at tackling terrorism suitable to the environment and prevailing circumstances. Metz (2007) opined that it may not be possible to defeat terrorism but rather conflict resolution. He adduced that conflict resolution is the better option than outright war. He is of the view that the quest to defeat terrorism through military could lead to protracted conflict which would further compound existing problems. This is more so where the terrorists does not adopt open confrontation rather, guerrilla tactics. It could also be worsened where key elites and organization that have vested interest in sustaining terrorism. In his contribution to terrorism control, Ruys (2014) suggested that rural development and ensuring sustainability of economic growth and development is the quickest means of controlling terrorism. As much as these are attained, there is also the need to have in place well trained security personal. In addition, provision of equipment to the military and other security apparatus.

2.3 Theoretical Review

Various theories have been advanced that offer useful explanation on terrorism. The theories are not all encompassing; they explain phenomenon from a particular point of view. Robert Cox (1981) had this to say “theory is always for someone and for some purpose.”(as cited in Devetak, 2005:141) therefore there is no single theory that can wholly explain Boko Haram terrorism. Some theories advanced so far include, the failed state theory, theocratic state theory, conspiracy theory, social movement theory and human needs theory. These theories though useful, could not offer explanation on the economics of terrorism in Nigeria. A brief look at their postulations will suffice. The weak/failed state theory argues that a weak or failed state provides an opportunity for terrorist to operate, thrive and grow. Weak or failed states are those states which

lack full control over their territory. The Nigerian state has vigorously contested the notion it is failed state, but indicators have shown, it is close to. Economic sabotage of the Nigerian state through oil bunkering, destruction of oil pipelines, the existence of ethnic militias, the lack of legitimacy from the Nigerian people are all indicators that the Nigerian state, though not failed state, but can be characterized as a weak state (Alozieuwa, 2012). This theory offers some explanation, but failed to show why people join Boko Haram terrorism and why there are no similar terrorists within other part of Nigeria.

Act of terrorism are manifestation of unresolved conflicts and the inability of the government to overcome the challenges are reflections that the root cause(s) of the conflicts are not identified and therefore the correct mechanism could not be adopted to manage or resolve it. Scholars have propounded so many theoretical models to explain the prevalence of terrorism but for the purpose of this study, a combination of theocratic state theory and rational choice theory are adopted.

i. The Theocratic State Theory

The word theocracy originates from the Greek, theokratia. The components of the word are Theo, “God” and Kratein, “To rule,” hence “rule by God or government by God,” the concept was first coined by the Jewish historian Flavius Josephus (37 CE - C, 100 CE). The theocratic state theory argument is solely related to the Boko Haram group. Its central thesis is that Boko Haram seeks the establishment of an Islamic state. Theocratic state theory of terrorism is not only shared by Boko Haram, but by other Salafi-Jihadist groups around the world, like al-Qaeda, al-Shabab, and recently ISIS. The rejection of the offer from the Nigerian president for dialogue by Boko Haram on the grounds that he is a *kafir* and he should convert to Islam before any dialogue point to the theocratic theory of Boko Haram. (Alozieuwa, 2012) the theory

is useful to some extent, but fails to offer explanations on why other Salafi groups that been in existence prior to Boko Haram have not threaded the same path. The criticisms of Boko Haram from these Salafi groups have been the loudest within the Islamic community and the fact that a majority of Nigerian Muslims condemn Boko Haram and its activities.

However, the above theory have no explanatory power in relation to the economics of terrorism in Nigeria. The theoretical framework for this research is anchored on an economic rational choice theory.

ii. The Rational Choice Theory

The rational choice theory originated during the late 18th century with the work of Cesare Beccaria. The rational choice theory offer useful explanation of Boko Haram from an economic point of view. The rational choice theory takes individuals who engage in terrorism as rational beings, and their behaviour is motivated by the costs, benefits, and the opportunity cost of violent activities. It believes terrorists are *homo economics* who Weigh the cost and benefit before engaging in terrorist activities. They however, do not act in a vacuum. If the cost of terrorist activity is great, or if peaceful means are available which can be as effective as a terrorist activity they will not choose terrorist activity being rational actors. (Muller and Weede, 1990)

The ‘rational’ in the rational choice theory means a level of strategic thinking in which information is analysed and definition of the situation arrived from a particular point of view while considering the likely opportunities and alternatives in the process of attaining maximum expected benefits. The concept of ‘choice’ means that criminals weigh their decisions to commit crimes they believe the benefits far exceed what to get if their actions were to be directed to other alternatives. (Perry and Hasisi, 2015).

The rational choice theory of terrorism is based on three foundations. Firstly, is the opportunity cost of terrorism in which poor economic condition lowers the opportunity cost of terrorism. Secondly, the material cost of terrorism which is premised on the operating cost of terrorism. If a terrorist group has public support and sympathy they will find a sanctuary from the population. From an economic point of view if economic conditions are poor and unfavourable, the opportunity cost of terrorism will be lower and terrorist will have more popular public support. Thirdly, the benefits of terrorism which are closely linked to the tactical and strategic goals of terrorism suggest if economic conditions are poor the likely pay-off from terrorism is attractive. (Meierrieks, 2015).

When economic conditions are poor, the opportunity cost for engaging in terrorism is low, invariably making it more attractive in order to drive mental rewards. (Freytag, et al, 2011) Terrorist being rational actors seek to use terrorism to effect a socio-political change because they are subjected to constraints of manpower and financial resources. The rational choice further believes terrorists consider the benefits of either gaining government concessions and or the cost of punishment for their actions. The rational choice theory is criticized for its excessive generalization; it also fails to focus on the historically and geographically specific traits of socio-economic systems. (Hudsgon, 2012)

The Boko Haram terrorism in spite of its religious undertones has economic motivations. The sect has shown its disdain with the state of affairs in Nigeria and believed the implementation of *sharia* will curb the menace of corruption that has fostered poverty and underdevelopment in Nigeria. The obscurity surrounding Boko Haram main objective point to a clear conclusion, the desire to Islamize Nigeria and change the status quo given their dissatisfaction with the state of affairs (David,

2012). The membership of the group comprises mainly the unemployed, illiterates, and people of poor background who have joined Boko Haram in order to benefit from the initial welfare, food and shelter provided by the group. The looting of banks and extortion of businesses by the group provided an opportunity for desperate youths to join the sect as a means of enriching themselves. A recent Boko Haram member was handed over to JTF by his father, however, confessed to have acquired two cars and buried millions of naira in the ground (as cited in David, 2013). The rational choice theory is useful in explaining Boko Haram if looked at through the material conditions in northern Nigeria that has provided the right climate for Boko Haram to leverage on. Cronin (2002) argued that religious terrorists view their act as a historical struggle to cleanse the society of its ills (as cited in Sedgwick, 2004). The North East of Nigeria is the least developed and lagging behind across other sections of the country in all economic indicators, this point to the utility of the theory. The youths and the poverty stricken that joined Boko Haram saw it as an opportunity to better their lots and possibly change the society for the better.

2.2.1 Research Gap

The subject of terrorism is quite difficult discerning its underlying causes. It requires a coherent, careful and systematic inquiry. Terrorism in Nigeria has generated a greater concern for a thorough analysis than ever before, hence the motivation for this research. This research is quite different in a number of ways from previous research on the causes of terrorism in Nigeria. Firstly, most researches on the causes of terrorism are based on a global wide empirical assessment which tends to generalize the causes of terrorism. This research has however in the realization of this problem limited the scope of study to Nigeria in

other to take into account peculiarities which may account for the driving force in the emergence and sustenance of terrorist groups. By limiting the scope to only Nigeria case it will allow for deeper analysis.

The second motivation for this research is that there is yet an empirical research on the relationship between economic variables and terrorism in Nigeria. Most research tends to focus on the terrorist organization and their activities. The lack of quantitative research on the economic determinants of terrorism in Nigeria motivated this research. This research has taken a leap by providing first quantitative analysis on the economic determinants of terrorism in Nigeria.

Thirdly, most of the country wide empirical research on the causes of terrorism are not as recent and may not capture current realities. This research will provide more recent findings and recommendations on the research phenomenon contributing to empirical knowledge.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Research Design

Research design involves the planning and specification of data to be collected and analysed while considering the relevance of the data collected in a least possibly way. In a nutshell, it is the visionary fabric within which research is handled; it comprises of an outline for data collection, measurement and analysis (Kothari, 2004).

The aim of research design is to make sure that the evidence collected will allow the researcher to answer his research question as explicitly as possible. It is pertinent when designing a research to ask: what kind of facts is needed to answer this question or what kind of facts is needed to test a theory? Therefore research design is a logical structure of an inquiry (De Vaus, 2005).

However, this study adopted survey research, which is also called descriptive research focuses on population. Data are collected from the population for intensive study and analysis. This type of research is based on information gathered through questionnaire, interviews (oral, written, structured, unstructured etc.) rating scales, inventories, self-report, observation, etc.

The data collected was analysed by correlation, regression, frequency distribution, chart, table and descriptive statistical tools aimed at studying the causes and effects of terrorism on economic development of Borno State.

The research attempt to examine how the state government carried its constitutional responsibilities by providing maximum security to lives and property in Borno state. The data was source from primary and secondary sources to achieve its objectives. The primary source of data was generated through the administration of oral interview and

self-administered questionnaire, while the secondary data was obtained from internet, journal, textbooks and other relevant documents.

3.2 Population, Sample and Sampling Techniques

According to 2006 population and housing census Borno state was estimated to have a population of 4,171,104, projected to be 5,925,668, December, 2016. However, this research work is based on December, 2016 projection. The research is descriptive in nature with target population which include youth, students, teachers, civil servants, women, traditional rulers, traders, religious leaders, security agents, corporate bodies, vanguard youth security and IDP.

Borno State is a state in north-eastern Nigeria. The state was formed in 1976 from the split of the North-Eastern State. Borno state, it is popularly called “Home of peace”. Borno state is the only State that bordered three countries in Nigeria, all are francophone countries. In the south, it is bordered by Cameroun, in the north it bordered with Niger Republic and Chad, while in the central it is bordered with Chad Republic.

Borno State is dominated by the Kanuri. Other smaller ethnic groups, such as, Babur, Gwoza and Margi are also found in the southern part of the state. Shuwa Arabs are mainly the descendants of Arab people, and it is an example of the endurance of traditional political institutions in some areas of Africa, where the Emirs of the former Kanem-Bornu Empire have played a part in the politics of this area for nearly 1000 years. The current dynasty gained control of the Borno Emirate in the early 19th century and was supported by the British, who prevented a military defeat for the group and established a new capital for the dynasty at Maiduguri or Yerwa (as referred by the natives) in 1905, Which remains the capital to this day. Borno state is estimated to have a total area of

57,799km² (22,316sq mi) with Growth Domestic Product (GDP) year 2007, total \$5.18Billion, per capita \$1,214. Its residents are mostly agrarian Muslim. There is also a considerable Christian population.

Borno state has 27 local government areas and serves as a principal trading centre for north eastern Nigeria. Its economy is largely based on services and trade with a small share of manufacturing. There are three major international trade routes for movement of people and goods mostly taken away outside the country. Firstly, is the Banki axis under Bama and kirawa in Gwoza LGA which bordered with Cameroun. Goods are transported through this routes on daily basis with heavy truck of trailers loaded with goods popularly called Giwagiwa. Secondly, GamboruNgala LGA axis goods are transported to Chad Republic down to Central Africa and Burkina Faso and Baga international Market link to Chad Republic as well. Thirdly, the northern Borno axis where it connects to Niger and Tchad Republic. On the local front, the state is bordered by three states, namely, Adamawa, Gombe and Yobe states.

Borno state capital houses five major markets, which include Ultra- modern Monday market, Baga Fish market, vegetable market, and three major international grain markets at Gamboru, Muna and Baga that have a spectacular satellite image view. There is ancient Museum which served as tourist and international airport. The city has one of the best lay-out in Nigeria, the value of land and properties are expensive in Borno state. A survey of property markets in Nigeria (2007) positions Borno state as the third most expensive area for buying and renting in the country, next to Abuja and Lagos. Borno state has one of the best equipped universities and hospitals in Nigeria, the University of Maiduguri. The University of Maiduguri attracts foreign students from neighbouring countries especially Cameroun, Chad and Niger Republic. The College of medical sciences is amongst the top five best medical schools in Nigeria. Other higher institutions

include Ramat Polytechnic, College of Agriculture, College of Education and School of Nurse and Health technology Maiduguri, School of Business and Administration Konduga, College of Education Wakka Biu and College of Fisheries Baga.

Several times since the mid-1960s, Borno state has witnessed outbreak of large scale ethnic or religious crisis. On 18th February 2006, riots in relation to the prophet Muhammad (SAW) cartoon published by Danish Newspaper left at least fifteen (15) people death and some injured which resulted in the destruction of approximately twelve(12) Churches, Soldiers and police quelled the riots and the government temporarily imposed a curfew. Borno state was also a major area of religious violence throughout northeast Nigeria dominated by an Islamist group called Boko Haram since July 2009.

Sample and Sampling Techniques

Multistage sampling technique was employed for this study .The respondents which comprise the following; Youths, Teachers, Civil servants, Traders, Students, Corporate bodies, Women, Traditional rulers, Religious leaders, Security agent and IDP. The IDP camps were created by the Borno State Government to cater for the welfare of internally displaced people from the Boko Haram. The IDP camps with the largest number of people from the same LGAs were considered to avoid duplication of information. The second stage involved random selection of 400 respondents.

The sample size was mathematically derived using the TaroYamane's (1967) formula.

$$n = \frac{N}{1 + n(e)^2}$$

$$n = \frac{5,925,668}{1+5,925,668 \times (0.05)^2}$$

$$n = \frac{5,925,668}{1+5,925,669 \times 0.0025}$$

$$n = \frac{5,925,668}{14,814.1725}$$

$$n = 399$$

$$n = 400$$

LGA	Population	Sample Size
Abadam	140,600	20
Askira Uba	201,300	16
Bama	379,500	20
Damboa	327,600	18
Dikwa	147,600	18
Chibok	93,200	16
Gubio	212,500	18
Guzamala	134,900	18
Gwoza	388,600	20
Jere	293,800	18
Kaga	126,400	18
Kala Balge	85,500	16
Konduga	221,000	18
Kukawa	285,700	19
Mafa	145,600	18
Magumeri	197,100	20
Mmc	758,700	20
Marte	181,800	18
Mobbar	163,900	15

Mongono	154,300	18
Ngala	332,300	19
Nganzai	139,200	18
		399

Sources: National Population Commission (web) National Bureau of Statistics (web).

The sample size was taken based on the number of attacks in a particular LGA.

3.4 Method of Data Collection

A survey research was the instrument used to administer the sampled population. In the case of illiterate respondents, the researcher will assist them in completing the questionnaire. The assurance of this is to allow respondents to express themselves in a language they understand.

Four hundred (400) questionnaires are administered to the respondents. The questionnaire is divided into two sections; section A is a personal data while section B is the general questions in relation to specific objective.

3.5 Technique for Data Analysis

For the purpose of this study, the simple percentage of analysis and tables were employed. The simple percentage is used to analyse and interpret each responses in relation to the overall respondents expressed in percentages.

It is presented by the following formula:

$$\frac{\text{No of Respondents}}{\text{Total Respondents}} \times 100$$

Correlation analyses is used to test the relationship between the independent variables to assess the existence and level of multicollenearity problems with the data. Furthermore, the study employed ordinary least squares (OLS) multiple regression analysis technique to test the hypotheses of the study in line with Sekaran (2010) who posits that regression technique is most suitable to

test effect of one phenomena on another in a research endeavour. The following OLS multiple regression model was employed for the study:

$$\mathbf{PVT, SCE, TRC, UNP, INF, \& GDP = f(BHT)}$$

$$PVT = \beta_0 + \beta_1 BHT + \mu_t - \quad - \quad - \quad - \quad - \quad - \quad - \quad - \quad (1)$$

$$SCE = \beta_0 + \beta_1 BHT + \mu_t - \quad - \quad - \quad - \quad - \quad - \quad - \quad - \quad (2)$$

$$TRC = \beta_0 + \beta_1 BHT + \mu_t - \quad - \quad - \quad - \quad - \quad - \quad - \quad - \quad (3)$$

$$UNP = \beta_0 + \beta_1 BHT + \mu_t - \quad - \quad - \quad - \quad - \quad - \quad - \quad - \quad (4)$$

$$INF = \beta_0 + \beta_1 BHT + \mu_t - \quad - \quad - \quad - \quad - \quad - \quad - \quad - \quad (5)$$

$$GDP = \beta_0 + \beta_1 BHT + \mu_t - \quad - \quad - \quad - \quad - \quad - \quad - \quad - \quad (6)$$

Where:

BHT = Boko Haram terrorism

PVT = Poverty

SCE = School enrolment

TRE = Trade and commerce

UNP = Unemployment

INF = Inflation

GDP = Gross Domestic Product per capita

β_0 = Constant/Intercepts

β_1 = Parameter of determination

μ_t = Stochastic Variable (Error term)

3.6 Justification of Methods

The data collected in this study was analysed by descriptive statistical tools. The descriptive statistics consists of simple percentage, frequency distribution, charts and table. The reason for the adoption of simple percentage, frequency distribution, charts and table is because the researcher intend to achieve a high level of validity, reliability and accuracy.

CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS OF RESULTS

4.1 Data Presentation

A total number of four hundred (400) questionnaires were distributed but only three hundred and sixty were completed and returned. The analysis is based on the number of questionnaire retrieved. The presentation is made up of two sections. Section A is the bio data of the respondents and section B deals with the general subject matter of the research.

Similarly, the study used simple percentage on the effect of boko haram terrorism on economic development of Borno state.

4.1.1 Data Analysis and Results Section A:

Bio data of Respondents Table 4.1: Sex

Distribution of Respondents

Variable	Frequency	Percentage (%)
Male	240	66.7 %
Female	120	33.3%
Total	360	100%

Source: Field Survey 2018, by Kashim

Table 4.1 shows that 66.7% of the respondents representing 240 of the population were male while 33.3% of the respondents representing 120 of the population were female. In this case, it is clear that majority of the respondents were male.

Table 4.2 Age Distribution of Respondents

Variable	Frequency	Percentage (%)
16-25	45	12.5%
26-35	87	24.2%
36-45	91	25.3%
46-55	97	26.9%
66-75	40	11.1%
Total	360	100%

Source: Field Survey 2018, by Kashim

From table 4.2 above it shows that 45 (12.5%) of the respondents are between the age bracket of 16-25, 87 (24.2%) were 26-35, 91(25.3%) were between 36 and 45, 97(26.9%) fall between 46-55 years while 40(11.1%) were between 66-75 years. Thus, it shows that majority of the respondents were between the age bracket of 46-55.

Table 4.3: Marital Status of Respondents

Variable	Frequency	Percentage(%)
Single	100	27.8%
Married	190	52.8%
Divorced	20	5.6%
Widow	50	13.9%
Total	360	100%

Source: Field survey 2018, by Kashim

Table 4.3 shows that 100(27.8%) of the respondents were not married, 190(52.8%) were married, 20(5.6%) divorced, while 50(13.9%) were widows. It is undoubtedly clear that majority of the respondents were married.

Table 4.4: Educational Qualification of the Respondents

Variable	Frequency	Percentage (%)
Non-literate in Western	40	11.1%
Primary	60	16.7%
Secondary	70	19.4%
Post-secondary	100	27.8%
Tertiary institution	90	25%
Total	360	100%

Source: Field survey 2018, by Kashim

Table 4.4 shows the literacy status of the respondents from Borno state. The table shows that 40(11.1%) of the respondents are non-literates in western education, 60(16.7%) are primary school leavers, 70(19.4%) were secondary school leavers, 100(27.8%) have attended posts secondary school, and 90(25%) of the respondents have attended tertiary institutions. The table shows that those who attended post-secondary school education constitute greater number of the respondents as far as this study is concerned.

Table 4.5: Occupation of Respondents

Variable	Frequency	Percentage (%)
Business	170	47.2%
Civil servant	110	30.6%
Security agent	30	8.3%
Students	40	11.1%
Total	360	100%

Source: Field survey 2018, by Kashim

Table 4.5 shows that 170(47.2%) of the respondents were businessmen, 110(30.6%) were civil servants, 30(8.3%) were security agents, and 40(11.1%) were students. Thus, it is clear that most of the respondents were businessmen and women.

4.1.2 Section B: Causes and Effects of Terrorism

Table 4.6s Causes of Terrorism in Borno State from 2009-2018

Variable	Frequency	Percentage (%)
Poverty	90	25%
Lack of education	80	22.2%
Religion extremism	40	11.1%
Proliferation of arms andAmmunition	32	8.9%
Porous border	52	14.4%
Unemployment	60	16.7%
Total	360	100%

Source: Field survey 2018, by Kashim

Table 4.6 reflects the respondents views on causes of terrorism in Borno state, 90(25%) of the respondents viewed poverty as the causes of terrorism, 80(22.2%) felt is lack of education. There were respondents who opined that 32(8.9%) proliferation of arms and ammunition is responsible, while 40(11.1%) see it from religious extremism. There were 52(14.4%) of respondents who indicated the causes from porous border, while 60(16.7%) viewed it from unemployment perspective. It is clearly shown that poverty is the major contributing factor of terrorism in Borno State as indicated by the majority of the respondents.

Table 4.7: Impacts of Terrorism on household in Borno state from 2009-2018

Variable	Frequency	Percentage (%)
Highly affected	240	66.7%
Affected	90	25%
Undecided	10	2.8%
Not affected	20	5.6%
Total	360	100%

Source: Field survey 2018, by Kashim

Table 4.7 indicate that majority of the household in Borno state, were highly affected. This is shown by the corresponding 240(66.7%) of the respondents. On the other hand, 90(25%) were affected, 10(2.8%) were undecided, while 20(5.6%) were not affected. Thus, it is evident that terrorism has affected majority of the households in Borno state.

Table 4.8: Effects of Terrorism on Trade & Commerce in Borno state from 2009-2018,

Variable	Frequency	Percentage (%)
Highly affected	255	70.8%
Affected	81	22.5%
Undecided	9	2.5%
Not affected	15	4.2%
Total	360	100%

Source: Field survey 2018, by Kashim

Table 4.8 shows the effect of terrorism on trade and commerce in Borno state, as high as 255(70.8%) respondents were of the opinion that it has highly affected them, 81(22.5%) respondents agreed that it has affected them, 9(2.5%) were undecided about the issue, while 15(4.2%) indicated that they were not affected. From the above, it has clearly shown that terrorism has impacted negatively on trade and commerce in Borno state.

Table 4.9: Impacts of Terrorism on Women and Children in Borno State from 2009-2018

Variable	Frequency	Percentage (%)
Highly affected	215	59.7%
Affected	105	29.2%
Undecided	25	6.9%
Not affected	15	4.2%
Total	360	100%

Source: Field survey 2018, by Kashim

Table 4.9 shows that 215 respondents representing (59.7%) of the population were of the view that terrorism has highly affected women and children, 105 of the respondents representing (29.2%,) felt it has affected and 25 of the respondents representing (6.9%) of the population were undecided, while 15 of the respondents representing (4.2%) of the population were of the opinion that it was low. Thus, it is clearly shown that terrorism has highly affected women and children in Borno State. In case of children, most of the schools have been converted to camps of the Internal

Displaced Person (IDPs) by the State. They could not go to school for the past four years, while many of the women have lost their husbands and properties in the cause of this terrorism.

Table 4.10: Effects of Boko Haram Terrorism on Educational Development in Borno State from 2009-2018

Variable	Frequency	Percentage (%)
Highly affected	228	63.3%
Affected	127	35.3
Undecided	3	0.8%
Not affected	2	0.6%
Total	360	100

Source: field survey 2018, by Kashim

Table 4.10 shows the effects of terrorism on educational development in Borno state as high as 228(63.3%) respondents were of the opinion that it has highly affected them, 127(35.5%) respondents agreed that it has affected them, 3(0.8%) were undecided about the issue, while 2(0.6%) indicated that they were not affected. From the above it has shown that terrorism has negatively affected educational development in Borno state.

Table 4.1: Ways in which Economic Development can be Enhance in Borno state from 2009-2018

Variable	Frequency	Percentage (%)
Delivering on agriculture	82	22.8%
Entrepreneurial development & skills acquisition	70	19.4%
Improving the ease of doing business	64	17.8%
Provision of infrastructure especially power, road etc	75	20.8%
Improving support to micro, small & medium enterprises	69	19.2%
Total	360	100

Source: field survey 2018, by Kashim

Table 4.11 shows that majority of the respondents representing 82(22.8%) were of the view that delivering on agriculture is the quickest way to enhance economic development in the state, while 70(19.4%) entrepreneurial development and skill acquisition, 64(17.8%) improving the ease of doing business, 75(20.8%) provision of infrastructure, 69(19.2%) improving support to micro, small and medium enterprises. From the responses above, it is clearly shown that majority of the population believed that delivering on agriculture is the only way to enhance economic development in Borno state.

Table 4.12: Boko Haram Terrorism has Negatively Impacted on the Economy in Borno State from 2009-2018

Variable	Frequency	Percentage (%)
Agree	140	38.9%
Disagree	5	1.4%
Strongly agree	213	59.2%
Strongly disagree	2	0.6%
Total	360	100

Source: Field survey 2018, by Kashim

Table 4.12: indicate that 213(59.2%) respondents strongly agree that B.H terrorism has negatively impacted on the economy in Borno state, while 140(38.9%) agree that it has impacted negatively on the economy, however, 5(1.4%) disagree and 2 (0.6%) strongly disagree.

Table 4.13: Practical Strategy that can be used to Contain Boko Haram Terrorism by the Government of Borno state from 2009-2018.

Variable	Frequency	Percentage.(%)
Checking influx of illegal aliens	77	21.4%
Increased security operation	45	12.5%
Dialogue	105	29.2%
Amnesty	30	8.3%
Monetary compensation for victim	18	5%
Enhancing civilian & security relationship	85	23.6%
Total	360	100

Source: Field survey 2018, by Kashim

Table 4:13 reflects that 85 (23.6%) of the respondents were of the view that dialogue is the key in containing terrorism in Borno state, while 105(29.2%) believe enhancing civilian and security relationship is the option, 77(21.4%) feel that checking influx of illegal arms is the way to go, 45(12.5%) hold the view of increased security operation, 30(8.3%) amnesty and 18(5%) monetary compensation for victims.

Table 4.14: Do you think Government Fail in Combating Terrorism in Borno state from 2009-2018

Variable	Frequency	Percentage (%)
Agree	66	18.3%
Disagree	97	26.9%
Strongly agree	77	21.4%
Strongly disagree	120	33.3%
Total	360	100

Source: Field survey 2018, by Kashim

Table 4.14 shows that 120(33.3%) of the respondents strongly disagree that government fail to combat terrorism menace, while 77(21.4%) strongly agree that government fail in its constitutional responsibility to protect life and property as enshrined in the constitution, 97(26.9%) disagree government fails, they are of the view that government have the capacity and 66(18.3%) agree that government has failed.

Table 4.15: Do You Think Government is Succeeding in Fighting Against Terrorism in Borno state from 2009-2018

Variable	Frequency	Percentage (%)
Agree	105	29.2%
Disagree	57	15.8%
Strongly agree	166	46.1%
Strongly disagree	32	8.8%
Total	360	100

Source: Field survey 2018, by Kashim

Table 4.15 above indicate that 105 respondents representing (29.2%) agree that government is succeeding in fighting against terrorism, while 57 respondents representing (15.8%) stands to disagree that success is achieved by movement in this fight, however, 166 respondents representing (46.1%) are of the view strongly agree that government is succeeding in the fight against terrorism and 32 respondents representing (8.8%) strongly disagree. From the responses above, it is clearly shown that majority of the population believed strongly that government is succeeding in the fight against terrorism.

Table 4.16: Development Strategy that could be used to Combat Terrorism in Borno State from 2009-2018

Variable	Frequency	Percentage (%)
Poverty alleviation	110	30.6%
Employment generation	103	28.6%
Making quality education accessible & affordable	98	27.2%
Improvement of law & order	49	13.6%
Total	360	100

Source: Field survey 2018, by Kashim

Table 4.16 above shows that 110 respondents representing (30.6%) of the population were of the view that poverty alleviation is the quickest strategy to adopt in combating terrorism, while 103 respondents representing (28.6%) felt employment generation is

the way, if government genuinely want to combat terrorism, 98 respondents representing (27.2%) however, hold a different view to that, they believed that making quality education accessible and affordable is the solution to combat terrorism and 49 respondents representing (13.6%) of the population believes improvement of law and order is the answer to the problem.

Table 4.17 Perception of Public on Motivation of Boko Haram in Borno state from 2009-2018

Variable	Frequency	Percentage (%)
End to bad leadership	78	21.7%
Abolition of western education	74	20.5%
The making of Nigeria an Islamic state	76	21.1%
Poverty alleviation	69	19.2%
Abolition of democracy	63	17.5%
Total	360	100

Source: Field survey 2018, by Kashim

Table 4.17 reflects the respondents views on the motivation of Boko Haram 78(21.7%) of the respondents viewed bad leadership as the causes of terrorism, while 74 respondents representing (20.5%) felt abolition of western education. There were respondents representing 76 (21.1%) who opined that making of Nigeria an Islamic state, 69 respondents representing (19.2%) believed poverty is the cause, however, 63 respondents representing (17.5%) felt abolition of democracy.

4.1.2 Correlation Analysis

Table 4.2: Correlation Matrix

Variables	Poverty	School enrolment	Trade and Commerce	Unemployment	Inflation	Gross Domestic Product
Poverty	1.000	.173**	.290**	+.241**	-.100	-.191**
School enrolment	.173**	1.000	.551**	-.222**	.463**	-.037
Trade and Commerce	.290**	.551**	1.000	-.362**	.372**	.190**
Unemployment	-.241**	-.222**	-.362**	1.000	-.011	-.077
Inflation	-.100	.463**	.372**	-.011	1.000	-.203**
Gross Domestic Product	.191**	-.037	.190**	-.077	-.203**	1.000

** Correlation is significant at 0.01 level of significance; * Correlation is significant at 0.05 levels.

Correlation coefficient is used to establish the strength and direction of the relationship between two variables. The table above examines the correlation relationships between the independent variables of the study using the spearman's rank correlation coefficient. The reason for correlating the independent variables is to ensure that there is no multicollinearity between any of the variables as that would mean the variables are too closely related and need not both be used in the regression since they are almost the same thing. The results of the correlation are discussed below:

Poverty and School enrolment

The result shows a correlation coefficient of 0.173 with a p-value of 0.001. These values indicate that there is a weak-linear and statistically-significant positive relationship between poverty and School enrolment. In other words, there exist a positive relationship between poverty and School enrolment, meaning that an increase in any of these variable will lead to an increase in the other.

Poverty and Trade and Commerce

The result shows a correlation coefficient of 0.290 with a p-value of 0.000. These values suggest that there is a weak-linear and statistically-significant positive relationship between poverty and Trade and Commerce.

Poverty and Unemployment

The result shows a correlation coefficient of +0.241 with a p-value of 0.000. These values point that there is a weak-linear and statistically-significant negative relationship between poverty and Unemployment. In other words, an increase in one of these variable will lead to an increase in the other.

Poverty and Inflation

The result shows a correlation coefficient of -0.100 with a p-value of 0.062. These values show that there is a weak-linear and statistically-non-significant negative relationship between poverty and Inflation. In other words, the relationship between Poverty and Inflation is not significant.

Poverty and Gross Domestic Product

The result shows a correlation coefficient of -0.191 with a p-value of 0.000. These values revealed that there is a weak-linear and statistically-significant negative relationship between poverty and Gross Domestic Product. In other words, Poverty and Gross Domestic Product move in opposite direction.

School enrolment and Trade and Commerce

The result shows a correlation coefficient of 0.551 with a p-value of 0.000. These values disclosed that there is a moderate-linear and statistically-significant positive relationship between School enrolment and Trade and Commerce. In other words, School enrolment and Trade and Commerce are directly related and this imply that increase /decrease in one of the variable will have the same effect on the other.

School enrolment and Unemployment

The result shows a correlation coefficient of -0.222 with a p-value of 0.000. The meaning of these values is that there is a weak-linear and statistically-significant negative relationship between School enrolment and Unemployment. In other words, School enrolment and Unemployment are inversely related and this means that these variables walks in opposite direction.

School enrolment and Inflation

The result shows a correlation coefficient of 0.463 with a p-value of 0.000. These values point to the existence of a moderate-linear and statistically-significant positive relationship between School enrolment and Inflation. In other words, School enrolment and Inflation are directly related. This mean that an increase in any of the variable will have the same effect on the other.

School enrolment and Gross Domestic Product

The result shows a correlation coefficient of -0.037 with a p-value of 0.493. These values establish that there is a weak-linear and statistically-non-significant negative relationship between School enrolment and Gross Domestic Product. This result shows that there is no relationship between School enrolment and Gross Domestic Product and this means that the two variables are independent of each other.

Trade and Commerce and Unemployment

The result shows a correlation coefficient of -0.362 with a p-value of 0.000. These values indicate that there is a weak-linear and statistically-significant negative relationship between Trade and Commerce and Unemployment. In other words, there is a dependent relationship between Trade and Commerce and Unemployment but the direction of the relationship is inverse. This mean that an increase in any of the variable will result in a decrease in the other variable.

Trade and Commerce and Inflation

The result shows a correlation coefficient of 0.372 with a p-value of 0.000. The meaning of these values is that there is a weak-linear and statistically-significant positive relationship between Trade and Commerce and Inflation. In other words, Trade and Commerce and Inflation have a direct relationship; meaning that an increase in any of the variable will result in an increase in the other variable also.

Trade and Commerce and Gross Domestic Product

The result shows a correlation coefficient of 0.190 with a p-value of 0.000. These values establish that there is a weak-linear and statistically-significant positive relationship between Trade and Commerce and Gross Domestic Product. In other words, Trade and Commerce and Gross Domestic Product move in the same direction so that an increase/decrease in one of the variable will have the same effect on the other.

Unemployment and Inflation

The result shows a correlation coefficient of -0.011 with a p-value of 0.843. These values indicate that there is a weak-linear and statistically-non-significant negative relationship between Unemployment and Inflation. In other words, the result shows that there is no relationship between Unemployment and Inflation; meaning that the

variables are linearly independent.

Unemployment and Gross Domestic Product

The result shows a correlation coefficient of -0.077 with a p-value of 0.150. These values disclosed that there is a weak-linear and statistically-non-significant negative relationship between Unemployment and Gross Domestic Product. In other words, there is no relationship between Unemployment and Gross Domestic Product as the two variables are linearly independent.

Inflation and Gross Domestic Product

The result shows a correlation coefficient of -0.203 with a p-value of 0.000. The meaning of these values is that there is a weak-linear and statistically-significant negative relationship between Inflation and Gross Domestic Product. This imply that Inflation and Gross Domestic Product have and inverse relationship, so that when one of the variable increase, the other will decrease.

4.2 Test of Hypotheses

The explained (dependent or endogenous) variable is Boko Haram Terrorism and it was arrived at by taking the mean response to all the statements that are grouped under determinants of Boko Haram Terrorism in the administered questionnaire. The explanatory (independent or exogenous) variables are Poverty, School enrolment Trade and Commerce, Unemployment, Inflation and Gross Domestic Product and each of these variable were determined by taking the average response to all the questions that are grouped under each heading. Using the Statistical Package for Social Sciences (SPSS 25) software, the Ordinary Least Squared (OLS) regression with BLUE (Best Linear Unbiased Estimate) properties was used to empirically analyze the model that was stated in chapter three of this work. The regression analysis shows two results: test of the strength of the model in explaining the

hypothesized relationships and the effects of the explanatory variables on the Boko Haram Terrorism in the Borno State. The results of the linear regression which passed through the origin (i.e. with no intercept) is hereby presented in the table below.

Table 4.3.1: Pooled Regression Results

Independent Variable	Dependent Variables	Coef. (β)	T	Sig.
Boko Haram Terrorism	Poverty	0.109	4.065	0.000***
	School enrolment	-0.302	5.923	0.000***
	Trade and Commerce	-0.080	-4.558	0.000***
	Unemployment	0.207	6.076	0.000***
	Inflation	0.100	2.609	0.000***
	Gross Domestic Product	-0.362	12.531	0.000***
$R^2 = 0.996$ Adjusted- $R^2 = 0.996$ S.E.= 0.28327 F = 12950.887 (0.000)				

Source: computations of SPSS. *** Indicate significance at 0.05 (5%) levels.

The hypotheses stated in chapter one of the study are tested here at five per cent (5%) level of significance.

Hypothesis One (H_{01}): Boko Haram Terrorism has no significant effect on Poverty in Borno State.

The analysis shows that Boko Haram Terrorism has a significant positive effect on Poverty in Borno State. An assessment of the parameters of the explanatory variables shows that Poverty had an estimated standardize coefficient of 0.109 with a significant t value of 4.065; the study therefore rejects the null hypothesis and conclude that Boko Haram Terrorism has a significant positive effect on the Poverty in Borno State, meaning that an increase in Boko Haram Terrorism results to an increase in Poverty, significantly.

Hypothesis Two (H_{02}): Boko Haram Terrorism has no significant effect on School enrolment in Borno State.

The analyses shows that Boko Haram Terrorism has a significant negative effect on School enrolment in Borno State. School enrolment had an estimated standardize

coefficient of -0.302 with a significant t value of 5.923. The study therefore rejects the null hypothesis and conclude that Boko Haram Terrorism has a significant negative effect on School enrolment in Borno State, meaning that an increase in Boko Haram Terrorism results to a decrease in school enrolment, significantly.

Hypothesis Three (H₀₃): Boko Haram Terrorism has no significant effect on unemployment in Borno State.

The analyses shows that Boko Haram Terrorism has a significant positive effect on unemployment in Borno State

Unemployment had an estimated standardized coefficient of 0.207 with a significant t value of 6.076. The study therefore rejects the null hypothesis and conclude that Boko Haram Terrorism has a significant positive effect on Unemployment in Borno State, meaning that an increase in Boko Haram Terrorism results to an increase in unemployment, significantly.

Hypothesis Four (H₀₄): Boko Haram Terrorism has no significant effect on Trade and Commerce in Borno State.

The analyses shows that Boko Haram Terrorism has a significant negative effect on Trade and Commerce in Borno State. Trade and Commerce had an estimated standardize coefficient of -0.080 with a significant t value of -4.558. The study therefore rejects the null hypothesis and concludes that Boko Haram Terrorism has a significant negative effect on Trade and Commerce in Borno State, meaning that an increase in Boko Haram Terrorism results to a decrease in Trade and Commerce, significantly.

Hypothesis Five (H₀₅): Boko Haram Terrorism has no significant effect on Inflation

in Borno State.

The analyses shows that Boko Haram Terrorism has a significant positive effect on Inflation in Borno State. Inflation had an estimated standardize coefficient of 0.100 with a significant t value of 2.609; the study rejects the null hypothesis and conclude that Boko Haram Terrorism has a significant positive effect on Inflation in Borno State, meaning that an increase in Boko Haram Terrorism results to an increase in inflation, significantly.

Hypothesis Six (Ho₆): Boko Haram Terrorism has no significant effect on Gross Domestic Product in Borno State.

The analyses shows that Boko Haram Terrorism has a significant negative effect on Gross Domestic Product in Borno State. Gross Domestic Product had an estimated standardize coefficient of -0.362 with a significant t value of 12.351. The study rejects the null hypothesis and conclude that Boko Haram Terrorism has a significant negative effect on Gross Domestic Product in Borno State, meaning that an increase in Boko Haram Terrorism results to a decrease in Gross Domestic Product, significantly.

Test of the Model's Strength

The R-squared and its adjusted counterpart represent the coefficient of determination. This statistic is used to ascertain the percentage of the variations in the dependent variable that was captured or explained by the independent variables. As shown in the above table, the R-squared is 0.996 and the adjusted R-squared is 0.996. This same value of 0.996 for the R-squared and adjusted R-squared show that the independent variables of our models were able to explain about ninety-nine (99) percent of the variations observed in rate of Boko Haram Terrorism and effect on the dependent

variables across Borno State.

The standard Error (S.E) statistic is the appropriate standard deviation of a statistical sample population. The standard error is used in measuring the accuracy with which a sample represents a population; hence, the lower the standard error, the higher the representation of a population by a sample and vice versa. As shown in the table above, the S.E. value is 0.283. This represent an insignificant error in the coefficient estimate and suggest that the results are a good representation of the population.

The F test of overall significance indicates whether the linear regression model provides a better fit to the data than a model that contains no independent variable. In order words, the F statistic measures the joint predictive power of the independent variables. It is used to test the null hypothesis which state that “*the model with no independent variable fit the data as well as your model*” against the alternative hypothesis which state that “*your model fit the data better than the intercept-only model*”. As shown in the table above, the F value is 12950.887 and it is significant. This implies that the null hypothesis will be rejected and the alternative accepted. Hence we conclude that the model fit better than the intercept-only model.

The four statistic tested above, that is, the R-squared, the adjusted R-squared, the Standard Error and the F, all points to the direction that the stated linear regression model is effective in explaining the hypothesized relationships between Boko Haram Terrorism and the Dependent variables. Therefore, the study concludes that the stated model strength is adequate and the result emanating from it can be relied upon to represent the true population.

4.3 Discussion of Major Findings

The study assessed the effect of Boko Haram terrorism on economic development of Borno State. The study revealed that the problem of religious extremism, poverty, unemployment and lack of education were the highest causes of terrorism in Borno State and it has negatively affected the economic development of Borno state as indicated in table 4.6. The study also posits that terrorism has serious economic consequences on the people because economic development is the primary goal of every well-meaning government, as it is essentially dependent on the level of economic activities in the state. The level of economic activities has been destroyed as a result of the absence of peaceful co-existence by the people of the state. In the absence of security, socioeconomic development cannot be sustained as it destroys economic, human and social capabilities. This is shown in table 4.17

However, after empirical testing of the research hypotheses, the study found that Boko Haram Terrorism has a significant positive effect on the Poverty in Borno State, meaning that an increase in Boko Haram Terrorism results to an increase in Poverty, significantly. It also means that reduction in boko haram terrorism activities results to a corresponding and significant reduction in poverty in the state. The findings imply that lower rate of boko haram terrorism activities is more effective in attaining lower rates of poverty in the state. This finding is inconsistent with that of Umaru, Pate and Haruna (2015) in terms of their findings on poverty and terrorism. They opined that economic growth cause poverty and poverty causes insecurity in Nigeria but not the other way round but the present study holds that terrorism also causes poverty, particularly in Borno State.

Boko Haram Terrorism has a significant negative effect on School enrolment in Borno State, meaning that an increase in Boko Haram Terrorism results to a decrease in school enrolment, significantly. It also means that reduction in boko haram terrorism activities results to a corresponding and significant increase in school enrolment in the state. The findings imply that lower rate of boko haram terrorism activities is more effective in attaining higher rates of school enrolment in the state. This finding is consistent with that of Nwagboso (2012) who argued that violent crimes against the Nigerian state by some individuals and groups result to internally displaced persons, out of school children and parents fear to even enrol their children in schools for fear of repeat of the Chibok school girls' abduction situation.

The study also found that Boko Haram Terrorism has a significant positive effect on Unemployment in Borno State, meaning that an increase in Boko Haram Terrorism results to an increase in unemployment, significantly. It also means that reduction in boko haram terrorism activities results to a corresponding and significant reduction in Unemployment in the state. The findings imply that lower rate of boko haram terrorism activities is more effective in attaining lower rates of Unemployment in the state. This finding is consistent with that of Onime (2018) whose findings showed that insecurity affects economic growth by drying-out investments, increases unemployment and dwindles government revenue, amongst others.

The study further found that Boko Haram Terrorism has a significant negative effect on Trade and Commerce in Borno State, meaning that an increase in Boko Haram Terrorism results to a decrease in Trade and Commerce, significantly. It also means that reduction in boko haram terrorism activities results to a corresponding and significant increase in Trade and Commerce in the state. The findings imply that

lower rate of boko haram terrorism activities is more effective in attaining higher rates of Trade and Commerce in the state. This finding is consistent with that of Onime (2018).

Another finding of this study was that Boko Haram Terrorism has a significant positive effect on Inflation in Borno State, meaning that an increase in Boko Haram Terrorism results to an increase in inflation, significantly. It also means that reduction in boko haram terrorism activities results to a corresponding and significant reduction in Inflation in the state. The findings imply that lower rate of boko haram terrorism activities is more effective in attaining lower rates of Inflation in the state. This finding is consistent with that of Auvinen (1997) in Amjad (2014) who argued a positive relationship exists between the terrorism and inflation.

Finally, the study found that Boko Haram Terrorism has a significant negative effect on Gross Domestic Product in Borno State, meaning that an increase in Boko Haram Terrorism results to a decrease in Gross Domestic Product, significantly. It also means that reduction in boko haram terrorism activities results to a corresponding and significant increase in Gross Domestic Product in the state. The findings imply that lower rate of boko haram terrorism activities is more effective in attaining higher rates of Gross Domestic Product in the state. This finding is consistent with that of Nwagboso (2012) who argued that the activities of various militia groups consequently resulted in low income of government from oil revenue and low GDP rate, among other issues. The study is however inconsistent with that of Jurien (2016) who held that the impact of terrorism on GDP growth is insignificant.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Summary

The study attempt to assess Boko Haram terrorism on economic development of Borno State. The study identified some of the causes of Boko Haram terrorism as religious extremism, poverty, unemployment and lack of education which in turn affects the economic development of Borno State.

The study, however, showed that government's lack of commitment towards its constitutional responsibilities in providing jobs, safe environment and improving the general standard of living caused by terrorism as evident in table 4.6. These problems in turn had negative effects on households and crippled commercial activities in the state. More so, the findings of the study further revealed that terrorism had affected women and children negatively in Borno State. Dialogue and negotiation techniques should be employed to end the terrorism and insurgency. The use of force should be the last resort when other efforts and strategies fail to achieve lasting peace in Borno State.

5.2 Conclusion

In spite of the various attempts by governments to reduce insecurity in Nigeria, the menace has persisted due mainly to poor implementation of strategies proffered to reducing terrorism in the state. This has affected economic development meant to take the society to its desired level.

The study concluded that government's inability to create jobs contributed to poverty and low level of education in the state were among the factors that caused

terrorism in the state as shown in table 4.6 The use of force and dialogue are necessary to end terrorism and insurgency in the state.

5.3 Recommendations

Based on the conclusion, and the findings of this study, the following recommendations become important.

- a. The Borno state government and the local governments should ensure that rising poverty indices are reversed and a realistic social security programme is pursued and systematically implemented to ensure that the populace meet their basic needs.
- b. Government should encourage and support the educational sector as seen in the table that most of the populace are semi-educated.
- c. Government should support non-governmental organization to consider women and youths empowerment programmes.
- d. Religious institutions and leaders should create sensitization on effects of terrorism to the society.
- e. The government should proffer practical strategies for the containment of BHT.
- f. Borno state and its Local Government should improve on social economic infrastructure.
- g. The Government should check the rate of drugs abuse among the teeming youths in the state.
- h. The Government should check the level of social inequality among its citizens.
- i. Borno state and its Local Government should encourage agriculture by providing them with necessary implement/tools.
- j. Borno state and its Local Government should concentrate on rural

development, to avoid the rate of rural-urban migration by making the rural areas attractive to live and have a meaningful life.

- k. Dialogue and negotiation techniques should be employed to end the terrorism, use of force should be the last resort.

5.4.1 Limitations of the Study

Financial constraint- insufficient fund tends to impede the efficiency of the research in sourcing for the relevant materials, literature or information and in the process of data collection (internet, questionnaire and interview).

Accessibility: remote villages were unable to reach for fear of attacks by the terrorists group. Accessibility to women is also difficult because of the culture.

Time constraint- the research was done simultaneously with other activities.

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APPENDIX A

c/oDepartment of Security and Strategic Studies

Institute of Governance and Development

Studies

School of Postgraduate Studies

Nassarawa State University, Keffi

14, March, 2018

Dear respondent,

REQUEST TO PARTAKE IN SURVEY

I am a postgraduate Student of security and strategic studies of the above name University.

In fulfillment of one of the requirements for the programme, I am undertaking a research study on 'Effects of Boko Haram Terrorism on Economic Development of Borno State 2009-2016. The questionnaire attached herewith is aimed at obtaining information about your perception of Boko Haram terrorism on economic development of Borno state.

Please be reminded that the information is for research purpose and it will be treated with confidentiality and therefore appropriate and sincere responses are solicited. Your identity is highly guaranteed to be held in confidence thus, you need not to write your name on the questionnaire.

So, kindly supply required information or tick as appropriate. Thank you very much for your assistance.

Yours faithfully,

Kashim Ibrahim Jafaru
NSU/IGDS/MSC/SSS/018/15/16

QUESTIONNAIRE

Instrument: please tick (V) in appropriate box and give your opinion where needed.

SECTION A: PERSONAL DATA

1. Sex: Male ☐ Female ☐
2. Age: 16-25 ☐ b. 26-35 ☐ c. 36-45 ☐ d. 46-55 ☐ 56-65 ☐ 66-75 ☐ 76-85 ☐
3. Marital status: a. single ☐ b. Married ☐ c. Divorce ☐ d. Widowed ☐ e. Widower ☐
4. Educational Qualifications: a. Illiterate ☐ b. Primary School Certificate ☐
c. Secondary School Certificate ☐ d. Tertiary institution ☐
5. Occupation: a. Business- ☐ b. Civil servant ☐ c. Security agents ☐ d. Student ☐

SECTION B:

6. What are the causes of terrorism in Borno state?
a. Poverty ☐ b. Unemployment ☐ c. Religion ☐ d. Proliferation of arms and ammunition ☐
7. What are the effects of terrorism on educational development in Borno state?
a. Highly affected ☐ b. Affected ☐ c. Undecided ☐ d. Not affected ☐
8. What are the effects of terrorism on trade and commerce in Borno state? a. Highly affected ☐ b. Affected ☐ c. Undecided ☐ d. Not affected ☐
9. Suggest ways in which economic development can be enhanced in Borno. a. Improving on agriculture ☐ b. Entrepreneurial development and skill acquisition ☐ c. Improving the ease of doing business ☐ d. Provision of infrastructure especially power, roads etc. ☐
10. Boko Haram has negatively impacted on the economy in Borno state... Do you agree?
a. Agree ☐ b. Disagree ☐ c. Strongly agree ☐ d. Strongly disagree ☐
11. What are the impacts of terrorism on women and children in Borno state?
a. Highly affected ☐ b. Affected ☐ c. Undecided ☐ d. Not affected ☐
12. What are the practical strategies that can be used to contain Boko Haram terrorism by

the government of Borno state, a. Checking influx of illegal aliens [] b. Increased security operation [] c. Dialogue [] d. Amnesty [] e. Monetary compensation for victims [] f. Enhance civilian and security relationship []

13. Do you think government fail in combating terrorism? a. Agree [] b. Disagree [] c. Strongly agree [] d. Strongly disagree []

14. Do you think government is succeeding in fighting against terrorism in Borno state. a. Agree [] b. Disagree [] c. Strongly agree [] d. Strongly disagree []

15. Suggest development strategy that could be use to combat terrorism in Borno state.

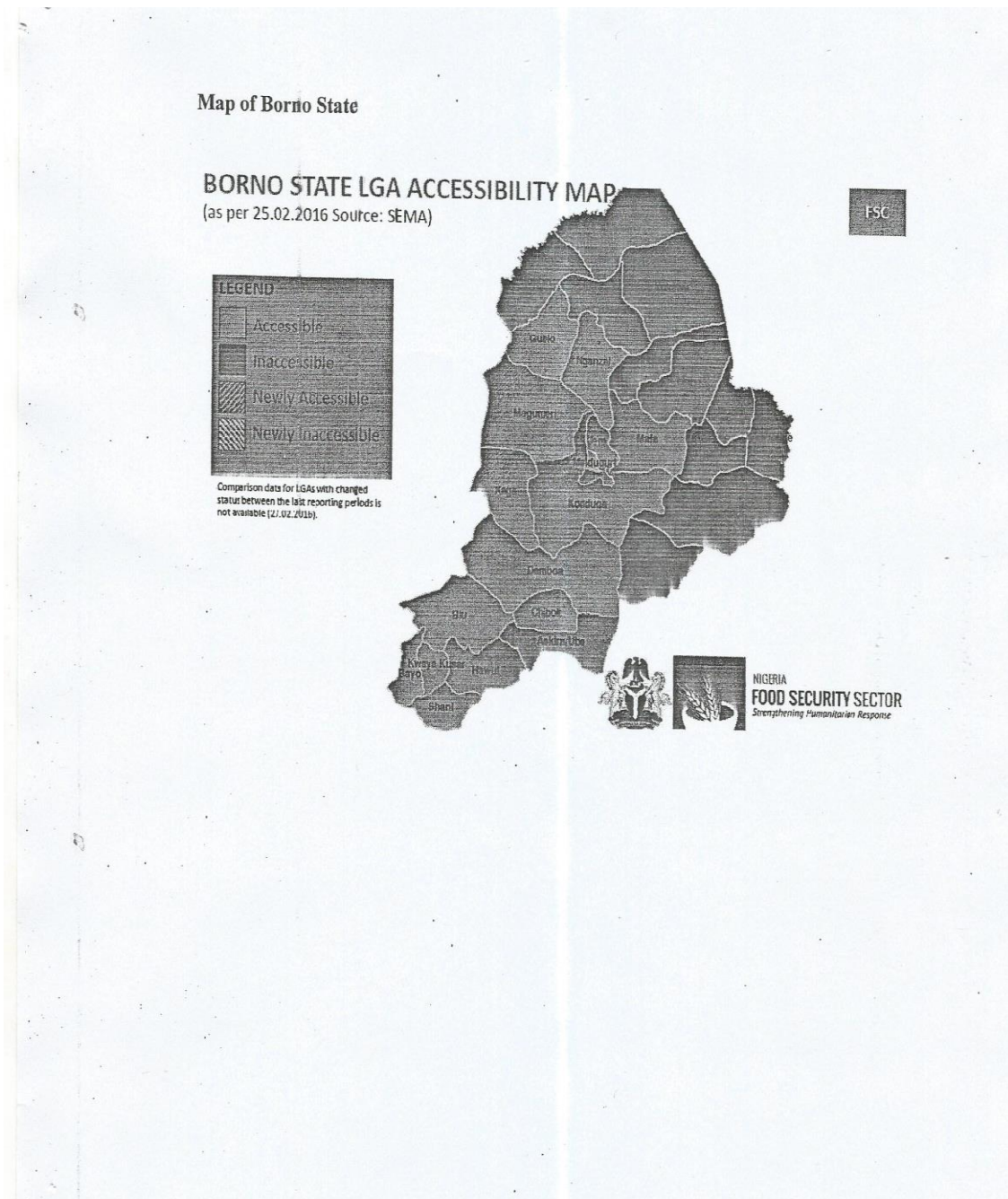
a. Making quality education accessible and affordable [] b. Poverty alleviation [] c. Employment generation [] d. Improvement of law and order []

16. What is the impacts of terrorism on households in Borno state.

a. Highly affected [] b. Affected [] c. Undecided [] d. Not affected []

17. What is the perception of public on motivation of Boko Haram a. End to bad leadership [] b. Abolition of western education [] c. Making Nigeria an Islamic state [] d. Poverty alleviation [] e. Abolition of democracy []

APPENDIX B



APPENDIX C

