

INSURGENCY AND NATIONAL DEVELOPMENT: AN ANALYSIS OF THE EFFECT OF BOKO HARAM ACTIVITIES ON THE ECONOMY OF NORTHERN NIGERIA

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Abstract

Development is not ascribed, it is achieved. National development is the outcome of various actions taken by the political leadership. However, consciously or unconsciously, African countries including Nigeria are not committed to all that is needed to guarantee a nationwide development. Most often, they allow sectional and ethnic interest to take precedence over national interest. Consequently, it develops into championing ethnic welfare which develops into insurgent group. This pictures the situation in Nigeria. The country has been witnessing the activities of various insurgent groups which are detrimental to national development. Prominent nowadays is the insurgent activities of the Boko Haram group. This study, therefore, sought to look at insurgency and national development, using the effect of Boko Haram activities on the economy of the northern Nigeria to analyse the connection between the two. The authors adopted the use of secondary sources of data. Data was collected through documentary materials like books, journals, Newspaper, Magazines, conference papers, radio, Television commentaries and the internet. These sources were supported with statistical data and figures. It was found out that various insurgent activities of the Boko Haram group have negatively affected the economy of the north, and this has deepened the underdevelopment in Nigeria. It was therefore, recommended Nigeria should address the major root cause of insurgency in this country, which is socio-economic deprivation, as it manifests in high level of poverty among Nigerians. And that all efforts should be made to provide basic needs for the people, especially by reducing the high level of unemployment among the youths.

Keywords: Insurgency, national development, analysis, effect, boko haram and economy.

Background to the Study

Development is the preoccupation of every political system and political leadership. In the same vein, "violence and instability are not known to be catalysts for economic development" (Msue, 2013). Therefore, it is only in an atmosphere of peace and tranquillity that the individual can progress and indeed country can achieve national development. Since economic activities only flourish in a peaceful atmosphere, security, therefore, is sine qua non to national development.

Insecurity of life and property, which is the instrument of national progress, is common in Africa and Nigeria. Whereas the “State is instituted by way of remedy for the inconvenience of state of nature to avert a state of war. (It is) created in order that life, liberty and property may be preserved” (Appadorai, 1975), the Nigerian State, however, seem to have failed in fulfilling one of the fundamental functions of a state, which is to provide adequate security for the citizens. Nigerians feel unsecured, unable to go about their economic activities due to the insurgency of the Boko Haram sect.

The rising wave of wicked activities of Boko Haram has put Nigeria in the global glare of publicity as being terrorist haven. This paper, therefore, seeks to find out the devastating socio-economic effects of the Boko Haram's serial killings and bombings in the North, especially in Kano, Borno, Yobe, Adamawa, Niger, Kaduna, Plateau, Kogi, Bauchi and Sokoto. It seeks to analyse the jeopardy Boko Haram insurgency has put the economic and commercial activities in the north into, affecting negatively not only the economic prosperity of the north in particular but also the development of Nigeria in general.

Objective of the Study

This study, therefore, sought to look at insurgency and national development, using the effect of Boko Haram activities on the economy of the northern Nigeria to analyse the connection between the two.

Theoretical Framework and Analysis

It is important to point out that insurgency is not the same as terrorism. Insurgency is not terrorism or conventional war. This study sees Boko Haram activities as insurgency but not terrorism, as many analysts and people choose to see them. Consequent upon the above, Galula (1964) argues that insurgency is the pursuit of the policy of a party, inside a country, by every means. It is not like an ordinary war “continuation of the policy by other means” because an insurgency can start long before the insurgent resorts to the use of force (cited in <http://armyrotc.missouri.edu/pdfsdocs/Galula%20David%20%20Counterinsurgency%20Warfare.pdf>). Insurgency by the Boko Haram sect has been with us, long before the group went violent killing innocent Nigerians and destruction of valuable property.

It should be noted that, although insurgency shares some similarities (such as the use of force or guerrilla tactics) with terrorism and conventional war to achieve, more often than not, political end, they are not the same. The basic difference between insurgency and terrorism lies in the scope and magnitude of violence. While for instance, terrorism rarely brings about political change on its own, insurgency attempts to bring about change through force of arms (Liolio, 2013). Similarly, terrorists often apply a wide range of damages when compared to insurgents. On the other hand, while conventional war involves adversaries more or less symmetric in equipment or training, insurgency involves adversaries that are asymmetric, weak, and almost always a sub-state group (Liolio, 2013 cited http://www.culturaldiplomacy.org/pdf/case_studies/Samson_Eyituoyo_Liolio_-_Rethinking_Counterinsurgency.pdf). As it can be seen, Boko Haram group is a sub-group in the Nigerian State which is angry about its place in the political system, especially as it has to do with its members' standard of living. This is why the authors adopt frustration-aggression theory to analyse the issue of security and national development, using the effect of the insurgent activities of Boko Haram on the economy of the Northern Nigeria as a case study.

The frustration-aggression theory was developed by John Dollard, James Cavies, Feierabend L. K., Betty A. Nesvold and other associates (Oluwatusin, 2007). The premise of the theory is that aggression is always the result of frustration. Frustration is the feeling of annoyance and impatient because one cannot do or achieve what he wants while aggression is the feeling of anger and hatred that may result in threatening or violent behaviour (Hornby, 2005). Frustration is the feeling while aggression results in violence.

It should be noted that an individual whose basic desire is thwarted and who consequently experiences a profound sense of dissatisfaction and anger is likely to react to his condition by directing aggressive behaviour at what is perceived as being responsible for thwarting the desire or at a substitute (Anifowose, 1982). This also applies to a group of people like the Boko Haram. The Boko Haram insurgent activities are dissatisfaction against the Nigerian State; their aggressive behaviours directed towards the State are in form of bombing and killing as well as all manners of insurgent activities employed by the group. These insurgent activities are proofs to the sense of dissatisfaction towards Nigeria and anger directed at its institutions.

A second variant of this theory is the notion of relative deprivation, interpreted to mean a state of mind where there is discrepancy between what men seek and what it seems attainable (Oluwatusin, 2007). It is argued that the greater this discrepancy, the greater their anger, and their propensity towards violence.

Frustration-aggression theory can be used to analyse the genesis of Boko Haram and their reasons for engaging in anti-Nigerian State activities. The insurgent activities of the group can be premised on the frustration the members of the group are experiencing or have experienced in Nigeria based on their inability to be catered for by the country. Feel neglected by the Nigerian State and its political system, the leaders and the members became aggressive which led to the establishment of Boko Haram insurgent group.

In addition, as argued by frustration-aggression theorists, the relative deprivation, interpreted to mean a state of mind where there is discrepancy between what men seek and what it seems attainable is responsible for Boko Haram insurgency. The members are deprived by the Nigerian political system in which there is high level of poverty among its citizens. The rate of poverty in the north is exceptional high. In fact, it has the highest poverty rate in the country.

In line with the above, in 2007 the Central Bank Governor, Professor Chukwuma Soludo reported that three northern regions, north west, north east and north central, had an average poverty incidence of 70.1 percent as compared to 34.9 per cent for the three southern regions, south west, south east and south south. Consequently, he referred to poverty as a 'northern phenomenon' based on the facts that all the 10 states with the highest incidence of poverty are all northern states, with Jigawa topping the list with 95 per cent, Kebbi, 89.7 per cent; Kogi, 88.6 per cent; Bauchi, 86.3 per cent; Kwara, 85.2 per cent; Yobe, 83.3 per cent; Zamfara, 80.9 5 per cent; Gombe, 77.0 per cent, Sokoto, 76.8 per cent; Adamawa, 71.7 per cent respectively (cited in Bello, 2008).

Also, the national survey carried out by the National Bureau of Statistics (NBS) in 2010 confirms the above facts. The national unemployment rate was 21.1 percent of the labour force (NBS, 2010). It showed that 112, 519 million Nigerians live in relative poverty conditions, out of an estimated population of 163 million. Furthermore, the absolute poverty measure puts the country's poverty rate at 99.284 million or 60.9%; the dollar per day measure puts poverty rate at 61.2% and subjective poverty level at 93.9%. Significantly, the North-West and North-East, recorded the highest poverty rates in the country in 2010, with 77.7% and 76.3% respectively (cited in Subair, 2012). This, definitely, would have been on the increase. Since 'good life' seems unattainable, the members of Boko Haram, therefore, take to insurgency to find solace.

Therefore, it can be said that the level of insurgent activities of the Boko Haram group experienced in the north is the demonstration of how various governments of the region have deprived the people good things of life, especially social amenities. Based on frustration-aggression theory, it is arguably correct to state that the high the level of discrepancy between what is sought (good life) by the dissatisfied members of the group and what is attainable (the socio-economic condition in the north), the greater the anger of Boko Haram and their propensity towards violence in the region. The greater the anger, it

should also be noted, the greater the numbers of casualties or victims of insurgency and deeper the underdevelopment of the economy of the north and its people. This further sinks Nigeria down the quagmire of national underdevelopment and insecurity of life and property.

Historical Development of Insurgency in Nigeria

While it is true that the most visible and brutal insurgent group in Nigeria today is Boko Haram, it is not the only militant group that has ever evolved in the country. Nigeria has experienced the formation of insurgent groups in different parts of the country; from the south west to the south east and to the central part of the country. While these groups are different in names and methods of operation, the reasons for their formation are almost the same; deprivation by the Nigerian State. These groups take the advantage of the Nigerian State's inefficient actions and inactions in dealing with the fundamental elements of our nationhood among which are internal security, injustice, corruption, ethnicity, nepotism, favouritism, marginalisation, among others.

Oodua People's Congress (OPC) is one of the insurgent groups that have emerged in Nigeria. It was established in the South West in 1994 by bitter and indigent Yoruba youths fully supported by the elders to protest the annulment of the June 1993 elections presumed won by M.K.O. Abiola (Emuedo, 2012). The goal of OPC was to defend the Yoruba's interest and aggressively press for their political autonomy from the Nigerian federation.

As earlier pointed out, it is evidently clear that the emergence of OPC was as a result of the dissatisfaction with the Nigerian State. The origin of the group is traceable to political bitterness occasioned by the annulment of June 12 1993 Presidential election, which was widely believed to have been won by a Yoruba man. To press home their grievances, OPC was formed as an insurgent group through which agitation for the restoration of Abiola's mandate could be made possible.

Accordingly, this group considered Nigerian federation to be skewed against them then, as their own leg of the Nigerian tripod was irreparably damaged by the annulment. According to Crosdel Emuedo, the OPC from all intent and purpose was the Yorubas ethnic army (Emuedo, 2012). It then follow that as the ethnic group's army, they carried out insurgent activities to pursue the interest of the Yoruba at the national level.

To pursue their goal, OPC engaged in so many insurgent activities, two of which will suffice to explain this. On 20 February 2001, two police officers and three members of the OPC were killed in clashes between the police and OPC in Ikotun Egbe in Lagos after the police tried to disperse a gathering of the OPC that was considered illegal. On 10 August 2001, one alleged robber, Saheed Akanbi, was set ablaze by the OPC in the Agege area of Lagos state. Due to this, members of the OPC and the leaders, Dr. Fasheun and Ganiyu Adams, have been arrested and detained ten times for these and many other activities (Oyeniyi, 2010). Arrest and detaining members of OPC and their leaders simply testify to the fact that it is a group which the State finds its existence inimical to the corporate existence of Nigeria.

The Niger Delta of Nigeria presents a very good study of insurgency. Over the years, many insurgent groups have emerged in the region. Some of them are the Movement for the Survival of Ogoni People (MOSOP); Movement for the Emancipation of the Niger Delta (MEND); Niger Delta People's Volunteer Force, the Egbesu Boys, Niger Delta Vigilante, Niger Delta People's Volunteer Force (NDPVF), Movement for the Survival of Ijaw Ethnic Nationality (MOSIEN), among others (Obioma, 2013). These groups have a long history dating back to the Adaka Boro Movement in the 1960s, through to Ken Saro Wiwa's struggles. Put together, it is essentially a militant agitation against environmental degradation, unemployment, poverty, deprivation and marginalisation.

Insurgency in the Niger Delta is a response to the 'injustice of oil' the people of the region experience daily. Their land produces the wealth of the Nigerian State but their lives showcase extreme poverty. It is actually the scenario of poverty amidst plenty, want amidst wealth. This is as a result of oil exploration activities in the region with less attention to the welfare of the host community.

The growth and persistence of insurgency in the region is the outcome of activities of oil companies in the Niger Delta with less care about the negative effect on the environment. This has led to environmental degradation arising from "drill cuttings, drilling mud, fluids used in production, chemical injected to control corrosion or to separate oil from water, and general industrial waste" (Anegbode and Alonge, 2011). While these activities are going on daily, the oil companies operating in the region do not pay much attention to the source of livelihood, the aquatic habitat which puts food on the average Niger Deltan table. Therefore, the youths of the region took into militancy and insurgency to press for quality life. Unlike the OPC, insurgent groups in the Niger Delta:

Are famous for hostage taking, kidnapping for ransom, pipeline vandalization, oil-theft, arson and ambush. Till date, more than five hundred oil workers, politicians, actors, children, and other important personalities have either been kidnapped or taken hostage. Initially, the groups and associations argued that kidnapping and hostage taking were introduced to force experts involved in crude oil exploration in the Niger-Delta areas to pressure Nigerian government to take decisive steps towards ameliorating the environmental, social and political problems bedeviling the area. More recently, the trends and patterns of hostage taking and kidnapping differ markedly from using it as proxies to get government attentions, as the groups focus more on the ransom paid to ensure release of the oil industry workers (Oyeniyi, 2010:8).

These groups have fought the government forces on many occasions and also sabotaged oil installations. MEND especially has severally demanded the Federal Government to withdraw its troops from the Niger Delta, release imprisoned ethnic leaders and grant oil revenue concessions to Delta groups. This is the pattern insurgency in the Niger Delta has taken. Because of the fact that it attracted international attention and its economic implications for Nigeria, the Yar'Adua Government declared amnesty in the region for members of those insurgent groups who were ready to lay down their arms. This yielded positive results. However, insurgency has not been totally wiped out in the creeks.

In the East, the Bakassi Boys; Bakassi Movement for Self-determination; Igbo People's Congress; and Movement for the Actualization of the Sovereign State of Biafra (MASSOB) are also insurgent groups. As argued by Daniel Obioma, these groups are fighting for equal rights and security of Ndigbo, true federalism, autonomy and political relevance of Igbo people in Nigeria, having been ravaged by the civil war and Abandoned thereafter (Obioma, 2013). The rise of these groups can be attributed to social exclusion and political alienation of the Igbo by the Nigerian State.

MASSOB emerged to resuscitate the failed Biafra Republic bid of 1970. Like OPC, it is an ethnic army of the Ibos as its purpose was and still is to seek for political autonomy of the Ibos from the Nigerian federation (Emuedo, 2012). The group seeks political emancipation of the Ibos from the corporate body known as Nigeria. As a result of this, the members have been engaging in series of activities that are dangerous for the oneness of Nigeria. For instance, the group recently called on all Ibos across Nigeria to sit at home without going to their places of work especially shop-owners across the nation. This action paralysed economic activities not only in Anambra State, which seems to be the headquarters of MASSOB, but also in Nigeria in general.

In comparison to OPC and different insurgent groups in the Niger Delta, MASSOB can be said to be less-violence. However, it is important to take the words of caution of Armed Conflict Location and Event Dataset (ACLED) Report into account. It cautions that: While

currently engaging in minimal levels of violence, MASSOB's low-grade activity draws on historically significant issues which resonate with the population in the south-west, owing to the perceived brutality of the Biafran war. While this is unlikely to present a pressing priority in Nigeria's current state of play, should a dramatic deterioration of security occur, or a play be made by one of the other secession / autonomy-oriented actors in the country, this has the potential to be reignited through moments of opportunism by the group in response to other violent activity within the state (ACLEDE, 2013:5).

Arewa People's Congress (APC) is another insurgent group in Nigeria which is based in the North. It was in existence before Boko Haram was formed although it was different totally from Boko Haram in operation and method of engagement. APC emerged in 1999 in the North ostensibly to prevent "national dismemberment" by the Yoruba but actually as a reaction to the killing of northern elements in Lagos and other Yoruba towns by OPC cadres. Its emergence may be considered "copy-catism" as the actions of the Hausa/Fulani constituted the reason for the formation of OPC and MASSOB (Emuedo, 2012). This group has not been vociferous as other groups in asking for separate existence in Nigeria.

In addition, APC claimed that the harassment of northerners in the south west was part of a Yoruba plan to secede and establish an O'oduwa Republic (Omotoso, 2009). They argued that President Olusegun Obasanjo was sympathetic to OPC's goal and that the North would go to war if necessary to prevent national dismemberment. APC, it can be argued, worked to spoil the separatist agitation of other insurgent/militia groups in the country. However, this goes to show that no region or part of this country has the monopoly of violence, militancy or insurgency. Each of the geo-political zones has had its fair share of insurgency and insurgent activities.

Nigeria therefore has demonstrated a high propensity for ethnic, militia and insurgent groups in the recent times. These groups have unleashed varying degrees of terror and violence in a bid to pursue their interest and show their grievance on certain injustices they experience in the Nigerian State. This is becoming worrisome especially with the 'high dimension' manner that Boko Haram is carrying out its activities.

It is, therefore, on this historical antecedent that Boko Haram insurgency evolved. In every part of the country, there has been trace of insurgency named to pursue the parochial interest of the ethnic group. Boko Haram could not have found a better 'fertile land' to germinate.

The Genesis and the Causes of Boko Haram Insurgency in the North

Boko Haram insurgent group has historical antecedent in the North. In some respects, it operates like the Maitatsine (popular in the 1980s) which was established by Muhammed Marwa, an Islamic scholar who migrated from the town of Marwa in Northern Cameroun to the city of Kano in 1945. Like it is generally believed of the Boko Haram group, Maitatsine was opposed to most aspects of modernization and to all Western influence. However, also like the Boko Haram Group: Marwa exploited the dwindling economic situation and the Almajeri system and was able to attract large followers amongst the commoners, who, unable to afford the basic necessities of life, (who) became die-hard patriots of the sect and Marwa himself (Danjibo, 2011:6).

It should be noted that Muhammed Marwa just used Islam as the basis from which he launched his ambition. Exploiting the poverty among the majority of Kano dwellers for his selfish ambition became glaring when he proclaimed that Maitatsine was an Islamic group but Marwa, in his teaching and practices, was not in agreement with some basic foundations of Islam as a religion. For instance, he denounced certain parts of the Holy Qur'an and even criticized Prophet Muhammad, the founder of Islamic religion. At one stage in his career, Marwa granted himself, the prestigious name "annabi" (this means a prophet with divine power and a mission to save the world) (Danjibo, 2011:6). He was alleged to have replaced the name of the Prophet Muhammad with his own in personal

copies of the Qur'an.

One thing that is necessary to be stressed here is the fact that religion has always been the "opium of the masses". Those who could read the psychology of the poor masses always employ the instrument of religion to advance their causes, for the detriment of the masses and the State. This was the case during the Maitatsine crisis of 1980 and the insurgent activities of Boko Haram.

As concerning Boko Haram, the name "Boko Haram" is not the one the group loves to be called. Boko Haram is the coinage of the media. The group loves to be called Jama'atu Ahlis Sunna Lidda'awati Wal-Jihad, Arabic: جَمَاعَةُ أَهْلِ السُّنَّةِ وَالْجِهَادِ, meaning: People Committed to the Propagation of the Prophet's Teachings and Jihad (cited in Jacob and Akintola, 2012). The popular name (Boko Haram) is derivable from the way people think the group operates as well as their actions.

The group is against those in northern Nigeria known as "yan boko." Yan boko is literally translated as "child of the book." It refers to the elite created by the policy of indirect rule used by the British to colonize Nigeria—the people who have had their heads turned away from Allah by easy money and corrupting Western values. To be yan boko is to be spiritually and morally corrupt, lacking in religious piety, and guilty of criminally enriching oneself rather than dedicating oneself to the Muslim umma (community) (Walker, 2012). It is glaringly clear that one of the reasons for the establishment of the group is spiritual and moral corruption among the northern political cum religious elites. Most of them lack religious piety which is expected of a true Muslim, and therefore guilty of primitive accumulation of wealth, enriching themselves at the expense of their communities as against the teachings of Islam.

However, the ideology and philosophy of the movement can best be understood by explicating the two words— "Boko" and "Haram". In Hausa language, the word "boko" is an equivocal term which means either "Western" or foreign; while the word "haram" is an Arabic derivative meaning "forbidden". Piecing the two words together 'boko haram' means to forbid everything Western and Western education. The intent is to replace modern state formation with the traditional Islamic state, because Western values run contrary to Islamic values. Umma Mahammadiya (Muslim faithful) and Dar-ul-Islam (Islamic community) cannot be compromised in the face of Western influence. Evil in the society is as a result of the embrace of Western civilization, and in order to curb such evil an Islamic society must be entrenched by destroying modern state institutions. The philosophy goes hand in hand with the entrenchment of the Shari'a law in the society (Danjibo, 2011). This accounts for the reason why police formations and government establishments and properties became the target of destruction by the group. This does not mean, on the contrary, that the group are not using the products of western education. To communicate to the world, western technology is adopted through YouTube, mobile phone, etc for instance. They use cars, guns, etc that are developed through western education.

It should be noted that the founder of Boko Haram movement was Mohammed Yusuf. He was a secondary school drop-out who went to Chad and Niger Republic to study the Qur'an. While in the two countries, he developed radical views that were abhorrent to Westernization and modernization. Yusuf got back to Nigeria and settled in Maiduguri and established a sectarian group in 2001 known as the Yusufiyya, which he named after himself (cited in Jacob and Akintola, 2012). It was from Yusufiyya that Boko Haram developed to what it is today. The group has grown in leap and bound, cutting across all the Northern States of Nigeria and neighbouring countries.

As signs of anger against some of what the group terms as 'injustice' (corruption, immorality in Nigeria, etc), Boko Haram has launched several deadly attacks on Nigerian State killing many Nigerians. Institutions of the state (the police, the armed forces, and

schools), places of worship, relaxation centres, etc have been attacked by Boko Haram especially since 2002. Table 1 below gives a timeline of insurgent activities of the group.

The insurgent activities which led to killings and bombings that resulted in the incidents given above did not include the 'coordinated killing' of school children in Maiduguri even with the on-going state of emergency in the State. It does not also include various non-broadcast killings of both soldiers and the members of the insurgent group that are experienced on daily basis.

In addition to the above, the World Investment Report (WIR) rolled out scary figures which revealed that, in 2011 alone, Boko Haram struck 115 times and killed 550 people. Within the first three weeks of 2012, the sect killed 250 people with the deadliest being the coordinated bombings in the ancient city of Kano, which claimed 185 lives. A few weeks later another 12 people were killed in a shoot-out between the Joint Task Force (JTF) and members of the sect in Maiduguri, Borno State (Daily Sun, Monday March 05, 2012). Also, these figures will definitely not include those people who have been killed but not reported. In addition, several people would have been maimed and injured to the extent that even if they recover, they will become 'useless', unable to use their parts of the body effectively any longer. While these are the activities of the insurgent group, its effects are of no small measure on the north and Nigeria in general. While the effect is direct on the economy of the north, it has a multiplier effect on the development of Nigeria. In specific terms, we will consider the effect of the activities of the Boko Haram on the economy of the north and how it has bearing on the development of Nigeria in the next section.

The Effect of Boko Haram Insurgency on the Economy of the Northern Nigeria
To say that the economy of the North is adversely affected through insurgent activities of Boko Haram is to state the obvious. Business activities in northern Nigeria today have gone down, compared to when insurgency in that part of the country was not pronounced like this. And therefore, there is no way anybody can come and put up any investment where there is insecurity. As earlier argued, economy thrives when life and property is secured. Mostly affected by the insurgency in this part of the country is the North East. While the region lags behind in some aspects of development, especially as it concerns infrastructure and education, insurgency in this region has caused more damage to the economy of the North East.

One of the factors that have caused the dwindling of the economy of the North east is the near-dented international image of Nigeria as a result of the Boko Haram activities, which are perceived as terrorism in the international system. Due to this, foreign investors and businessmen and women are afraid of doing business in the country. This is what Ghana's Minister of Foreign Affairs and Regional Integration, Mr. Muhammad Mumuni was alluding to when he said that:

We are watching the unrest in Nigeria with a clear interest and a lot of concern because Nigeria is our big neighbour and when it sneezes, we in Ghana catch a cold. If there is any instability in Nigeria and they release about one million of their 150m citizens to Ghana, we would be in total shreds as it were (The Punch, February 12, 2012).

Although the Minister talked of refuge problem that the insurgency might cause, he can be said that underlying his concern was the economic effect this might have on Ghana, as a country. His statement, "catching cold when Nigeria sneezes" suggests this.

In terms of foreign direct investment (FDI), Nigeria is beginning to feel the consequences of Boko Haram insurgency. Although in terms of finance and investment, direct and indirect loses are unquantifiable, a World Investment Report (WIR) of the United Nations Conference on Trade and Development (UNCTAD), has estimated that the domestic economy has lost a whopping N1.33 trillion FDI (cited in Jacob and Akintola, 2012). This has not had negative impact on the North alone but also on Nigeria in general. It has contributed to the underdevelopment of Nigeria. Losing over a trillion naira FDI is not a

joke in a country that is in dire need of foreign investment like Nigeria.

Furthermore on FDI, according to the UNCTAD report, FDI flows to Nigeria fell to \$6.1 billion (N933.3 billion) in 2010, a decline of about 29 per cent from the \$8.65 billion (N1.33 trillion) realized in 2009 fiscal year. Also, statistics obtained from the 2010 annual report by the Central Bank of Nigeria (CBN) showed that the total foreign capital inflow into the Nigerian economy in 2010 was \$5.99 billion. The record showed that FDI represented about 78.1 per cent drop from \$3.31 billion in 2009 (cited in Daily Sun, Monday March 05, 2012). This, in part, was as a result of increasing activities of the insurgent group's activities in the north. Foreign investors are scared of investing in the country based on insecurity of life and property.

International media reportage about the activities of Boko Haram is not helping matters. It makes this insurgency worse. Foreign electronic media like the Cable News Network (CNN), Associated Press, BBC, Sahara reporters, among others, usually report the activities of the group as terrorism which are not only meant to destroy Nigeria as a country but also risky for international citizens (foreign nationals) to dwell in Nigeria. Hearing this, prospective investors are scared away. This is because terrorism is not peculiar to Nigeria; it has become international and global phenomenon

Worsened this is the rating of the Standard and Poor's Rating Services (S & P) on Nigeria. It was reported according to the S & P last year that: Nigeria had a 'very high risk' in 'economic resilience', a 'high risk' in terms of 'economic imbalances', and a 'very high risk' in 'credit risk in the economy'. 'Nigeria is a country with a high political risk, low GDP per capita, and large infrastructure needs, all factors that contribute to a volatile and risky operating environment for banks.' ...The industry risk score of '7' for the country was based on its opinion that the country faced 'very high risk' in its 'institutional framework' and 'competitive dynamics', and 'intermediate risk' in 'system wide funding' (cited in Daily Sun, Monday March 05, 2012).

Declaring Nigeria 'risky' for business will naturally pursue any business person. This is because no business inclined individual, who always aims at making profits, will be willing to invest where the risk of doing business is too high. This would be especially scary to them as the country is declared 'very high risk' in 'credit risk in the economy'. This means there is high tendency for them to make high loss if they invest in Nigerian economy. Let us turn to how this has affected some cities and/or state in the North.

Kano is one of the states in the North that has been adversely affected by this insurgency. Kano State is becoming a ghost city instead of its being "the Centre of Commerce". The Centre of Commerce just exists in name alone now. Ethelbert Onuoha, the immediate past Secretary General of the Kofar Ruwa Traders Association (Iron and Steel Dealers Association), Kano State chapter, said that insurgency has driven away the traders from Mali, Chad, and Niger Republic that usually flood the market (Iron and Steel market) on daily and weekly basis (cited in Jacob and Akintola, 2012). Kano State which was of old, known as a vibrant commercial centre with huge textile industry, and many other businesses, is no more having this status. A friend to one of the authors, who is a custom officer, told him that all the borders in Kano State have been closed. Closing of all the borders will only mean one thing: in-flow and out-flow of business transactions that would have helped the boosting of socio-economic activities in Kano and the lives of the citizens there.

In the same vein, it is argued that the impact of the Boko Haram's attack on Kano has been so great because Kano has always been the commercial centre of western Sudan for the past 500 years, even before the evolution of Nigeria, Kano was the economic epicentre of not just northern Nigeria, but that of Niger Republic, Chad and Cameroon, so when you destabilize peace in Kano you threaten the foundation of economic and social well being of all northerners (Labaran Maku cited in Tukur, 2012). It is added that: The indigenous

business community in the city especially the textile merchants are not faring better as they count their losses as their customers who used to patronise them no longer go to Kano for fear of the unknown. The Durbar Festival in Kano which used to attract local and international tourists was cancelled last week (before 20 August 2012) because of security issues even though it was attributed to the Emir's failing health. The Kano State government lost huge revenue from this singular decision (Shiklam, 2012:2).

This goes to prove that insurgent activities in Kano have disrupted not only economic activities but also social activities in the State. It is affecting tourism sector as well as the economic wellbeing of the State and the North in general.

Talking of some other parts of the North, none of them is left unaffected. Businesses have dropped and the standard of living has also dropped deeply in that part of the country. The entire North-east of the country, Jos and Kano are almost completely isolated economically, socially and politically. For instance, Jos is a no go area for tourists as destination marketers and tour operators take their clients to destinations with relative peace. Only hotels are recording slightly above 20 per cent occupancy rate. Some are said to have closed down while the Jos Museums, Jos Wildlife and Amusement Park no longer witness visitors trooping there again (Josiah Idowu-Fearon cited in Shiklam, 2012). Also, the economies of Borno, Yobe, Plateau, Kaduna and increasingly, Adamawa states have been badly hurt by this wave of insecurity (Atiku Abubakar cited in Okafor, 2013). Cumulatively, this has led to massive dearth of economic activities in the region, leaving the people more impoverished, starved and unemployed.

The Maiduguri Monday Market, for instance, which is said to be the biggest market in the city, is reported to have been seriously affected as hundreds of shop owners; especially some southerners have closed their businesses and left the troubled city. About half of the 10, 000 shops and stalls in the market were said to have been abandoned by traders who have fled the city. Also, Banks and their customers are operating under difficult situation and have reduced their business hours to guard against being attacked by members of the sect. In fact, according to the Borno State Commissioner of Information, Mr. Inuwa Bwala, it will take the state 20 years to recover from the current predicament it has found itself (Shiklam, 2012). What a tragedy to the economy of the north and the development of the Nigerian State.

Boko Haram insurgency, directly or indirectly has affected all parts of the north including Borno, Yobe, Niger, Kaduna, Kano, Plateau, Kogi, Bauchi, Sokoto, among others. It should be noted that only a secured, stabilised and safe business environment could lead to economic growth, increased per capita income and enhanced quality of life of the people. Since the business environment in the North, especially the North East, has been battered through the insurgent activities of Boko Haram group, people will naturally feel it. It has affected their standard of living since their sources of livelihood have been adversely affected.

It should be pointed out here that as far as the violence persists, it is argued, development in that region will be tampered and the gap between the North and other regions will widen further (Business Day, Wednesday, 18 April 2012). The evidence and fast changing indices (in form of changing migration patterns, cost of insurance in the North, mass repatriation of funds, dearth in skilled labour etc) speaks volumes. In economic terms, what the insurrection effects is a systemic distortion of existing economic patterns and structure in the Northern region. This has devastated manufacturing activities in the region. It is submitted that: The sales volumes of most manufacturers have dropped drastically (in the North). As the goods produced by these manufacturers are no longer sold out because of the shrinking market size, they have decided to produce less to cut their losses....The implication of reduced level of production is reduced earnings for the manufacturing companies concerned, increased costs of production in view of the overhead, which remains constant; and drop in capacity utilisation. If the status quo remains for a longer

period of time, the companies' revenue would fall drastically, affecting its profitability. At the end of the financial year, the companies, especially those quoted in the stock market, would be unable to declare dividends. When the fortunes of the companies continue to drop, shareholders would become restless and may begin to call for drastic actions against the helpless management team. The workforce would be threatened with the attendant labour agitations. The bleeding of the manufacturing companies is usually unsustainable. To stay alive, the companies would eventually resort to retrenchment. The incidence of retrenchment has only just begun and would soon become more rampant (A New Naija, Monday, 9th of July, 2012).

Therefore, the prolonged insurgency of the Boko Haram group is becoming economic threat to Nigeria. This country must provide solution to this problem so that socially, economically and politically Nigeria will not only stay together but also prosper as a people, indivisible despite diversity in ethnic and social affinity. The earlier we achieve this as a people, the better for the North and Nigeria in general.

Conclusions

The study has focused on insurgency and national development. It has looked at the impact of Boko Haram insurgency on national development as it concerns the economy of the Northern Nigeria. In the study, the various activities of the Boko Haram group as well as its origin have proved that Nigeria needs a lot to do to tackle insecurity in the country. The insurgency by this group takes new trends that this country never known. The group uses suicide bombings, which no other insurgent group ever engaged in. Consequently, it will be difficult to attainable national development in the spate of insurgent activities and insecurity that is currently prevalent in Nigeria. Although the analysis has shown that Boko Haram insurgency has negatively affected the economy of the North, this has had multiplier effect on Nigeria's national development.

It should be noted, however, that insurgency flourishes in Nigeria because there is ethno-religious intolerance. Intolerance among various groups thrives on the perceived economic inequality in the country. And as shown in the study through data provided, the Northern part of this country is economically backward. This encourages the feeling of neglect by some northerners who now constitute members of Boko Haram. This goes to prove that poverty has a lot to do with insurgency. It serves as catalyst for it.

Therefore it can be argued that the inability of the Government of Nigeria to tackle poverty and unemployment especially among the youths encourages the breeding of insurgency and insurgent activities in this country.

Various insurgent groups in this country finds in unemployed youths ready "army" that could be recruited to achieve their nefarious aim. Coupled with the above is the wrong counterinsurgency measures adopted by Nigeria. Some members of Nigeria's security agencies especially the Police are 'overzealous' about Boko Haram issue. Instead of doing their job meticulously, they want to "teach the members of the group a lesson". This has escalated insurgent activities of the group, especially the extra judicial killing of the founder of the group, Mohammed Yusuf. This is an evidence of weak administration of justice and security matters. This goes to prove that Boko Haram insurgency will linger in Nigeria as a result of wrong counterinsurgency measures employed by the Nigerian Government. Despite the fact that a state of emergency has been declared in three northern states, insurgent activities of the group have not been stopped. This means that something is definitely wrong with this country's counterinsurgency strategy.

Recommendations

Based on the above, the following recommendations are put forward:

- i. Nigeria should address the major root cause of insurgency in this country, which is socio-economic deprivation, as it manifests in high level of poverty among

- Nigerians. All efforts should be made to provide basic needs for the people. This could be done by reducing the high level of unemployment in Nigeria, especially among the youths.
- ii. National Poverty Eradication Programme (NAPEP) should be taken more seriously. Alleviating poverty is a serious national business. More funds should be provided to NAPEP but how the funds are being utilized should be monitored to prevent corruption and mismanagement of funds.
 - iii. There should be high level of national orientation in the country. This would reduce ethnicity and promote nationhood among Nigerians. Government should make the National Orientation Agency (NOA) more proactive by funding its activities so that the agency would help to educate Nigerians on things that unite us and relegate ethnicity to the background.
 - iv. Since security of life and property is one of the fundamental objective and directive principle of the Nigeria State, Nigerian Government should do all her best to secure the lives of Nigerians and their property. Funds and equipment that will help security agencies do their job should be made available to them.
 - v. Since the current counterinsurgency has not put an end to Boko Haram insurgency, Nigeria should move beyond the blunt use of lethal force by improving intelligence-gathering. This would improve counterinsurgency in Nigeria and help build healthier civil-military relations. Declaring a state of emergency has not solved the problem of insurgency in the north, effective counterinsurgency policy which involves ordinary citizens as sources of intelligence gathering would help.
 - vi. Nigeria should identify and collaborate with neighbouring countries, especially countries that share borders with us, to form strategic security networks of intelligence forces to check illegality across borders and help fight insurgency. Cameroon, Chad, Benin Republic and Niger Republic could help fight insurgency in Nigeria. The collaboration between Nigeria and the United States is a point in a good direction.
 - vii. Nigeria should evolve and adapt global best practices to fighting insurgency. While Boko Haram insurgency is local in nature, lessons could be learnt from international community to bring this menace to an end. Training of different security agencies abroad by the Government on counterinsurgency and terrorism as it is done at present is good but more efforts should be put in place as concerning this.

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