



**EFFECTS OF BOKO HARAM INSURGENCY ON COMMERCIAL ACTIVITIES IN
MAIDUGURI METROPOLIS, BORNO STATE, NIGERIA**

BY

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ABSTRACT

This research work is on the effects of boko haram insurgency on commercial activities in Maiduguri Metropolis, Borno State. The sample size for this study is two hundred respondents chosen from various communities. The sample size was obtained through the use of Multi stage sampling techniques where -probability method of purposive sampling were used. The study utilized both descriptive and inferential statistics. The descriptive statistical tools used include tables, frequencies and simple percentage. Inferential statistics such as chi-square will be used. The secondary data on the other hand was analysed through simple descriptive technique known as document Analysis. The result of the study showed that the group may have been nurtured from outside. Sources in the Maiduguri religious establishment say it is possible that money from Salafist groups in Saudi Arabia supported it in the early years. The findings shows that Boko Haram insurgency has affected Maiduguri Metropolis, the causes of the insurgency were included that bad governance is the major cause of the problem. This study also discovered that among the consequence which has been affecting people is the closing of the three borders which Borno State shared; these are Chad, Niger and Cameroon. Furthermore, the study reveals that the negative effect of Boko haram on socio-economic life of the people was the closing of the southerner's shops in Maiduguri Metropolis and the total relocation of the non-indigenous shops owners to other states. Based on the findings of the study it is recommended that; government should create employment opportunities to the teeming unemployed youth as part of the solution to the ongoing Boko Haram insurgency in the North Region and insecurity problem in Nigeria in general.

Keywords: Boko haram, Insurgency Commercial Activities and Assessment

INTRODUCTION

Terrorism which has become a global phenomenon is a deliberate and systematic use of violence to destroy, kill maim and intimidate the innocent in order to achieve a goal or draw national/international attention or demands which ordinary may be impossible or difficult to achieve. Terrorism whether international or local always politically motivated. Though it may also show other auxiliary motives which may include religion, economic or social reasons. These motives constitute the ideology of a case for which terrorism seeks solution or sympathy for (Zenn, 2014). Boko Haram is a global phenomenon which has become a major issue that threatens the existence of any nation that found itself in their midst. Boko Haram insurgency in Nigeria has been a serious threat to the security of the nation. Their attack is now a major and common issue in Nigeria, just as it usually occurs in many countries across the globe, leading to socio-economic consequences. Between the lack of jobs and increasing violence from Boko Haram, there was mass movement of Nigerian people looking for where to settle that is free of violence. The rush to escape from the northern part of the country that has been hard hit is already affecting the profitability of business in the region. Its reached the point where accredited banks were beginning to close down their branches due to a huge decrease of economic activity. As noted many times before, a lot of the current problem with terrorist uprising can easily be pinpointed to a lack of government leadership due to constant political instability and especially so in the northern region. Once the banks and other businesses decide to pack up and move elsewhere, it leaves the region in a state of economic depletion and that won't easily be regained. The inhuman activities of the terrorist have caused many people their lives, properties and forcing thousands of others to leave their land. Boko Haram terrorist group has been a threat to the economic development of Borno state in particular and Nigeria at large (Adepelumi, (2018).

It is this economic factor, prevailing across length and breadth of Nigeria and the north east of Nigeria that an emergence form of the Islamic extremism represented by Boko Haram has exploited and fed its survival by engaging in terrorism which virtually affects the economic development and the livelihood of communities in the state. It is against this background that this study examines the Boko Haram insurgency on the existence of Maiduguri Metropolis of Borno State.

Statement of the problem

From the activities of Boko Haram, in Nigeria, Nigeria has now been classified as a full-fledged terrorist nation (UN, 2015). A classification that brought untold hardship on the nation, several violent attacks by the Boko Haram have affected economic activities in the northern region especially in the north-east many resident have fled their home while others who could not relocate hardly go about their normal businesses. Shooting and bombing is the characteristic of Boko Haram, forcing the inhabitants to flee their homes or abandoned their region. Business activities were fizzling out most resident were livings on their savings hence no economic activities can succeed in such a place. Although many researchers have studied the effect of boko haram insurgency on the economic activities of the people of Borno State. Few studies have been conducted on Maiduguri Metropolis. This study therefore will fill this gap in knowledge and will evaluate the effect of Boko Haram insurgency on the commercial activities in Maiduguri Metropolis Area.

Objectives of the study

The main objective of the study is to assess the effects of boko haram insurgency on commercial activities in Maiduguri Metropolis, Borno State. While the specific objectives of the study are to:

- i. identify the factors that encourages Boko Haram insurgence in Maiduguri Metropolis Area.
- ii. assess the economic impact of Boko Haram insurgency on the existence of Maiduguri Metropolis Area.
- iii. assess the socio-cultural implication of Boko Haram in the study area.
- iv. proffer solutions to the problems of boko haram insurgency.

Research questions

- i. Why is Boko Haram so endemic in Maiduguri Metropolis?
- ii. How has Boko haram activities affected economic activities on the existence of Maiduguri Metropolis Area?
- iii. What are the socio-cultural implications of Boko Haram in the study area?
- iv. What are the solutions to the problems of boko haram insurgency in the study area?

Significance of the study

The need for the study arise from the fact that the on-going insecurity challenges in the communities have called for wider attention in the public discourse and generated a lot of scholarly interest and discussion in recent time. The study would be of immense benefit to student and researcher because it would serve as reference point in similar area in the future thereby adding to the existing body of knowledge.

The government and policy makers would equally use it as a veritable source of data for examining the effect of Boko Haram insurgency on the existence of Maiduguri with the aim of identifying their effectiveness and lapses and possible, stimulate administrators to correct the situation by making the government at all level and the governs to realize the importance of peace so as to be responsible and accountable in governance.

Scope of the study

The study focuses on the effects of boko haram insurgency on commercial activities in Maiduguri Metropolis, Borno State from 2014-2019. This is due to the facts that Insurgents activities in the areas has been high between those years.

LITERATURE REVIEW

Concepts of Boko Haram

The term Boko Haram is a combination of two Hausa words “Boko” meaning academic or otherwise non Islamic education, while Haram is a word with Arabic phonetic and origin that figuratively mean “sin” otherwise known as forbidden? Put them together, Boko Haram means western education is forbidden or is a sin.

According to Ogochukwu (2013) Boko Haram is a very controversial Nigeria militant Islamic group that seeks for the imposition of sharia law in the entire northern states of Nigeria. He further opined that, the official name of the group is Jama’atul Ahlus Sunnah Lidda’ Wat, Wal Jihad which in Arabic translation means people committed to the propagation of teaching of Prophet and Jihad. Walker (2013) describe Boko Haram as a kind of personality cult, an Islamic sect, inspired by a limited support from among the Sufi Islamic hierarchical but charismatic preacher.

Concept of insurgency

An insurgency is a systematic approach used by a group of people to kill, destroy, and violently intimidate innocent citizens for their selfish interest (Ifeoma, Purity & Anaggogu, 2015). The insurgency has been a global menace which affects the economic, political and social status of the country experiencing it.

Insurgency is a strategy adopted by groups which cannot attain their political objectives through conventional means or by a quick seizure of power. It is used by those too weak to do otherwise (Aminu, 2013). Insurgency is characterized by protracted, asymmetric violence, ambiguity, the use of complex terrain (jungles, mountains, urban areas), psychological warfare, and political mobilization all designed to protect the insurgents and eventually alter the balance of power in their favor. Insurgents may attempt to seize power and replace the existing government (revolutionary insurgency) or they may have more limited aims such as separation, autonomy, or alteration of a particular policy (Brenda, 2010). They avoid battle spaces where they are weakest often the conventional military sphere and focus on those where they can operate on more equal footing, particularly the psychological and the political. Insurgents try to postpone decisive action, avoid defeat, sustain themselves, expand their support, and hope that, over time, the power balance changes in their favor.

In a broad sense, insurgencies take two forms. In what can be called “national” insurgencies, the primary antagonists are the insurgents and a national government which has at

least some degree of legitimacy and support. The distinctions between the insurgents and the regime are based on economic class, ideology, identity (ethnicity, race, religion), or some other political factor (Ahmed-Gamgum, 2018). The government may have external supporters, but the conflict is clearly between the insurgents and an endogenous regime (Brenda, 2010). National insurgencies are triangular in that they involve not only the two antagonists the insurgents and counterinsurgents but also a range of other actors who can shift the relationship between the antagonists by supporting one or the other. The most important of these other actors are the populace of the country but may also include external states, organizations, and groups. The insurgents and counterinsurgents pursue strategies which, in a sense, mirror image the other as they attempt to weaken the other party and simultaneously win over neutrals or those who are not committed to one side or the other (Bharat, 2013).

The second important forms are “liberation” insurgencies. These pit insurgents against a ruling group that is seen as outside occupiers (even though they might not actually be) by virtue of race, ethnicity, or culture. The goal of the insurgents is to “liberate” their nation from alien occupation. Examples include the insurgency in Rhodesia, the one against the white minority government in South Africa, the Palestinian insurgency, Vietnam after 1965, the Afghan insurgency against the Soviet occupation, Chechnya, the current Taliban/al Qaeda insurgency in Afghanistan, and the Iraq insurgency (Bharat, 2013).

An insurgency is a rebellion against authority (for example, an authority recognized as such by the United Nations) when those taking part in the rebellion are not recognized as belligerents (Akinbi, 2015). An insurgency can be fought via counter-insurgency warfare, and may also be opposed by measures to protect the population, and by political and economic actions of various kinds aimed at undermining the insurgents' claims against the incumbent regime (Musa, 2011). The nature of insurgencies is an ambiguous concept.

According to Powell and Abraham (2006), Insurgency refers to a violent move by a person or group of persons to resist or oppose the enforcement of law or running of government or revolt against constituted authority of the state or of taking part in insurrection. Insurgency as defined above becomes volatile of the constitution's criminal law and the international treaty obligations of a nation in the following circumstance: When it constitutes an attack on defenceless citizens and other property resulting into injuries, loss of lives and properties as well as forced or massive internal displacement of people out of their habitual places of residence. When it drives business/investors away from an insecure area and also when it constitutes domestic and international crimes punishable by law such as treasonable felony, terrorism, murder, crimes against humanity and genocide (Powell and Abraham, 2006).

Origin and Causes of Insecurity in Nigeria

According to Ali (2013) the fear of insecurity in Nigeria is on the increase and this has been compounded by the rising waves of terrorism since the country returned to democratic rule in 1999. Violent crime has a root and history in Nigeria, and could be traced back to the period from 1960 to 1970. At independence in 1960 a federal structure was imposed on Nigeria by the British. Ali, (2013) and Ali, Musa and Fada, (2016) noted that since independence, the demand for true federalism, fiscal and political restructuring by different ethnic nationalities in Nigeria has not abated. These agitations have contributed to violent rebellious reactions by aggrieved ethnic groups in the country, endangering the security, unity, and corporate existence of Nigeria as one country. Federalism that undermines the independence and autonomy of its federating units will only bring about conflict, threat to national cohesion and peace, and ultimate disintegration. 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 into the hand of the civilians.

Many scholars have identified several causes of conflict and insecurity in Nigeria that are inimical to economic and national development Lewis and Jega, 2002; Salawu, 2010; Okorie; Onyishi, and Ezeoba, 2011; Ali, 2013, Bagu and Smith, 2017). These causes have been classified into external and internal causes. In Nigeria the internal causes of insecurity pose major challenge to economic development and livelihood than the external causes of insecurity.

Factors that Encourage Boko Haram Insurgency

Jama'atu Ahlis Sunna Lidda'awati Wal-Jihad, better known by its Hausa name Boko Haram, is a jihadist terrorist organization based in the northeast of Nigeria. It is an Islamist movement which strongly opposes man-made laws. Founded by Mohammed Yusuf in 2002, the organisation is a Muslim sect that seeks to abolish the secular system of government and establish Sharia in the country. The movement, whose name in the Hausa language, *Boko Haram*, translates as "Western education is sacrilege" or "a sin" is divided into three factions, and in 2011, was responsible for more than 1000 killings in Nigeria (Eme *et al.*, 2012). Though the group first became known internationally following sectarian violence in Nigeria in 2009, it does not have a clear structure or evident chain of command. It has, however, been severally alleged that the group has links with several terrorist networks such as Al-Qaeda, Hezbollah, Taliban etc.

The group adopted *Jama'atu Ahlis Sunna Lidda'awati wal-Jihad* as its official name which translates into 'People Committed to the Propagation of the Prophet's Teachings and Jihad'. Boko Haram is an indigenous Salafist group which only turned itself into a Salafist Jihadist group in 2009. It propagates that not only interaction with the Western World is forbidden, but it is also against the government of Nigeria. The group publicly extols its ideology despite the fact that its founder and former leader Muhammad Yusuf was himself a highly educated man who lived a lavish life and drove a Mercedes Benz (Bartollota, 2013; Eme & Ibieta, 2012). The group was founded by Mohammed Yusuf in 2002 in the city of Maiduguri with the aim of establishing a Shari'a government in Borno State under former Governor Ali Modu Sheriff. He established a religious complex that included a mosque and a school where many poor families from across Nigeria and from neighbouring countries enrolled their children. The centre had ulterior political goals and soon it was also working as a recruiting ground for future jihadists to fight the state. The group includes members who come from neighbouring Chad and Niger and speak only Arabic. In 2004 the complex was relocated to Yusuf's home state of Yobe in the village Kanamma near the Niger Republic border.

Yusuf was able to recruit membership from numerous unemployed youths, whose situation has made them become dissatisfied with the state. Late Yusuf also took advantage of the irresponsible leadership of all levels of government, unemployment, poverty, corruption and insecurity. And as he points out such failures, citing verses of Quran and the saying of the prophet, the youth see him as the leader that will indeed deliver them from malevolence to the Promised Land. Many Nigerians are hungry for progress and an improvement in their lives, but northern Nigerians feel this need most acutely (Bello, 2015). Life in Nigeria for many is tough, but across the North, life is grim. A UN study shows that poverty in the 12 most northern states is nearly twice that of the rest of the country. The health indicators reflect this. Children in the far north are almost four times as likely to be malnourished. Child mortality is over 200 deaths per 1000 live births, leading to lower life expectancy. Educational standards are just as bad. Literacy in the far north is 35 percent as opposed to 77 percent in the rest of the country. Seventy-seven percent of women in the far north have no formal education, compared to only 17 percent in the rest of the country. In northern Nigeria, primary school attendance is only 41 percent, while youth unemployment is extremely high. All of this contributes to joblessness and a deepening cycle of poverty (Carson, 2012). In the same vein, Abdulkarim Mohammed, a researcher on Boko Haram, added that violent uprisings in Nigeria are ultimately due to "the fallout of frustration with corruption and the attendant social malaise of poverty and unemployment" (Cook, 2011).

The members of the group do not interact with the local Muslim population and have carried out assassinations in the past of anyone who criticizes it, including Muslim clerics. In a 2009 BBC interview, Muhammad Yusuf, then leader of the group, rejected scientific explanation for natural phenomena, Darwinian evolution, and the Earth being a sphere if it runs contrary to the teachings of Allah". Before his death, Yusuf reiterated the group's objective of changing the current education system and rejecting democracy (Shuaibu *et al.*, 2015). In the wake of the 2009 crackdown on its members and its subsequent re-emergence, the growing frequency and

geographical range of attacks attributed to Boko Haram have led some political and religious leaders in the north to the conclusion that the group has now expanded beyond its original religious composition to include not only Islamic militants, but criminal elements and disgruntled politicians as well. The group conducted its operations more or less peacefully during the first seven years of its existence (Adibe, 2014). That changed in 2009 when the Nigerian government launched an investigation into the group's activities following reports that its members were arming themselves. Prior to that, the government reportedly repeatedly ignored warnings about the increasingly militant character of the organisation, including that of a military officer. When the government came into action, several members of the group were arrested in Bauchi, sparking deadly clashes with Nigerian security forces which led to the deaths of an estimated 700 people (Agbiboa, 2013). During the fight with the security forces, Boko Haram fighters reportedly used fuel-laden motorcycles and bows with poison arrows to attack a police station (Onuoha, 2012). The group's founder and then leader Mohammed Yusuf was also killed during this time while still in police custody. After Yusuf's killing, a new leader emerged whose identity was not known at the time. After the killing of Mohammed Yusuf, the group carried out its first terrorist attack in Borno in January 2010. It resulted in the killing of four people. Since then, the violence has only escalated in terms of both frequency and intensity (Eme & Ibieta, 2012).

Following the death of Yusuf, a man later known as Abubakar Shekau took control of the group. Authorities had previously believed that Shekau died during the violence in 2009. By mid April, 2012, the group was responsible for over 1000 deaths. According to the Borno State Governor Kashim Shettima "Boko Haram has become a franchise that anyone can buy into. It is something like a Bermuda Triangle," (Baiyewu, 2013). The Boko Haram onslaught in the Northern part of the country employs the use of suicide bombing, outright shooting and abduction in its activities. This has led to loss of many lives and property. According to Ali (2013) the fear of insecurity in Nigeria is on the increase and this has been compounded by the rising waves of terrorism since the country returned to democratic rule in 1999. Violent crime has a root and history in Nigeria, and could be traced back to the period from 1960 to 1970. At independence in 1960 a federal structure was imposed on Nigeria by the British. Wheare (1963) conceptualizes federalism as a constitutional division of power between two levels of government which are independent and coordinating in their respective spheres of influence. Unfortunately, the federal structure bequeathed to Nigeria at independence did not conform to Wheare's tenets of federalism as a system of government where two levels of government exist each sovereign in its sphere of jurisdiction (Awotayo *et al*, 2013). Meanwhile Ewetan, (2011) says that, the incursion of the military into governance, and the consequent imposition of military command structure in a federation set the tone for the distortion of Nigeria's federalism. Thus the practice of federalism in Nigeria no doubt has been distorted by overwhelming dominance of the federal government that distributes national resources to lower level of government at its own whims and caprices.

Ali, (2013) and Adamu, (2005) Noted that since independence, the demand for true federalism, fiscal and political restructuring by different ethnic nationalities in Nigeria has not abated. These agitations have contributed to violent rebellious reactions by aggrieved ethnic groups in the country, endangering the security, unity, and corporate existence of Nigeria as one country. Federalism that undermines the independence and autonomy of its federating units will only bring about conflict, threat to national cohesion and peace, and ultimate disintegration. 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 into the hand of the civilians. Soon after the civil war these arms were used by some 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 job during the civil 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 defense. 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, others emphasized the impact of political and economic factors such as ethnic agitation, political agitation, unemployment, Structural Adjustment Programme (SAP) as triggers of violent reaction among the youth (Awotayo *et al*, 2013).

Many scholars have identified several causes of conflict and insecurity in Nigeria that are inimical to economic and national development (Lewis and Jega, 2002; Salawu, 2010; Okorie; Onyishi, and Ezeoba, 2011; Ali, 2013). These causes have been classified into external and internal causes. In Nigeria the internal causes of insecurity pose major challenge to economic development and livelihood than the external causes of insecurity. This research therefore focuses on the internal causes of insecurity in Nigeria. These causes include:

Youth unemployment

Unemployment rate in Nigeria has continued to be on the increase despite the abundant human and natural resources available in the country. Chronic youths' unemployment is evident in Nigeria (Adebayo, 2013a). Unemployment has become a major problem tormenting the lives of Nigerian youths and this poses a serious risk to the Nigerian society. The phenomenon of youth unemployment is devastating to both the individual and the society as a whole both psychologically and economically. The magnitude of the danger which youth unemployment poses to the society is better understood when, according to Awogbenle and Iwuamadi (2010), that over 64 million youths are unemployed and 1.6 million are under-employed. Unemployment causes frustration, dejection, desperation and dependency on family members and friends who also have their own problems to contend with. This precarious situation has left the youths in a vicious cycle of poverty that daily erodes their confidence and bright future (Adebayo, 2013a). The youths are one of the greatest assets a nation could possibly possess. The National Youth Development Policy (2001) asserts that the youths are the foundation of a society; their energies, inventiveness, character and orientation define the pattern of development and security of a nation. Through their creative talents and labour power, a nation makes giant strides. The youths are a particular segment of the national population that is sensitive, energetic, active and the most productive phase of life of citizens. The youths are also the most volatile when their energies are misdirected or channelled into wrong endeavours.

Consequently, youth unemployment poses a great threat to the country's stability and development, and if not checkmated on time, it may lead to disastrous consequences for the nation. Desperation can drive the unemployed youths into living outside the law in order to survive and as a means of expressing dissatisfaction at the apparent neglect of their very existence. This situation has afforded the Boko Haram sect the luxury of easy recruitment of young people into their fold.

Ethno-religious Conflicts

Achumba *et al*. (2013) and Salawu, (2010) said that these conflicts are caused by suspicion and distrust among various ethnic groups and among the major religions in the country. Ethno-religious conflict is a situation in which the relationship between members of one ethnic or religious and another of such group in a multi-ethnic and multi-religious society is characterized by lack of cordiality, mutual suspicion and fear, and a tendency towards violent confrontation. Ibrahim and Igbuzor, (2002) asserted that frequent and persistent ethnic conflicts and religious clashes between the two dominant religions (Islam and Christianity) is a major insecurity challenge that confronts Nigeria. Since independence, Nigeria appears to have been bedeviled with ethno-religious conflicts. There are ethno-religious conflicts in all parts of Nigeria and these have emerged as a result of new and particularistic forms of political consciousness and identity often structured around ethno-religious identities. Ethno-religious violence is also traceable to the inability of Nigerian leaders to tackle development challenges, and distribute state resources equitably. Other causes according to Eme and Onyishi, (2011) are accusation, and allegation of neglect, oppression, domination, exploitation, victimization, discrimination, marginalization, nepotism and bigotry. In all parts of Nigeria, ethno-religious conflicts have assumed alarming rates. It has occurred in places like Shagamu (Ogun State),

Lagos, Abia, Kano, Bauchi, Nassarawa, Jos, Taraba, Ebonyi and Enugu State respectively. These ethno-religious identities have become disintegrative and destructive social elements threatening the peace, stability and security in Nigeria.

Politically Based Violence

Eme and Onyishi, (2011) noted that Nigeria has a long history of politically based violence since the collapse of the first republic on January 14, 1966, and the incursion of the military into governance that same date. The electoral politics in Nigeria right from 1960s till date have been characterized with violent conflicts, political thuggery, assassinations among others. Politicians in Nigeria do not accommodate dialogue, negotiation and consensus (Political contests are characterized by desperation, and violent struggle for political power among politicians. Recurring political violence in Nigeria could be attributed to over-zealousness and desperation of political gladiators to win elections or remain in office at all cost. These misadventures have often been catastrophic leading to decimation of innocent lives, disruption of economic activities, and the destruction of property among others.

Ayitte (2006) argues that governance issues have produced a baneful structure in an environment that engenders instability in the political system as the people yearn for the elusive dividends of good governance, therefore with the absence of the ruling elite; this has adversely affected growth and development. He further noted that corruption impacts negatively on economic growth, it is also insecurity. However, in view of the available works of scholars on this topic, there are different views.

Systemic and Political Corruption

The National Planning Commission, (2005) identified systemic corruption, which engenders low levels of transparency and accountability as the major source of development failure. Nwanegbo and Odigbo, (2013) argued that this is a grave problem that has held the Nigerian state captive. This has contributed to government failure and breakdown of institutional infrastructures. The state of insecurity in Nigeria is greatly a function of government failure, traceable to systemic and political corruption. It has added another dimension of violent conflicts which has eroded national values. Corruption is bad not because money and benefits change hands, and not because of the motives of participants, but because it privatizes valuable aspects of public life, bypassing processes of representation, debate, and choice. It has been described as cancer militating against Nigeria's development, because corruption deeply threatens the fabric of the Nigerian society. Corruption hampers economic growth, disproportionately burdens the poor and undermines the effectiveness of investment and aid (Iyare, 2008). In line with the above assertion corruption has eaten deep into our society such that the government and the governed need to take a philosophical and deliberate decision to enable the society not to be ruined.

Economic-Based Violence

It is also referred to as "political economy of violence". Eme and Onyishi (2011) note that, in recent writings in the mass media, much emphasis is laid on the role of resources in generating conflict which is a major cause of economic-based violence across the globe and across political divide. Cries of resource control and revenue sharing regularly rent the air between proponents and opponents also leading to violent agitations among the contending actors and between the state and proponents. The Niger-Delta crisis in Nigeria presents a classic case of this violent struggle that has been on since the end of the Nigerian civil war in 1970. These violent agitations have claimed many lives of Nigerians and foreigners, military and para-military personnel, and property worth billions of naira. It has also resulted in economic misfortune in Nigeria through loss of oil revenue as a result of shortfall in crude oil exports by the oil companies occasioned by disruption of oil exploration activities by the Niger-Delta militants.

Although by no means limited to oil in the Niger Delta, the most prevalent campaign about the link between resources and conflict in Nigeria focuses on oil and the Delta region. No doubt oil has given rise to vertical and horizontal conflicts between National, State and society or between dominant and subordinate geopolitical zones, classes and groups across Nigeria,

given the pivotal role that oil plays in the political economy, and power relations in Nigeria. It is however true that other types of resource driven conflicts have received less attention in the debate. Assets such as grazing and farming, and water resource, tend to give rise to horizontal conflicts that involve communities across the geo-political zones.

Pervasive Material Inequalities and Unfairness

Achumba, *et al.*, (2013) stressed that a major factor that contributes to insecurity in Nigeria is the growing awareness of inequalities, and disparities in life chances which lead to violent reactions by a large number of people. There is a general perception of marginalization by a section of the people in areas of government development policies, political patronage, and these are triggers of disaffection, resentment, and revolt. The incessant strikes by labour, professional groups and demonstrations by civil society groups are mainly due to pervasive material inequalities and unfairness. Their agitations are aimed at drawing public sympathy for their struggle for just and fair treatment by the government.

Unemployment/Poverty

According to Adagba *et al.*, (2012) unemployment/poverty among Nigerians, especially the youths is a major cause of insecurity and violent crimes in Nigeria. In particular youths' unemployment has contributed to the rising cases of violent conflict in Nigeria. Also, one of the major causes of insecurity in the country is the failure of successive administration to address challenges of poverty, unemployment, and inequitable distribution of wealth among ethnic nationalities.

Organized violent groups

Ibrahim and Igbuzor, (2002) as cited in Eme and Onyishi, (2011). Organized violent groups such as ethnic militia, vigilantes, secret cults in tertiary institutions and political thugs contribute significantly to insecurity challenges in Nigeria in different dimension and forms. Their emergence have been linked to a number of factors which include the culture of militarism that has its antecedents in military rule, the failure of the state and its institutions, economic disempowerment, the structure of the state and Nigeria's federalism, non-separation of state and religion, politics of exclusion, culture of patriarchy, ignorance and poor political consciousness. Their activities have impacted negatively on the society in terms of behavior, instability and academic backwardness among others.

Weak Security System

Achumba *et al.* (2013) noted that this is a major contributory factor to the level of insecurity in Nigeria, 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. According to Olonisakin (2008) the police-population ratio in Nigeria is 1:450 which falls below the standard set by the United Nations. The implication of this is that Nigeria is grossly under policed and this partly explains the inability of the Nigerian Police Force to effectively combat crimes and criminality in the country. In view of the above, government should intensify effort to recruit more security agents so as to guarantee the lives and property of its citizenry.

Porous Border

Achumba *et al.* (2013) observe that the porous frontiers of the country, where individual movements are largely untracked have contributed to the level of insecurity in Nigeria. As a result of the porous borders there is an unchecked inflow of Small Arms and Light Weapons into the country which has aided militancy and criminality in Nigeria (Hazen and Horner, 2007). Available data show that Nigeria host over 70 percent of about 8 million illegal weapons in West Africa (Edeko, 2011). Also, the porosity of the Nigerian borders has aided the uncontrollable influx of migrants, mainly young men, from neighboring countries such as Republic of Niger, Chad and Republic of Benin responsible for some of the criminal acts (Adeola and Oluyemi, 2012). The security agents in charge of the country's boarder should be motivated by government so that they can take up their responsibility as watch dog to prevent illegal immigrant from trespassing the country.

Economic Impact of Boko Haram on Local Government

This section reviews some of the works that have been done in the field of Boko Haram insurgency in Nigeria. Rasheed (2013) in “Boko Haram Insurgency and Democratic Consolidation in Nigeria”, while relying on literature centred model, analyses the debilitating effects of the religious sect on the entrenchment of democratic principles in Nigeria. However, the present study is not limited to the effects of Boko Haram insurgency alone, but also covers the whole gamut of the Boko Haram problem.

Abimbola and Adesote (2012), in “Domestic Terrorism and Boko Haram Insurgency in Nigeria Issues and Trends: A Historical Discourse”, sees Boko Haram insurgency as the latest manifestation of domestic terrorism in Nigeria; while Adesoji (2010) examines the Boko Haram uprising and Islamic revivalism in Nigeria. The present study is an extension of the former works since the first stopped at 2012 and the second stopped at 2010, while the present study extends to July 2015.

Awoyemi (2012) examines the nexus that existed between poverty and the emergence of Boko Haram in Northern Nigeria, while Danjibo (2009) attempts a comparative evaluation of the Maitatsine and Boko Haram crises in Northern Nigeria as manifestations of Islamic fundamentalism and sectarian violence in Nigeria. This study therefore builds on earlier works already done in the field of Boko Haram insurgency in Nigeria.

It is a thing of concern to government, individuals and groups that Boko Haram activities has expanded from its original conception that interaction with Western world is forbidden to that of terrorism in which the group has resolved to continue unwholesome destruction of lives and properties of government as well as innocent citizens of Nigeria state. No wonder Olaide (2014) cited in Onuoha (2014) and Bartolotta (2011), when discussing the ideology of the group asserted that Boko Haram was founded as a local Salafi movement and turned into a Jihad Group which proposes that interaction with Western World is forbidden and also supports opposition to the Muslim establishment and the government of Nigeria.

However, there had been a number of recorded incidences raging from loss of lives to destruction of properties of people in Nigeria. Thus, attesting to the fact that, the role of Boko Haram sect has moved from the confines of its principles and practices to that of terrorism and abuse of constitutional privileges and rights of freedom of association among others.

The economic effects of militancy insurgency in Nigeria simply connote consequential effect on people and government's life which can be viewed from two different perspectives. They are the effect on the State that is, Nigeria and individual member of the State that is, Nigerians particularly residents of Yobe State. The militants; not limited to Boko Haram alone by their nature are used to crippling the economic activities of any place they spread their tentacles as well as led to migration of people from the affected place due to restiveness. No wonder the Nation Newspaper (2013:3) reported about the activities of Boko Haram thus: Borno and neighbouring Yobe State –the epicentre of the activities of the sect –have been crippled economically. Thousands of people have died in the sect's bloody campaign. It must be noted that Boko Haram have not only led to closure and or abandonment of people's business activities within the state but also led to migration of people from the state as well as reduction of people's patronage of product from Northern Region because of rumour that member of Boko Haram are planning to send poisonous product from their region to other parts of Nigeria.

Apart from the socio- political effects of insecurity in the north east and the country. The study has discovered that the effect is more on economic environment. The terrorists' activities that affected the north region, especially north east region has worsened the economic activities with adverse effect on the lives of people in the affected areas and Nigeria as a whole. Business activities have been grounded in the region. In essence, it gulped the Nigeria government millions of naira to put in place numerous amenities which are destroyed during the crises. Resources, which could have been used to improve these amenities and embark on other developmental project, would have to use on restructuring and replacing what have been damaged during crises. In most cases government compensated victims of these crises and this gulped millions of naira, which could have been used for economic development.

In Maiduguri, Borno state, where the seat originated, the frequent bombing and clashes between Boko Haram and security agents have weighed down seriously on commercial and business activities in the city as many business have reportedly grumbled while many people have fled the state, the Maiduguri Monday market said to be the biggest market in the city is reported have been seriously affected as hundreds of shops owners, have closed. The security situations have taken of toll on the economy of the state as many people have fled.

Socio-cultural implication of Boko Haram

Poverty therefore is about the absence of the basic necessities of life for any person or a human group. A Somali elder was quoted as saying that “all development activities are about human beings. The first human need is water. It is the first thing needed to live. Without it, a plant, an animal or a baby dies. Second is food. Without enough of it, life is miserable and short. Third, once water and food are won, is health otherwise the human being becomes sick. Fourth is education, once a human being has water, food and health, he needs to learn new horizons and unlock new possibilities. And there is the fifth peace and order. Without these, none of the four basic needs can be sustained” (UNDP, 1996).

Livelihood crisis: Salkida, (2012) points out that the repercussions of the sectarian violence as well as government’s counter-violence on the livelihood conditions of the affected State have been disastrous. Owing to public security instability in these states, normal productive, agricultural and commercial activities have often been constrained. The enforcement of curfews and emergency rule has restricted movement and communications in a manner that hampered economic activities. In addition, the fear of attacks by the insurgents has often driven communities into hiding. Furthermore, counter-insurgency measures, such as the ban on the use of motorcycles have resulted in loss of means of livelihood and subsistence for some households. In effect, the whole trend points to debilitating livelihood. This trend has been put in perspective thus: It is of course a true saying that the north has had a devastating effect on families and livelihood of many economic groups. The massive destruction of infrastructure, the destruction of telecommunication facilities, frequent attacks on markets and businesses, short business hours, have made many relocate to other safer parts of the country, bringing down incomes and increasing poverty levels.

Food is a basic need contributing to the health, productivity, survival and well-being of people. Unintentional and regular absence of food consumption has adverse health effects that include serious damage to the physical and mental state of a person (Faye *et al.*, 2011). Widespread hunger and food unavailability also pose social problems that promote crime and insecurity actions that divert attention away from priority areas. Anxiety about food in a country could undermine economic growth and people’s welfare. When people go without eating food for some time they can get hungry. The whole spectrum of experiences from uncertainty and anxiety about food to hunger are described as food insecurity. According to the 1996 World Food Summit food security represents “a situation that exists when all people, at all times, have physical, social and economic access to sufficient, safe and nutritious food that meets their dietary needs and food preferences for an active and healthy life” (FAO, 1996). In the literature, food security is premised on three pillars: availability, access, and utilization. Food availability is necessary but not sufficient condition for access, while access is in turn a necessary but not sufficient condition for effective utilization (Barret, 2010).

Thus, food insecurity is experienced when people or a section of people lack physical and economic access to “sufficient, safe and nutritious food to meet their dietary needs and food preferences for an active and healthy life”. Food insecurity is a state in which individuals or households have insufficient and uncertain ability to acquire in a socially acceptable manner nutritionally adequate safe foods in sufficient quantities for an active and healthy life for all members of the household. In the United States the concept of food insecurity is taken beyond lack of availability, access and utilization of food to include perceptions of food insufficiency, inadequacy, unacceptability, uncertainty and un-sustainability of food. Food intake may be currently adequate but concerns over future intake may render a person food insecure. Thus, food insecurity here has been defined as “the inability to acquire or consume an adequate quality

or sufficient quantity of food in socially acceptable ways, or the uncertainty that one will be able to do so” (Wolfe and Frongillo, 2001).

A concept related to food insecurity is vulnerability. While food insecurity describes the state of a household’s livelihood at a particular point in time, vulnerability is a „forward looking“ concept that describes how susceptible individuals and households are to being unable to cope with risks associated with uncertain adverse events that may happen to them such as drought (Bogale, 2012). Adger (2006) portrays vulnerability in terms of exposure and defencelessness in the event of harm arising from environmental and social change and lack of capacity to adapt to the change. Vulnerability to food insecurity is conditional on risk factors (Scaramozzino, 2006). Thus, vulnerable households may not be food insecure currently, but they are at risk of sliding into food insecurity in the event of a calamity since they are defenceless.

Food insecurity can be experienced at the national, regional, household or individual level. At the first two levels, supply shocks are the main reasons for the problem. At the household and individual levels, a sustained drop in own food production, food aid, employment including food-for-work opportunities can result in food insecurity. If a household cannot produce enough food of its own, its income level and food availability in the market determines its ability to procure food in sufficient quantities (Bagu and Smith, 2017). Irrespective of whether household food supply is own produced or procured from the market, stability in supply is threatened by frequent catastrophes arising from either erratic climatic conditions or volatile food prices (Christoplos, 2009). On the other hand, formal and informal safety net arrangements foster stability in access to food (Barrett, 2010). Empirical studies show that food insecurity in a household is associated with among other factors, employment status of the adult members of the household, family size, whether male-headship, whether practicing irrigation agriculture, participation in community organizations, education status of the head, and income size and reliability (Maharjan and Joshi, 2011).

Coates *et al.* (2006) in a comparative study of food insecurity experience across several cultures find a common denominator or “core” to household food insecurity. In all but a few of the sampled cultures concerns about insufficiency in quantity of food consumed, inadequacy of the quality of food taken, uncertainty and worry about food availability and social unacceptability of food consumed were at the bottom of food insecurity experience. These cores coincide with the four domains of food insecurity identified in HFSSM studies in the United States -uncertainty/worry, insufficient quantity, inadequate quality and social unacceptability. These domains or cores form the basis of universal food insecurity experience at a household level (Webb *et al.*, 2006). Other sub-domains such as concerns over food safety and meal pattern disruption are only secondary in food insecurity experience.

Akande and Okuwa, (2009) said that the insurgency and attacks in North East Nigeria continues to pose serious challenges to agriculture and household food security in that area. A lot of poor households depend on their farm produce as their main source of food and family income and have as a result of displacements arising from the crisis been facing a lot of difficult times. The movement and transportation of food items whether in the form of food aid from the government or NGOs to the displaced households or to the markets where they are sold have also been seriously hampered. Distribution of food items to persons and households in the most affected areas have been seriously limited. Government convoys bearing food to communities and displaced persons present a target to the insurgents Akande, and Okuwa, (2009).

Distribution of farming inputs (seeds, fertilizers, tools etc) have also been constrained as the roads leading to the affected communities are subject to insurgent attacks. These attacks have made it difficult for farmers to get these much needed inputs. Telephone services are down in Borno state, this has also made it difficult for the farmers to access inputs under the Federal Government’s Growth Enhancement Scheme GES Carol, (2010). Farmers and traders who have food stocks for sale cannot easily access the markets due to fear of attacks on the roads and in the markets, this situation has impacted severely on the household income of the farmers and traders who depend on this activity to generate household income. The frequent bombing and

gun shots in Monday market and Gamboru markets have affected most communities in Maiduguri, Borno State.

Theoretical Framework

There is hardly any valid research that has no theoretical concept. Meanwhile, the essence of theorizing is to explain in order to reach generalization, predict and control. The functional superiority of theories as guideposts in all fields of human endeavour lies in the fact that rather than base action on judgment derived from mere experience, guesswork or speculations, theories enable a chosen line of action to be anchored in and guided by evidence derived from scientific research, which makes the consequences of such an action fall as close in line with the intended direction as possible (Onah, 2003). It is in view of the above that Instrumental theory of terrorism is adopted as the viewpoint for the study over the other theories.

The Instrumental theory of terrorism

The Instrumental theory of terrorism is associated with scholars such as Martha Crenshaw (1985), Richard Betts (1982), and Edward Mickolus (1976). It is premised on the assertion that the act of terrorism is a deliberate choice by a political actor and that the organization, as a unit, acts to achieve collective values, which involve radical changes in political and social conditions (Crenshaw, 1985). Here, terrorism is interpreted as a response to external stimuli, particularly government actions. The major thrust or basic assumption of this theory is that violence is intentional. Terrorism is a means to a political end. Schelling (1966) suggests that terrorism is one form of violent coercion, a bargaining process based on the power to hurt and intimidate as a substitute for the use of overt military force. As such it is similar to other strategies based on the power to hurt rather than conventional military strength.

Within this context, terrorism is meant to produce a change in the government's political position, not the destruction of military potential. The theory also submits that non-state organizations using terrorism is assumed to act on the basis of calculation of the benefit or value to be gained from an action, the cost of the attempt and of its failure, the consequences of inaction, or the probability of success. According to Betts (1982), terrorist actions may occur for several reasons; the value sought for is overwhelmingly important; costs of trying are low; the status quo is intolerable; or the probability of succeeding (even at high cost) is high. Thus, terrorists may act out of anticipation of reward or out of desperation, in response to opportunity or to threat. This strategic perspective, according to Betts (1982), is a conceptual foundation for the analysis of surprise attacks. Thus, he concludes that terrorism is par excellence a strategy of surprise, necessary for small groups who must thereby compensate for weakness in numbers and destructive capability. From the above the basic tenants or core assumptions of this theory are:

That terrorism is an instrument used by violent group to achieve a purpose. The purpose might be religious, economical or even political. It is a calculated attempt to strike terror in the heart of people in order to achieve an objective.

The act of terrorism is mostly carried out by groups or actors that are less powerful than their opponents. Terrorist groups around the world are few in numbers, have restricted sphere of influence and limited destructive abilities, therefore the adoption of terrorism as a tool of warfare. The advantages associated with the use of terrorism in terms of its effectiveness to wreak havoc, inexpensiveness, psychological trauma and media exposure and attention have transmitted it into a form of modern day combat. The act of terrorism is reactionary, intentional and vengeful. It is a response to a violent stimuli in order to change the other group social-economic and political conditions. Its application is brutal and merciless.

Terrorism is a very difficult subject to conceptualize, it can be understood in the utilization and manifestations. One man's terrorist is another man's freedom fighter. The application of terror as a means of achieving a group objectives is the key towards understanding terrorism. The above are some of the basic assumptions of the theory and they form the major plank of this theoretical framework.

Poverty Theory

The Poverty Theory can be used to explain one of the major causes of Boko Haram insurgency in Borno States. According to Liolio (2013), the successful recruitment of the people

into the group depends on the nature of the economic and poverty level in the area. Mostly, insurgents gain members by claiming that their struggle is for the people and that they would provide basic necessities for the general population if supported. The insurgents may succeed if such society is embedded by poverty, illiteracy, incompetence, corruption, discrimination to modernization and globalization, which create artificial poverty to many underdeveloped countries, such countries would become recruitment target of the terrorists. Liolio further stated that, it is significant to know that the root causes of the insurgency often relate to a long cloudy set of problems culminating into uncontrolled grievances and exploding violence. Such problems are socio-economic and political, that is why insurgencies are more rampant in underdeveloped countries or countries engulfed by corrupt regime, ethnicity, social prejudices religion and disparities in the distribution of resources or even lack of it.

Also, Olojo (2013) contends that one significant factor that has stimulated the drive towards violent extremism, recruitment and support for Boko Haram are economic deprivation. Several scholars believed that poverty and longstanding economic disparities in the northeast part of the country made the youth join the sect. Similarly, Adesoji (2010) stresses that, In Nigeria the marginalization and imbalance distribution or implementation of the resources made some radicalised scholars to preach against the government and democratic setting, which later gave birth to the present Boko Haram insurgency.

The Poverty Theory further explains that domestically the politicization of religious traditions and the radicalization of religious communities are especially likely in times of economic decay, social integration or state collapse. Hopeless people below the poverty line; people who are marginalized or physical threat turn to their religions in search for an alternative political order that satisfies their need for welfares, recognition, and security (Hasenclever & Rittberger, 2005). In present time, there are many violence uprisings around the world, some transformed into full terrorist organizations like the Boko Haram. The theory shows the significance of socioeconomic factors in explaining religious insurgency like Boko Haram.

Furthermore, Nigeria a country with more than 160 million people nearly 330 ethnic groups, more than 250 languages with diverse beliefs are very poor. Poverty is what is seen by many observers and analysts as the root that causes most of the ethno religious crisis in northern Nigeria which Boko Haram insurgency is among. With the dearth of infrastructure development, 90% of Nigerians are permanent of crippling poverty. The country was ranked 153th out of 177 poor economic countries on the human development index (2008), despite its rich cultural endowment and abundant human and natural resources (Adenrele, 2014). Northern Nigeria in particular has the highest figure of relative poverty in comparison with south-west and south-east zones that have relative poverty of 67.0% and 59.1% respectively. The northeast and north-west zones have the higher figure of 76.3% and 77.7% relative poverty respectively (NBS, 2012).

Moreover, the rate of unemployment in the country has continued to increase despite the abundant human and natural resources available in the country. Unemployment has become a major problem tormenting the lives of the Nigerian youths and this poses a serious menace to Nigeria as a country (Adebayo, 2014). Furthermore, 64 million Nigeria Youths are unemployed while 1.6 million are under-employed. Unemployment causes dejection, frustration, desperation and dependency on family members and friends. This dependency situation has left the youths in a vicious cycle of poverty that daily erodes their confidence of bright future. In such a case, most of these unemployed youths are the primary target of the insurgents (Adebayo, 2014).

In addition, International Fund for Agricultural Development (IFAD, 2007) said “despite Nigeria’s abundant resources, poverty is widespread to the extent that the country is ranked one of the 20 poorest countries in the world”. Indeed over 70 percent of the population is classified as poor, with 35 percent living in absolute poverty (Andenrele, 2014). According to Plouch (Blanchard, 2014): Understanding Boko Haram’s appeal among some citizen in Nigeria’s far north requires an examination of underlying development challenges facing northern Nigeria, where high rates of poverty and unemployment are exacerbated by extreme population growth and low level of literacy. These factors combined with weak governance, rampant corruption

and inadequate public service delivery, has contributed to the widespread disaffection that some suggest may facilitate Boko Haram recruitment.

A country with legacies of economic stagnation, a higher level of unemployment and uneven economic development such country is a fertile ground on which terrorist seed can flourish (Umar, 2013). Moreover, individuals and group grievances such as poverty, unemployment, illiteracy, discrimination, and economic marginalization can be used as mobilising instruments by sinister group to get support and recruit for terrorist violence. This explains how economically deprived youth can easily be recruited by the extremist group, due to the economic hardship in the region (Umar, 2013).

The increasing rate of unemployed youth in the region, which were economically deprived, mostly was the recruiting target of Boko Haram. Some scholars pointed out that the connection between poverty, illiteracy and terrorism is indirect and complicated. The huge number of young people living on the margins of Nigeria society intensified these linkages (Olojo, 2013). In 2013 the federal government released some detainees of Boko Haram mostly wives and children of the sect members, some children confessed of providing kegs of fuel to Boko Haram to set school and other buildings ablaze in Maiduguri for the sum of 5000 naira (Olojo, 2013). These show how the people in the area were living in abject poverty due to the inability of the government to provide education and economic opportunity in the area for more than a decade. These socio-economic problems contributed to the escalation of Boko Haram violence in north-eastern Nigeria. The theory explains that in most cases, conflicts occur as a result of growing economic, social, and political inequalities in and between nations (Hensenclever and Rittberger, 2005).

Application of Instrumental Theory of terrorism

To be exact, nexus between BH and human development index in north eastern Nigeria is better explained in the light of the Instrumental Theory of terrorism because it unravels the hidden relation that influences and encourages BH adoption of killing and destruction of human development as a weapon of terrorism in Maiduguri Metropolis, Borno State. Specifically, it looks at why and how the operation of the Boko Haram insurgency linked to the level of poverty in Maiduguri Metropolis, Borno State. The theory explains the connection between terrorism and poverty in Maiduguri Metropolis, Borno State and vividly x-rays why Boko Haram cannot leave Maiduguri as its base.

The importance of this approach in interrogating the nexus between BH and HDI is because this theory enables us to go beyond analyses whose account are limited to the features, origin, types and potentials of BH and HDI in Maiduguri. The theory mirrors vividly the actual state of things as regards both phenomena in the state. The utilization and manifestations of abduction of people by Boko Haram insurgents is seen as a strategy of terror to instil fear in the heart of Nigerians, in the region, moreover, the abduction by BH as instruments of terror is inexpensive, reactionary and vengeful.

This theory also refocuses, realigns and also engineers a rethink about BH and human development in Maiduguri Metropolis, Borno State because it shows that Boko Haram use abduction as an instruments of terror, especially, the connection between the kidnapping of women and girls and increase in suicide bombing in north east Nigeria. The adoption of this method is to achieve a specific goal or purpose, therefore, this theory examines the missing link between how and why of Boko Haram insurgency in Borno State. The theory explicitly explained how terrorist group like Boko Haram uses instrument of terror such as suicide bombers and the variables and dynamics that inform the reasons why, how and what of suicide bombing in the region.

RESEARCH METHODOLOGY

Maiduguri, also called Yerwa by its inhabitants is the capital and the largest city of Borno State in North-Eastern Nigeria. The city is along the seasonal Ngadda River which disappears into the *Frikio* swamps in the areas around Lake Chad. Maiduguri was founded in 1907 as a military outpost by the British and has since grown rapidly with a population exceeding a million by 2007. The highest record temperature was 47 °C (117 °F) on 28 May

1983, while the lowest record temperature was 5°C (41 °F) on 26 December 1979. Maiduguri is home to three markets which include an ultra-modern “Monday Market” that has a spectacular satellite image view. There is an ancient museum, and the city is served by the Maiduguri International Airport. Maiduguri is the principal trading hub for North- Eastern Nigeria. Its economy is largely based on services and trade with a small share of manufacturing. The city lies at the end of a railway line connecting Port Harcourt, Enugu, Kafanchan, Kuru, Bauchi and finally Maiduguri. Maiduguri has one of the best-equipped universities and hospital in Nigeria: The University of Maiduguri attracts foreign students from neighboring countries especially Cameroon 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 and College of Education, and El-Kanemi College of Islamic Theology. According to the 2006 census, Maiduguri is estimated to have a population of 1,197,497 (NPC, 2008).

Method of Data Collection

The research work used survey method and use of available document to generate data. The use of available document relied on the secondary sources of data are that information originally designed not for the purpose of the research but found to be useful and relevant to this research. The secondary data include: textbooks, publications, organizations record, internet and government gazette etc.

Method of Data Analysis

The study utilized both descriptive and inferential statistics. The descriptive statistical tools used includes tables, frequencies and simple percentage. Inferential statistics such as chi-square will be used. The secondary data on the other hand was analysed through simple descriptive technique known as document Analysis.

RESULTS AND DISCUSSION

In this chapter we have a valid data which indicated that bad governance is the major cause of Boko Haram insurgency in Maiduguri, and the insurgency affected many people, economically, mentally and socially. It also causes many people to relocate to other areas where there is more relative peace.

However, among the consequences which affected many people is the closing of the borders of Chad, Niger and Cameroon. From the information collected it indicate that many people in Maiduguri Metropolis are suffering because most of the products and the buyers of many products, good and services are coming to Maiduguri Metropolis to do business.

The result revealed that the level of insecurity in Maiduguri Metropolis is very high also the result shows that the level of insecurity in Maiduguri Metropolis is high. This finding is in line with a study by Kashim, (2012). who revealed that in Maiduguri Metropolis, the frequent bombings and clashes between Boko Haram and the security agents have weighed down seriously on commercial and business activities in the city as many businesses have crumbled while many people have fled the state. The Maiduguri Monday Market is the biggest market in the city and it has been seriously affected as hundreds of shops owners, especially those from the southern part of Nigeria have closed their businesses and left the troubled city.

Conclusion

The findings shows that Boko Haram insurgency has affected Maiduguri Metropolis, the causes of the insurgency were included that bad governance is the major cause of the problem.

This study also discovered that among the consequence which has been affecting people is the closing of the three borders which Borno State shared; these are Chad, Niger and Cameroon.

Furthermore, the study reveals that the negative effect of Boko haram on socio-economic life of the people was the closing of the southerner's shops in Maiduguri Metropolis and the total relocation of the non-indigenous shops owners to other states.

Recommendations

The present security challenges ravaging Maiduguri Metropolis is a multi-faceted problem, in which it affected the socio-economic life's of people in the city. The possible

solutions as recommended by the researchers can only be achieved through a multi-dimensional approach among the recommendations are as follows:

1. Government should develop the political will to expose and prosecute the high caliber of individuals both within and outside the government, who have been linked with the Islamic militant group.
2. Security forces should target extremists and perpetrators of violence in a way that does not inflict civilians' casualties of damage in properties and human right violation.
3. Creating a reformatory home and a training ground for any terrorist captured. Any terrorist captured. We recommend the person be presented, charge and sentence if found guilty by the law. Such individual should be detained and trained at the reformatory home as professionals to carry out any mission impossible that may need urgent attention in the country. If the person survives, he regain his freedom but under surveillance and if he dies he will be remember for his service to his fatherland.
4. Motivation of security agents are important method to carry out their work diligently and ensure stability in the country, government should motivate them interns of:
 - (i) Paying them good salary
 - (ii) Provision of incentives to the security agents
 - (iii) Promotion at when due
 - (iv) Review of recruitment procedure in order to fish out the bad eggs among the security agents and sack them.
 - (v) Creation of workable criminal date base for the police and other security agencies
5. Fast tracking the development of rural communities in Borno State, especially in the area of job creation and development projects in the all local government of the state.

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