

# Boko Haram Effects on the Economy of North-Eastern Nigeria

Callistus Chidi Mbanwusi

Lublin University of Technology, Poland.

DOI: <https://doi.org/10.51244/IJRSI.2024.1107060>

Received: 29 June 2024; Accepted: 08 July 2024; Published: 12 August 2024

## ABSTRACT

The study evaluates the effects of Boko Haram terrorism on the economy of North-eastern Nigeria. It examines the general meaning of terrorism, the origin of Boko Haram, their activities and tenets. It went further to narrate the key players in the activities of the insurgents and their alliance with international terrorist group. The study also investigated the economic situation of North-eastern region of Nigeria before the insurgency and present state of the economy during the insurgency era.

The problem statement of this article suggests that Boko Haram terrorism has had serious economic consequences on the economy of the North-eastern Nigeria and indirectly Nigeria as a whole, so that if not properly checked will have a serious negative consequence to the whole nation in terms of human and economic resources. The research design adopted for this study was descriptive and comparative survey design, while data collection method was from oral interview and secondary materials.

The results suggest that Boko Haram insurgency has badly affected the economic performance of the region since the advent of Boko Haram as well as during the study period. The study concludes that terrorism had impacted negatively on the psychology and economy of the north-eastern Nigeria thereby leading to low output which has important implications on long term economic and human development. The study then suggested that if government makes policies that will target poverty reduction, unemployment, religious extremism and changing of security architecture of the country that Boko Haram terrorism will be eradicated, and economic life of the region will improve.

## INTRODUCTION

Terrorist attacks in North-eastern Nigeria have disrupted the peace, economic activities and dampens efforts to attain sustainable development goals and growth. It is evident that terrorism affects macroeconomic and microeconomic variables in both developed and developing economies. For example, terrorism had a negative impact on tourism in Turkey (Mete, 2010). Scott, David and James (2007) rightly maintained that terrorism also negatively affected air travel in the United States (Camacho, 2008). This study examines the effects of terrorism on the economy of North-eastern Nigeria where the Boko Haram terrorism has been ravaging and disrupting normal life and economic activity of that region. The Global Terrorism Database (GTD) reported that about two thousand five hundred and ninety-two (2,592) terrorist attacks in Nigeria were carried out between 2009 and 2015. About more than 50 percent of these attacks are due to the Boko Haram insurgency and the rest are due to militancy and herdsmen attacks. The disruption of economic activities and loss of lives by the Boko Haram insurgency has important implications for Northeastern part of Nigeria's long-term economic and human development. Although evidence shows that the effect is more pronounced on women and children, and on the economic activities (Eseora and Asfaw, 2018).

However, this article will be examining the effects of the Boko Haram insurgency in the Northeastern Nigeria. First, the article will look at how insurgency has disrupted the economic activities and caused a decrease in revenues of the region and household income and consumption. Secondly, it will look at the psychological and social effects of the insurgency like the loss or displacement of family members. Thirdly, it will x-ray how Boko Haram attacks affect the general aspects of the region especially the economy. I will present the general meaning of terrorism as well as the meaning of Boko Haram and its origin, while highlighting also the mission and tenets of the Boko Haram, how they became radicalized and attained the status of international terrorist organization.

The researcher also will be investigating the economic situation of Northeastern Nigeria before the insurgency and presently during the insurgency. Finally, the article will be looking at how Boko Haram activities like kidnapping for ransom, killing and maiming of the innocent people, use of explosives, raping of women and underaged girls, stealing of properties etc. affect the economic, psychological and social life of Northeastern region of Nigeria.

### **The General Meaning of Terrorism**

The UK Prevention of Terrorism (Temporary Provisions) Act 1989 defined a terrorist act as: the use of violence for political ends and it includes any use of violence for the purpose of putting the public or any section of the public in fear. Hence, one can say that terrorism is the unlawful use of violence and intimidation, especially against civilians, in the pursuit of political aims. It suggests already that a terrorist act is a violent act, and if we are going to talk of terrorists and terrorist groups, they should be defined by their orientation to deliver that certain form of violence. In addition, terrorist acts are violent acts that are regarded by most people who use the expression “terrorist” as being of a particularly reprehensible nature. The United States’ Department of State defined it at one point as premeditated, politically motivated violence perpetrated against noncombatant targets by subnational groups or clandestine agents. The UK definition makes no distinction between the type of agents who may commit terrorist acts, whereas the US definition restricts agents to subnational or clandestine groups, and the UK statement places no restriction on the type of targets against which the acts may be directed, whereas the US definition restricts the targets to non-combatants. Nevertheless, both U.S and UK definitions emphasize political motivation as what drives for terrorist act and use of violence against the civilians aimed at creating fear on the public.

Robert Goodin (2006) supported both U.S and UK definitions of terrorist acts as acts that are performed with the intention of frightening people for political advantage. Goodin’s approach seems to suggest that any act performed with the intention to frighten the audience for political reasons could be termed terrorism for instance, the bombing of a busload of students by a political activist who wants to bring about a change in government policy. Coady (2021) defined a terrorist act as: a political act, ordinarily committed or inspired by an organized group, in which violence is intentionally directed at non-combatants (or “innocents” in a suitable sense) or their significant property in order to cause them serious harm. Here the violence is targeted to the innocent and vulnerable members of the society and sometimes to the government establishment and properties. American heretic dictionary succinctly summarized a terrorist as one who uses violence in a manner contrary to the interests of US based multinational corporations. Hence, every violent attack targeting their citizens and their corporations can be called terrorism.

Summarily, the term “terrorism” can then be defined as “the tactics or policy of engaging in terrorist acts,” and a terrorist is one who carries out such acts. One can quickly say that acts of terrorism are planned, intended to threaten and successfully executed to the vulnerable for political or religious reasons.

### **Boko Haram Terrorism and its Origin**

The history and origin of Boko Haram’s trajectory is not a straightforward exercise. Since the inception of this debate about Boko Haram insurgency, the politicians, the military, security experts, the media and common citizens are yet to agree on the origin of Boko Haram. This general confusion is reflected in people’s views of what constitutes the appropriate strategy to stop the violence and eradicate the group. Maybe a brief history of Nigeria can give clue to the understanding of Boko Haram history in Nigeria.

The nation Nigeria was amalgamated by Lord Lugard into northern and southern protectorates in 1914 which led to a nation called Nigeria. But before the amalgamation different ethnic groups had been living in their different enclaves. There are more than 250 ethnic groups or nationalities that made up Nigeria. We have three dominant religious believes in Nigeria, Christianity, Islam and African Traditional Religion otherwise known as (ATR). The Moslems are predominantly in the North and some part of West; Christians are predominantly in the South while ATR can be found in any part of the country. It was Usman Dan Fodio that led Jihad from the Northern Africa through West Africa down to Northern part of Nigeria until he was resisted in South-western Nigeria. The proponents of Boko Haram want to continue with the jihad of Usman Dan Fodio to establish Islamic

Caliphate all over Nigeria. However, Nigeria gained her independence from Britain on 1 October 1960. Islamic fundamentalist resistance continued, fostered by anger over western influence. Although Christianity and Islam are the two dominant faiths in Nigeria, Islam has a much older history in northern Nigeria where Boko Haram is headquartered (Comolli 2015).

Most media reports indicate that Boko Haram insurgency started in 2002 and has Ustaz Mohammed Yusuf as the first and original leader of the group. The truth is that even before Yusuf made his mark, at least two other important figures whose names were not certain emerged for what became known as the “Nigerian Taliban” and later to *Jama’atu Ahlis Sunnah Lidda’awati w’al Jihad* [People Committed to the Propagation of the Prophet’s Teachings and Jihad (Comolli, 2015).

From Nigerian security intelligence, the true origins of the Boko Haram can be traced back to 1995 at the University of Maiduguri, Borno state, when the *Ahlulsunna wal’jama’ah hijra* [Muslim Youth Organization] a sect led by Abubakar Lawan. Formally, the sect could be described as a conservative non-violent Islamic movement. Lawan left Nigeria in 2002 to pursue further Islamic learning in Medina and Mecca and, in his absence, the members appointed Mohammed Yusuf, a man from Kanuri in Yobe state, leader of the sect. During this time, many names were used to describe the sect including *Muhajirun*, *Yusufiyyah*, and “Nigerian Taliban” which increasingly showed signs of wanting to overthrow the Nigerian state and its secular ideology and then enthroning the sect ideology. Yusuf was the one that led the first spate of violence on Christmas Eve 2003 in a city called Kanama and Geiam, Yobe state, when the sect attacked public buildings and police stations. That same year several students in university were influenced and they abandoned their studies, destroyed their school certificates and joined the sect. According to Onuorah (2012), on 21 September they staged attacks against police stations in Bama and Gwoza, Borno state, killing several officers and taking their weapons.

Andrew Walker put forward a slightly different version of how Boko Haram originated, according to him in 2002 some of the most radical young worshippers at the Alhaji Muhammadu Ndimi Mosque in Maiduguri became highly critical of the city administration and local religious establishment which they believe to be corrupt and to have lost touch with true Islamic values. This sentiment prompted them to isolate themselves, replicating Prophet Mohammed’s *hijra* when he left Mecca to retreat to Medina, and to move to Yobe state where they set up a base in Kanama, three kilometres from the Nigerian border, under the leadership of Mohammed Ali. The religious community established in Kanama, re-named “Afghanistan”, was based on Salafi principles and the societal model of the Taliban, reports indicated that the Afghan flag was displayed in the community and urged other Muslims to return to the true tenets of Islam (Walker, 2002). They recruited new members from neighbouring countries like Niger, Chad and Cameroon but despite its increasingly multinational membership, the group only sought to exert influence within Nigeria, and its citizens and anti-state criticism were targeted at Nigerian institutions. Initially there were around seventy members, and they possess some weaponry, which is for defensive purposes. By December 2003, some members became involved in a local dispute about fishing rights in a local river, at the intervention of the police they overpower some of the officers and steal their weapons. In response, the army mounted a siege on the local mosque which lasted until early 2004 when, during a major shootout, Mohamed Ali and most of his followers were killed and their Kanama base was destroyed. The survivors returned to Maiduguri to re-join their original youth group at the Alhaji Muhammadu Ndimi Mosque, now led by Mohammed Yusuf. Soon after, Yusuf established the Ibn Taimiyyah Masjid [mosque] specifically for the group, in the north of the town centre, on land owned by his father-in-law Baba Fugu Mohammed. From here they began to expand their reach into Northeastern states in Nigeria like, Adamawa, Bauchi, Borno, Gombe, araba, Yobe and Niger states, and establish something akin to a state within the state with independent religious police and a cabinet.

However, in 2009 Mohammed Yusuf was killed by the combined forces of Nigerian security when he and his group attacked the police station to control the area and impose their belief system on the members of the public. It was after Yusuf’s death that the current leader Abubakar Shekau took over and masterminded series of explosions that had killed over 170 people in January 2012. According to Sahara Reporters he reiterated “we are the group called ‘forbidden’ that is Boko Haram, but we love to call ourselves *Jama’atu Ahlissunnah Liddaawati wal Jihad* (Shekau, 2012). It was the extra-judicial killing of Yusuf that left the group thirsty for revenge but also, they took a more radical and violent turn becoming the fully-fledged terrorist organization Boko Haram has become known today.

## The Mission and Tenets of Boko Haram

Boko Haram" is derived from a combination of the Hausa word *boko* meaning "book" and the Arabic word *haram* which means something forbidden, ungodly or sinful. Literally, it means "book is sinful", but its deeper meaning is that Western education is sinful, sacrilegious or ungodly and should therefore be forbidden. However, the group not only opposed but outrightly rejected Western education, Western culture and modern science. Alternatively, they embraced and advocated the strict adherence to Islam by all regardless of anyone's personal wishes. In line with this objective, the sect sought to impose Sharia law across all Nigerian states (Bumah and Adelakun, 2009). Ironically, Yusuf, the group leader, enjoyed the best of Western technology offered in the form of exotic cars, the latest communication equipment and the best medical services. In addition, his desire to fully prepare for his jihad encouraged his sending people abroad for medical training, a development that alienated some of his members (Madunagu, Shobiye and Chiedozie, 2009). However, Shekau current sect leader who succeeded Yusuf maintained that they do not hate education per se but Western civilization. According to him, Boko Haram means "western civilization" is forbidden. The difference is that while the first gives the impression that we are opposed to formal education coming from the West, that is Europe, which is not true, the second affirms our belief in the supremacy of Islamic culture (not education), for culture is broader; it includes education but not determined by western education. In this case, we are talking of western ways of life which includes constitutional provision as it relates to, for instance, the rights and privileges of women, the idea of homosexuality, lesbianism and sanctions in cases of terrible crimes like drug trafficking, molestation of infants, pornography, prostitution, drinking of alcohol and many others that are opposed to Islamic civilization. The current leader Abubakar Shekau reconfirmed their preferred name in a leaflet circulated in Kano a city in Nigeria following a series of explosions that had killed over 170 people in January 2012. In the name of Allah, Peace and Mercy! We are the group called 'forbidden' that is Boko Haram, but we love to call ourselves *Jama'atu Ahlissunnah Liddaawati wal Jihad*...Message from Muhammad Abubakar Bin Muhammad (Shekau).

## Geographical location of North-Eastern Nigeria and their economy before the Boko Haram Insurgency

The North-eastern geo-political zone of Nigeria lies around Lake Chad, it consists of the following states, Yobe, Borno, Bauchi, Gombe, Adamawa and Taraba states. These states are part of the economic hub of the Northern Nigeria, very rich in agriculture with a viable economic activity. In fact, they are the food basket of the nation. The zone is the center of tourism, places like Kanem Bornu Empire Village, the Olumo Rock of Taraba, the Quarry excavation sites, Lake Chad etc. These places attracted many foreigners and tourists during the good olden days and thereby generating revenue for the respective states in this zone. The major economic activities of this zone include trading, farming, fishing and livestock production, especially cattle, sheep and goats. They are equally involved in minor mining activities. Because the zone is the least endowed with mineral resources, they focused more on agriculture; farming and animal husbandry in fact before the discovery of crude oil in Nigeria the zone contributed more to the general revenue of the country. They are also involved in trading and livestock production as their major source of revenue for the zone.

Table 1: Analysis of North-Eastern Nigeria before the Insurgency

Geographical zones	Regional Unemployment rate %	IGR as % of total revenue	GDP in Millions of US Dollars	Literacy rate in %	Ave. Poverty rate in %
South-East	15.5%	19.2	8,532.7	85	56
South-West	9.4	29.5	12,231.7	87	51
South-South	7.0	16.9	9,543.4	86	56
North- Central	16.3	14.5	7,542.8	67	58
<b>North-East</b>	<b>15.3</b>	<b>14.2</b>	<b>7,231.7</b>	<b>66</b>	<b>60</b>
North-West	26.2	13.9	6,531,8	64	61



Source: National Bureau of Statistic Report of (2000). This is a cumulative statistic for the year 1998-2000.

Looking at the regional unemployment rate for the six geo-political zones, the North-west recorded the highest percentage of unemployment, followed by North-central. The North-east is better than the three zones in terms of unemployment rate from the geo-political regions. Then on the internal generated revenue (IGR), North-east recorded 14.2%. They were better than the North-west as of the years 1998-2000 even though they were not very much gifted in terms of natural resources. GDP of the region wasn't too bad; their GDP is valued at 7,231.7 million dollars while the literacy is 66% at least better than one region. The average poverty rate is at 60%, though it is below the average according to world economic index indicators but at least good considering the region where they are located.

Table 2: Analysis of the North-Eastern Nigeria during the Insurgency period.

Geographical zones	Regional unemployment rate in %	IGR as % total revenue in (%)	GDP Per Capita in Millions of US Dollar	Literacy rate in (%)	Average poverty rate (%)
South-East	19.6	15.0	7,442.6	81	57
South-West	11.4	33.4	13,138.6	85	50
South-South	24.7	10.5	10,919	82	53
North-Central	22.0	12.7	5,136.8	58	66
<b>North-East</b>	<b>31.9</b>	<b>7.1</b>	<b>3,729.8</b>	<b>51</b>	<b>76</b>
North-West	28.8	10.0	6,296.4	56	75

Source: National Bureau of Statistics.

### Personal Analysis Report of Table 2

A critical look at this table above shows the six geographical regions in Nigeria with different indicators for measuring the financial and economic status of different regions. An observant look will notice that the Northeast has the highest percentage of unemployment rate of 31.9% compared to other regions in Nigeria as against 15.3 recorded in 2000. The rate of increase is almost double. Next to Northeast is Northwest with 28.8 of unemployment rate. They are the closest neighbors to the Northeast and sometimes patches of insurgency are also witnessed in that region.

In terms of internal generated revenue (IGR), the IGR as percentage of total revenue generated by the North-eastern region is lowest in Nigeria from 2010 -2012, at 7.1% while in 2000 it recorded 14% this is because of Boko-Haram insurgency as reported in Nigerian Data Portal by World Bank Development Indicators. Southwest is the highest in internal generated revenue with 33.4%, with a difference of 22.3%. That alone explains the huge impact of Boko-Haram insurgency in the Northeastern region. The main economy of the Northeast region centers more on the agriculture, trade and mining and because of the incessant kidnapping of farmers, traders and technocrats, majority of them have relocated to the South that is devoid of terrorist activities.

In terms of GDP according to regions, they are the least because of the dwindling revenue and investment being attracted to the state and it will continue to go down until the Boko Haram insurgency is contained. In the year 2000 it was 7,231.7, while from 2012 till 2017 according to data available it is recording 3,729.8. A lot is being lost because of the menace of Boko Haram.

Regarding literacy rate and number of new enrollments in the school, the region also scored very low at the percentage rate of 51% as against 66% in the year 2000. They are the lowest among all the regions. School children are one of the targets of the Boko Haram insurgents, especially the girl's school children and that has

really affected the number of kids being enrolled in school thereby resulting in drop in percentage literacy in the region.

The poverty rate of the region is remarkably high at the rate of 76% as against 60% in the year 2000. The poverty rate of the Northeast region is highest when you compare it to other regions. The major contributors to the revenue of the region are farming, trading, mining, industry, tourism etc., due to the exodus of companies from the region down to the south a lot of workers have lost their means of livelihood. Many farmers have also relocated to different states for fear of being killed or kidnapped. There are lots of refugee camps who depend on the government to eat. It is obvious that the Boko Haram activities really affected the economic life of North-eastern part of Nigeria.

### **Economic Effects of Boko Harams Insurgency in North-Eastern Nigeria**

Further findings proved that Banks no longer operate on normal working hours in some part of the region due to the adverse effects of the attacks by Boko Haram, which led to the reduction of business hours for both the banks and their customers for the fear of been attacked or kidnapped for ransom by the Boko Haram insurgents. The Borno State Commissioner of Information then, Mr Bwala Inuwa buttressed the threats from Boko Haram and its resultant effects when he stated that “it will take the state over 20 years to recover from the current predicament the Boko Haram has created for the state” (Ome and Ibietan, 2012). Kano State although from another geo- graphical region is another commercial city that has equally been affected by the activities of Boko Haram in the areas of business entrepreneurship, it is the commercial center as well as the economic base of the North prior to the emergence of even some neighboring countries such as Niger Republic, Chad and northern Cameroun as nations, but some part of Kano today has been deserted with investors relocated with their businesses to other parts of Nigeria due to the security challenges perpetrated by the activities of Boko Haram (Okerocha, 2012).

Furthermore, another serious impact of the activities of Boko Haram as discovered in this writing is in cost of doing business. Boko Haram insurgents has increased the cost of doing business by the private sectors as well as providing public services for the citizenry living in those regions because resources that would have been invested in increasing output, funding of education, health and other welfare programs are diverted to crime control and prevention. The then Minister of Finance Dr. Ngozi Okonjo-Iweala, who is currently the WTO President narrated in (This Day, 2013) how funds were allocated in the 2013 budget which includes: Critical infrastructure (including power, works, transport, aviation, gas pipelines, and Federal Capital Territory) – N497 billion; human capital development (i.e. education and health) – N705 billion; and agriculture/water resources – N175 billion. Also, over N950 billion was allocated for national security purposes, comprised of N320 billion for the Police, N364 billion for the Armed Forces, N115 billion for the Office of the NSA, and N154 billion for the Ministry of Interior. From the above analysis, one discovers that the funds allocated to security alone are almost equal to funds allocated to education, health and critical infrastructure combined in a fiscal year; this is detrimental to national development. The development of any society cannot largely depend only on crime control. However, if the crime rate is high, it always scares away or discourages investors from coming to do business (Adebayo, 2013).

However, about 30 per cent of the industries previously located in Northeast region are said to have closed their factories and workers relocated, due to power failure as well as the daunting security challenges. More so, due to the security challenges created by the insurgents and its attending impacts on both private and public sectors of the economy, it has made many businesses to relocate to other regions thereby leading to shortage of manpower. Nevertheless, the remaining youths who are left are unemployed because of the inability of the industries to operate. It becomes a contributing factor for some number of youths to avail themselves to be recruited by the Boko Haram insurgents. In 2009 alone, some industries were unable to remain in production, while other remaining ones managing to operate are being classified as “ailing”, a situation that poses serious threat to the survival of the manufacturing sector as well as the business environment in the country. Many of these firms that collapsed or closed operation are regarded to be because of factors such as insufficient availability of power supply among other factors (Okafor, 2011). With this type of signal, foreign investors won't like to visit the region for business any longer, this is because no business can thrive in an atmosphere of crisis and insurgency. Boko Haram has created a negative impact in society that there are fears in the people which led

to reduction in the Northeast's growth and development in business and entrepreneurship. This menace needs to be dealt with by the government mainly through blocking sources of funds, training and weapon supplies of Boko Haram group and most importantly human security must be adequately handled. It could be recalled that insurgency is alien to the Nigerian security, because the military are only trained for conventional wars and not asymmetric ones such as that of Boko Haram and hence, they deserve training to include that of how to handle terrorism and insurgency cases. The laws on terrorism need to be reviewed to the extent that offenders must be duly punished for offences concerning insurgency and terrorism.

Boko Haram insurgency has negatively affected the Foreign Direct Investment (FDI), funds from many International Organizations and Non-Governmental Organizations (NGOs) that used to flow to the region as a means of assistance and development to the region, they have stopped coming. Some of those agencies help in the area of "roll back malaria initiative" and "kick polio out of Nigeria initiative" Those agencies have all left for the fear of being kidnapped since they are being targeted by the terrorist group. Many a times some of these agencies have paid huge sums of money for the release of their staff kidnapped by the insurgents. The sect has kidnapped many of the expatriates' personnel for ransom in a bid to continue to make money to support their cause. Ikpe (2017) rightly puts it thus, many International Organizations (IOs) and Non-Governmental Organizations (NGOs) that used to be in the north have all left for the fear of their lives. The influence of terrorism on the economy of the region is so remarkable that the inflows in the region from FDI were at a diminishing return since 2009 for instance, 5.8 million USD deficit of FDI inflows from 2011 to 2015 (Ikpe, 2017).

Northeast residents are mostly farmers; in fact, the revenue of the region depends on the agricultural output of the region. So, when terrorist's activity cause destruction and impedes the smooth operations of market transactions, it directly affects the farmers. Terrorism can have direct impact on agricultural production or output through the disruption of farm production and the theft of produce by terrorist groups. Adelaja et al., (2019) argued that if there is an increased probability of farmers losing their agricultural output to terrorist groups, they are likely to revise and reduce their planned level of agricultural investment. Hence, physical infrastructure, human resources and farm equipment that are used for improving and sustaining efficiency of the agricultural sector are frequently being attacked and destroyed by armed groups in times of conflict. According to Amnesty international, terrorists mainly attack the rural areas in Nigeria and those areas have the highest proportion of the labour force in agriculture. The implication of these attacks is the constant decline of human capital through loss of life, injury and displacement (Amnesty International, 2018). Farmers who contribute to generation of revenue in rural conflict areas are also known to have abandoned their lands for fear of being kidnapped for ransom and run for their safety. Thus, the human capital needed on the farms is below the required capacity for efficient and stable agricultural production (Awodola & Oboshi, 2015).

The Boko Haram attacks are devastating for agricultural activities in Nigeria, several farmers have lost their lives and their crops and farm animals either stolen or destroyed. Several agricultural extension personnel and government agricultural workers have also been kidnapped and some lost their lives due to the insurgency and it has created fear on those left not to be available or accessible to provide support to farmers. The resultant effect is market failure where the link between farming and trade is non-existent, and thus, a subsequent reduction in overall agricultural production (Adelaja & George, 2019). Majority of the attacks by these terrorists often come before the planting season and during the harvest season. Such kinds of coordinated attacks targeted on the farmers easily can deter agricultural labour and the transportation network for the movement of agricultural goods.

### **Psychological Effects of Boko-Haram**

The psychological consequences of Boko-Haram terrorism encompass a range of emotional, behavioral, and cognitive reactions that occur in the lives of citizens as the result of an event or threats of the insurgents. Butler et al. (2003) enumerated the consequences of terrorism to include distress responses, changes in behavior, and diagnosed psychiatric illness. They maintained that no one goes through a traumatic event unchanged, and psychological consequences are manifested, to varying degrees of severity, in the life of citizens. Other psychological consequences of Boko Haram terrorism also include insomnia and increased feelings of anxiety, anger, or vulnerability in the residents of the region. Many experts believed that terrorism leads to other

behavioral changes like avoiding air travel, increasing smoking, or increasing alcohol consumption on the life of citizens who have experienced the activities of terrorists. According to Goldfrank (2003), psychiatric illness related to a terrorism event may include posttraumatic stress disorder (PTSD) or depression. After a terrorism event, it is expected that most people will experience mild or infrequent behavioral changes or distress responses, while a smaller number will experience moderate or more frequent symptoms. A minority of people will suffer symptoms severe enough to warrant the diagnosis of a psychiatric disorder (Goldfrank, 2003).

Generally, terrorism involves the use of violence and threat, which is intended to force citizens or governments by inducing fear in them, and typically involves ideological and political motives (Smelser et al, 2002). The Boko Haram attacks on Northeastern Nigeria and indeed in other parts of Nigeria have made the indigenes of those regions acutely aware of the effects of terrorism. As Nigeria engages in the “war on terrorism,” the psychological effects on the public must not be neglected. Any terrorist attack, whether in the form of kidnapping, use of explosives, physical attack or a chemical one can be psychologically devastating. Many of the kids who witnessed the activities of these insurgents may be affected by the psychological and emotional torture all through their lives. Africans are generally known for their communal and social life; they live in clusters and communities which promote the social life of the people but since the insurgency of Boko Haram started the night life has really been affected in the Northeast region because of the activities of Boko Haram terrorists. The insurgents have inflicted different kinds of attacks and violence on the community and that has caused psychological, economic, cultural and social disruption to the citizens of the region.

Whatever affects the mind affects the body too this is because human person is a psychosomatic being. If one is not psychologically balanced, he or she cannot be fit to pursue his or her daily bread. National Research Council on impact of terrorism, defined terrorism as the illegal use or threatened use of force or violence; an intent to coerce societies or governments by inducing fear in their populations; typically, with ideological and political motives (Smelser & Mitchel, 2002). Looking at the definition of terrorism above, you will observe the psychological and emotional fear terrorism and insurgency creates on the average citizen, threats, use of force or violence, inducing fear etc. However, the effects of Boko Haram terrorism are not limited to economic but also it extends to social, psychological, physical, and economic consequences. According to the research conducted by Department of Health and Human Science on some of the witnesses of September 11 attack on the World Trade Centre, it revealed that terrorism and threat of insurgency will have psychological consequences on those who are exposed to acts of terrorism (Butler et al., 2003). One who is not psychologically disposed and balanced might not be in his or her right senses to work or contribute to meaningful development of the economy. However, because terrorism affects the psychological make-up of locals and citizens of Northeast it indirectly affects the economy of the region. This is because an unhealthy mind is an unhealthy body. Hence, a healthy mind is a healthy body that leads to a healthy economy.

## CONCLUSION

Boko Haram’s insurgency has really affected the Northeastern Nigeria and Nigeria because what affects the eyes affects the head. Boko Haram terrorism has posed a significant threat to Nigeria’s economy and unity since many regions are beginning to agitate for self-determination if the menace is not checked. The economy in general has been basterdized, this is because Boko Haram’s attacks disrupt economic activities and dampen efforts to attain sustainable growth and development in the region. The region used to be the basket food of the nation, but now that pride is eroding significantly. The technocrats and investors are leaving the region every day for fear of being kidnapped by the insurgents. The industries are being relocated to the south and other parts of Nigeria. The agricultural output from the region has significantly declined because of the exodus of farmers from the region.

However, the psychological effects of insurgency on the citizens cannot be overlooked; the untold hardship by victims and relations of the victims cannot be neglected. A healthy mind is a healthy body. Hence, terrorism had impacted negatively on the psychology and economy of the Northeast thereby leading to low output. The disruption of economic activities by the insurgents has important implications for the region’s long-term economic and human development. The author has enumerated how the economies of the region have been badly affected by terrorism during the last two decades, the Nigerian government through Joint Task Force (JTF) has tried to quench the insurgency but it has persisted. Consequently, it is not just enough to fight the insurgency



without first identifying the inherent causes of terrorism in the Northeast region and why it has persisted.

Finally, I cannot conclude this article without suggesting some recommendations on how the government should tackle insurgency in order for the region to bounce back economically. I recommend that the government should tackle unemployment, change the security architecture of the country and seek security assistance. Furthermore, free education should be introduced up to university level all over the country. The government should make laws that will guarantee life imprisonment for anyone engaging in terrorism, they should also investigate, scrutinize and retrain religious leaders who play vital roles in the life of these youths as well as dethroning the extremist ones who incite them for violence. When all these are put in place Northeast region will bounce back to their position economically in Nigeria thereby bettering the lives of their residents and citizens.

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