

**The Effect of Terrorism on Nigeria's Economy: The Case of Mubi Local Government Area, Adamawa State, 2009-2022**

By

**Adeoti, Janet Alaki**

Department of Political Science, Federal University Wukari  
Tel: +2347076417822, Email: [janet4isaac@gmail.com](mailto:janet4isaac@gmail.com),

**Dantani Benjamin**

Department of Political Science, Federal University Wukari  
Tel: +2348064425910, [Dantanibenjamin6@gmail.com](mailto:Dantanibenjamin6@gmail.com)

**Joshua Nwubu A.**

Department of Political Science, Federal University Wukari  
Tel: +2348065303265, [Joshuaagyanwubu1@gmail.com](mailto:Joshuaagyanwubu1@gmail.com)

&

**Bitrus Joseph**

Department of Political Science, Federal University Wukari  
[Bitrujoseph2020@gmail.com](mailto:Bitrujoseph2020@gmail.com)

**Abstract**

Northern Nigeria particularly its Eastern part has not known peace since 2009 because of terrorism as manifested in the activities of Boko Haram the insurgent sect. The Jihadist group started an armed rebellion against the government of Nigeria and has since then not relented. The Boko Haram insurgency has wrecked serious havoc on the lives and properties of the peoples of the North East creating refugees and internally displaced persons (IDPs) in the process with the climax being the abduction of the over 200 Chibok School girls in April, 2014. This paper adopts a qualitative research method with reliance on both primary and secondary sources of data and assesses the impacts of terrorism on the economy of Mubi Local Government Area. It discovered that the incessant attacks by terrorist groups particularly Boko Haram has led to distortions in the social, political and economic activities in Mubi local government. The paper recommends the involvement of traditional and community leaders in intelligence and information gathering and concludes that a judicious implementation of these recommendations will bring relieve not only to Mubi Local Government Area in Adamawa State but Nigeria at large in the war against terrorism.

**Key Words:** Terrorism, Boko Haram, Insurgency, Economy.

**Introduction**

Terrorism is a long-standing political and religious strategy that has gained renewed international awareness following the devastating and unprecedented attacks in the United States (US) on the 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 ordinarily may be impossible or difficult to achieve under normal political negotiation or on the battle field against a

government army (Akpan, 2012). 11th September 2001. Although the events of that day have come to represent a turning point in international concern with the issue, the 9/11 attacks were not isolated events. Nor did these events reflect an unexpected new threat; they were the representative reaffirmation of a tendency that had been apparent for several years. Where terror had previously been a painful accessory to anarchism, liberation wars, counter-insurgency campaigns and the battlefields of the Cold War; the events of that day took terrorism to a new, global level. Historically, no terrorist group has ever emerged in a vacuum; there are dynamic contexts, political, social, economic, temporal, spatial, and even religious that must be taken into account (Vanguard, 2014).

A cursory look around the world will reveal that many countries under this dispensation have also suffered and are still suffering from terrorist attacks. For instance, the United States of America which has lasted for almost two hundred years since the 18th century still suffered in the hands of Osama Bin Laden before he was finally killed in 2011. Also, Israel, Pakistan, France, Turkey, Syria, Iraq and even some other countries in Africa have had terrorist's attacks that have rendered peace and stability and economic development almost a mirage. Example, Libya in 1986 was attacked by the United States of America (Omenma, 2012).

In Nigeria, Boko Haram snowballed into national menace after the 2011 general elections; the Northern governors who had cordial relationship with the sect began to withdraw their allegiance and eventually abandoned them to their fate. Most scholars and analysts tender their view and opinion that terrorism is a political expression and not a criminal act. As a result, they agree that terrorist groups across the world have a common ideology in the status quo, represented by the regime in power, the political system of the economic system. In their view therefore, the major objective of terrorists is to disrupt the status-quo or dismantle the regime in power so as to impose their own values on the rest of the society (The News Magazine, 2011:14).

Boko Haram as small radical Sunni Islamic Organization with preaching and a limited support from among the Sufi Islamic Communities with its anti-western ideology in the Northeast of Nigeria, the anti-western ideology, earn it the concern about its potential relationship with other groups such as Sunni extremist and other terrorist groups elsewhere, including al-Qaeda as well as al-Qaeda affiliates such as al-Qaeda in the Islamic Maghreb (AQIM) in Algeria and Mali and al-Shabaab in Somali (Walker, 2013).

Perhaps, no one saw it coming. No one also believed it would happen. It appeared to have taken us unaware even as it is considered very novel and alien to this clime. To many people, it is totally un-African. But surprisingly, Boko Haram which started like a bully at the thresholds of 2009 has grown and assumed a gargantuan dimension, menacingly and uncontrollably tearing the country apart. It has caused us injury and pain. It has brought us hunger. It has spelt and unleashed untold hardship on the people. The economy is bleeding. It has brought division amongst us, fueling animosities amongst the adherents of Islamic and Christian religions. So sad and unfortunate, it's our common enemy. Each time it strikes it leaves behind scores of deaths that agitates the mind. Men, women and children have fallen victims. Blood has been utterly spilled. Deaths and more deaths have become recurrent decimal carnages, a daily sight on our streets.

However, since the terrorists usually lack willing public support and face powerful suppression from the government, they always resort to indiscriminate violence on a tactical and strategic basis to spread fear and intimidation and persuade the public of the validity of their cause. The insurgency has brought about the demise of businesses in the country most especially in the northern parts. For instance, traders who come from all over Nigeria and neighboring countries to buy textiles in Kano, no longer frequent the market again and the market is not as busy as it used to be and also Maiduguri Monday market which is said to be the biggest market in the city is reported to have been seriously affected as hundreds of shop owners especially southerners are said to have closed their businesses and left the troubled city because of the unsafe and hostile environment.

Mubi as one of the big commercial towns in the northeast, no doubt, would be one of the admired targets of the insurgents. The sporadic insurgent attacks by the Boko Haram in Mubi started in the year 2012. By the year 2014, their activities had heightened which eventually led to the capture of the commercial town. These attacks have resulted to loss of lives, business closures, destruction of shops and other corporate buildings, loss of money and valuable items and relocation of some businesses to safer locations among others. In fact, some business operators have not returned to Mubi since the insurgents overran the town and there is no hope that they will return in the nearest future. It is against this backdrop that this study attempts an investigation of the effects of terrorism on the economy of Nigeria with special focus on Mubi Local Government Area of Adamawa State.

### **Statement of the Problem**

The emergence of Boko Haram insurgency has introduced a terrorist dimension, hitherto unknown, into the criminal space in Nigeria. Series of bombings have been carried out by the sect, as well as taking hostage of innocent citizens. Even the United Nations Building in Abuja was not spared in the bombing spree. In rich as well as poor countries, terrorism exerts a heavy toll on national economies. It is inevitable that the economic impact of terrorism would be more felt in unsophisticated mono-cultural low-income economies than in highly advanced, diversified industrial economies. Therefore, the continued rise in terrorist activities in the country, if not checked, may result in greater investor apathy for the country and resulting in low inflow of Foreign Direct Investment (FDI), and would make institutional investors look for other stable economies to invest their money. This is because when people feel insecure, their appetite to invest, to buy or rent from the product of investment reduces; and that is why all over the world, any country that radiates an environment of insecurity naturally repels investment initiatives from both the international community and its own local investors. Hence, terrorism is a threat to the economic, political and social security of a nation and a major factor associated with underdevelopment; because it discourages both local and foreign investments, reduces the quality of life, destroys human and social capital, damages relationship between citizens and the states, thus undermining democracy, rule of law and the ability of the country to promote development (Adebayo, 2013). In fact, it is the above destructive tendencies and effects of terrorism which forms the basic motivation of this paper with the sincere hope that the findings will assist government in addressing the menace of terrorist attacks. It is to this end that this paper seeks to examine the effects of terrorism on Nigeria's economy, with special focus on Mubi Local Government Area in Adamawa State, Nigeria. In doing this, it attempts to answer

the following questions: How has the terrorism impacted on the economic activities in Mubi local government? What are the responses of the government to the terrorist attacks in Mubi and what should be done to curb the effects of terrorism on the economy of Mubi local government?

### **Research Methodology**

This paper adopted a qualitative research method with reliance on both primary and secondary sources of data. The primary data was basically interviews conducted by using structured questions intended to elucidate responses from the respondents that could provide adequate information for the study. The secondary sources were textbooks, journals, newspapers and magazines, internet sources as well as other archival materials. Thus, residents of Mubi town and villages were randomly selected for interview including farmers, business people, artisans, students, government officials, politicians, as well as civil and public servants in the local government. However, this was done without ethnic or religious barriers or political affiliation.

### **Operational Definition of Key Terms/Concepts**

#### **Terrorism**

Is the use of intentionally indiscriminate violence as a means to create terror among masses of people; or fear to achieve a financial, political, religious or ideological aim. It is the unlawful use of violence and intimidation, especially against civilians in the pursuit of political aims. Every act of terrorism is violent, but not every form of violence is terrorism. It is not synonymous to “civil war bindery or guerrilla warfare”. The frightening phenomenon of terrorism in Nigeria manifests in form of explosion, bombing, suicide bombing, arson, murder, cultism, religious extremist among other crimes, all of which create a breach to the right, safety and personal liberty of individual. It constitutes a threat to national security and stability of the nation and hence national economic development is at jeopardy. Terrorism is a complex issue, but one thing which holds constant is that, terrorist attacks do not occur in a vacuum; rather it is a product of complex interactions between individuals, organizations and the environments. It is perhaps the biggest challenge facing the World today and a top agenda at the United Nations Security Council. Therefore, it is not surprising that the acts of terrorism anywhere in the world generate harsh condemnation. Terrorism has become an everyday occurrence in the contemporary world, especially in Nigeria with serious implication for the political, economic and the external image of the country. It certainly knows no geographical parameters (place), no region, no country, no people are unaffected or completely immune from terrorist violence; whether domestic, sub - national, trans - national or of international variety. However, in this paper terrorism is the unlawful use of violence and intimidation, especially against civilians, in the pursuit of political aims as witnessed in the North Eastern part of the country.

#### **Economy**

Is the state of a country or region in terms of the production and consumption of goods and services and the supply of money (Oxford Dictionary, 2020). In this paper, economy is the large set of inter-related production and consumption activities that aid in determining how scarce resources are allocated in Mubi LGA. Terrorist activities have a negative effect on the overall economy, because peace is a panacea to economic growth.

#### **Development**



Is the process that creates growth, process, positive change or the addition of physical, economic, environmental, social and demographic components (Oxford Dictionary, 2020). For this paper, development remains the act, process, or result of developing Mubi LGA by making life bearable for the citizens in the local government. No meaningful development can take place in a country where terrorism is fully operational.

### **Boko Haram**

Boko Haram, officially known as Jama'atu – Ahlis – Sunna - Lidda'awati Wal – Jihad is a terrorist organization based in North-Eastern Nigeria, which is also active in Chad, Niger, and Northern Cameroon. Its terrorist activities are mostly felt in the North Eastern States of Adamawa, Bauchi, Borno, Gombe, Taraba and Yobe. The name “Boko Haram” is usually translated as “western education is forbidden”. The activities of this sect have caused untold hardship to the livelihood of the inhabitants of the above mentioned states as well as our subject of study, Mubi Local Government Area of Adamawa State.

### **Religion**

This is simply the belief in the worship of a superhuman or deity that is presumed supreme and have controlling power, especially a personal God or gods. For the purpose of this paper, religion remains a particular system of faith and worship by the people of Mubi Local Government Area. Religion has been used by extremists to convince their followers to get involved in terrorism.

### **Frustration-Aggression Theory – A Framework of Analysis**

Terrorism is ravaging the north in an alarming and unprecedented manner. Terrorism is mostly manifested in the activities of the Boko Haram insurgent group. A plethora of theories could be used to explain the violent attacks of terrorists. Some of these theories are the Relational-Vengeance theory, the General System theory, the Islamic theory (Oluwaseun, 2012: 85). Each of these theories provides a persuasive explanation on the activities of terrorists from different view point. Out of the numerous theories that could be used to analyze the Boko Haram insurgency, the paper adopts the Frustration-Aggression theory as the most appropriate theoretical framework to explain the actions of the Boko Haram sect as well as the emergence and presence of terrorism in a country like Nigeria. This theory gives insight on how terrorism is caused by frustrated expectations and a state of hopelessness and sustained by bad governance, corruption and a pervasively weak institutional framework.

The frustration-aggression theory is a theoretical framework developed by John Dollard and his associates in 1939 but was expanded and modified by Yate in 1962 and Berkowitz in 1963, drawing mainly from the psychological basis of motivation and behavior. The theoretical framework provides explanation for violent behavioral disposition resulting from the inability of a people to fulfill their human needs. It is based on the general premise that all humans have basic needs which they seek to fulfill and that any blockade to the fulfillment of these needs by individuals or groups elicit violent responses.

Frustration-aggression theory emphasizes the difference between what people feel they want and the discrepancy however, marginal, between what is sought and what they get, the greater the violent reaction. In the face of these frustrated expectations, a group is most vulnerable to embark on violent destructive behavior or be a ready army to be used to cause crisis. Central to this explanation is that aggression is the natural outcome of frustration. In a

situation where the legitimate desires of an individual or group is denied either directly or by the indirect consequence of the way a society is structured, the feeling of frustration can compel such persons or group to express their anger through violence that is directed at those perceived to be responsible for their misfortune or others who are indirectly related to those frustrating their expectations.

The relevance of the frustration-aggression theoretical framework to terrorism is better appreciated when viewed against the backdrop of widespread poverty in Northern Nigeria. Poverty though endemic throughout Nigeria, the rate is highest in the north. The three northern regions have the highest incidence of poverty having an average poverty incidence of 70.1 % compared to 34.9 % of the three geo-political regions of the South. Ten states in Nigeria with the highest incidence of poverty are all in the north, while ten states with the lowest incidence of poverty are in the south (Lukeman, 2012). This means that about 70 % of people in the north live below poverty line with an income of less than one dollar per day.

The poverty profile is exacerbated by the problem of unemployment and hopelessness. A negative condition caused not by the unwillingness of the people to work but by bad governance that creates capability gap. The capability gap portrays the inability of governance to effectively utilize the resources of the state to better the lots of its citizenry through the provision of job opportunities, infrastructural development and initiation of potent or viable poverty alleviation and eradication programs. This failure of governance breeds frustrated expectations. Under this pathetic condition, members of this sect and other frustrated persons are readily available to be recruited under the auspice of Boko Haram as a destructive political agent for indiscriminate and sporadic suicide bombings in northern Nigeria. A society with so much influx of idle youth, who are uneducated and are deprived most all the best things in life can easily be hijacked and orientated into terrorism. The frustrated youth are most definitely going to indulge in terror to get back to the government.

Looking at the recruitment process of the sect, Boko Haram recruit members from Northern Nigeria as well as militants from neighboring countries such as Chad, Niger and Cameroon. Their targets are usually youth between the ages of 17 to 30 who are often passionate and excessively enthusiastic for Islamic knowledge. The bulk of these youth, (especially those who execute their operations) are illiterate, poor, frustrated and jobless. This thus paves the way for successful recruitment based on “indoctrination”. The leaders persuade these youths by quoting verses from the Quran. Their former leader, Yusuf for instance, technically implants the group with extremist ideology often contrary to westernization and backed by passages from the Quran, a reason which also made many youths dropped out of school to join his supposed cause. A good example of such passages is Chapter 5, verse 47 of the Quran which reads, “Let the followers of the Gospel judge by what Allah has revealed therein, and those who do not judge by what Allah has revealed are the transgressors.” Additionally, the late Yusuf argued that western education or “Boko” had only brought poverty, suffering, political corruption and injustice to the region and for these reasons, it is tabooed, or “Haram,” in Islam. And like Eric Guttschuss (Cook, 2011), Human Rights Watch researcher opined, Yusuf gained supporters “by speaking out against police and political corruption.”

Consequent upon these factors, which are true of the Nigerian polity, more members were recruited and some even had to sell their belongings in order to financially contribute to the cause of delivering Islam from the supposed shackles of westernization as well as sanitizing the Nigerian polity which they believed can only be done through Sharia laws. As time passes by, more educated people such as bankers, university students, lawyers, doctors and uniformed men were recruited. In order to also maintain their loyalty and commitment especially from the illiterate and poor members, Boko Haram gives rewards in money and material gains. Lastly, Boko Haram recruits members by breaking into prisons and setting prisoners free. In return, most of these prisoners become part of the group. Of course, there is frustration and aggression, for so much poverty, governmental failure and political instability, youths whose dreams have been shattered due to government failure can easily find a way out through terrorism to hunt the government.

### **Origin of Terrorism in Nigeria**

Historically, the act of terrorism has not just begun in the world. It has been for several years. According to Famuyiwa (2014), over 2,000 years ago, the first known acts of what is now called terrorism was perpetuated by a radical offshoot of the Zealots (a Jewish sect active in Judea during the first century AD). The Zealots opposed the Roman's empire rule of what is Israel today through a determined campaign which involved assassination. The Zealots carry out their attack in crowded places where there will be many people to witness it. This is done in order to get wide popularity and to instill fear in the mind of the generality of the populace (Hoffman, 2008). At the 1972 Olympic Games in Munich, Germany, eleven (11) Israel athletes were murdered as a result of terrorist attack. This was one of the most notorious examples of terrorists' ability to bring their course to world attention. In 1981, religion was used to justify and legitimize terrorist violence in the assassinations of Egypt's President (Anwar Al – Suddat) by Islamic extremist and Israel's Prime Minister (Yitchak Rabin) by a Jewish militant in 1994. In 1993, Muslim terrorist bombed New York City World Trade Centre and an obscure religion Japanese Sect was behind the 1995 nerve gas attacks on the Tokyo subway (Abolurin, 2011). In 1998, Osama Bin Laden's Al - Qaeda Organization carried out simultaneously suicide bombings of the America Embassies in Kenya and Tanzania. In 2000 and 2001 respectively, this same organization carried out a suicide attack on a US Navy warship in the harbor of Aden, Yemen (Adegbamigbe, 2011).

Since the October 1<sup>st</sup>, 2010 Abuja Bomb blasts, Nigeria has been enmeshed in several internal security crises occasioned by the emergence of an Islamic Fundamentalist sect known as Boko Haram. Boko Haram is not the first Islamic fundamentalist sect in Nigeria to adopt violence as a weapon of operation. In the 1970s and 1980s, one Mohammed Marwa that was widely acknowledged as dangerous to peace and stability of the nation formed the sect that was known as Maitatsine. He instigated riots in the Nigeria which resulted in the deaths of thousands of people as this explains why some analysts view Boko - Haram as an extension of the Maitatsine riots (Johnson, 2011). "Boko - Haram" was derived from Hausa and Arabic words. "Boko" in Hausa means "western education". In Arabic word "Haram" means "sin or sacrilege" (Obinna, 2011). Thus, the terms mean "western education is forbidden" is due to the strong opposition to anything Western, as it is believed by the sect to have corrupting influence on Muslims.

The original name for the sect is The Group of Al - Sunna for Preaching and Jihad, as this is the English translation of Jama'atu – Ahlis – Sunna - Lidda'awati Wal – Jihad (people committed to the propagation of the Prophet's teaching and Jihad). It was founded as an indigenous Salafist group, turning itself into a Salafist Jihadist group in 2009. The group was founded in 2001 by late Muhammad Yusuf in the town of Maiduguri. The residents of Maiduguri adopted the term “Boko - Haram” for the sect. It is an Islamist movement which strongly opposes man – made laws. The organization is a Muslim sect that seeks to abolish the secular system of government and establish Sharia law in the country. The members of the group do not interact with the local Muslim population and have carried out assassinations on any one who criticizes it, including Muslim clerics.

In 2004, Yusuf relocated to his home state, Yobe and settled in the village called Kanamma near the Niger border according to Al Jazeera the free press. The group/sect is believed not to be against Christian alone, but supports opposition to the Muslim establishment and the government of Nigeria. The group largely conducted its operations peacefully between 2002 and 2008. In 2009, the Nigerian government started investigating the activities of the sect. This was on account of security reports that its members embarked on stocking arms and arming themselves as reported in the Guardian Newspaper (2009). Before Yusuf's death, he reiterated that the objective of the sect is to change the current education system and reject democracy. After his death in 2009, his deputy named Abubakar Shekau took over the leadership of the sect. It was believed that the government initially ignored the reports on the sect prior to 2009. Since 2011, with the bombing of United Nations headquarters in Abuja, the sect has been seen by global community as a terrorist group (Alao *et al.*, 2012). From the historical background of terrorism, it can be observed that terrorism has existed for at least 2,000 years and is likely to remain permanent on political agendas (domestic and international) for years to come, if adequate attention is not promptly taken to curb the menace.

#### **History of Terrorism in Nigeria and Adamawa State**

The history of terrorism in Nigeria is traceable to the emergence of a group of Islamic militants called “Boko Haram” in 2002. “Boko Haram” is translated to mean “western education is evil”. The progressive destructive activities of “Boko Haram” made the US department of states to designate them as a terrorist organization in November 2013. Since the emergence of the sect in 2002, human lives have lost value as they are lost on a daily basis to the activities of the terrorist group, Boko Haram.

The Vanguard newspaper put the death toll at more than 12,000 with more than 8000 injured or maimed and thousands of other innocent Nigerians displaced (Vanguard, 2014). The killings have continued unabated and the continued escalation of their activities have created widespread insecurity among Nigerians, increase tensions between various ethnic communities, interrupt development activities, frighten off investors and generate concern among Nigeria's northern neighbors (Eme and Ibietam, 2012). According to Okpaga, Chijioke and Innocent (2012), between July 2009 and February 2012, “Boko Haram” had carried out 53 deadly attacks. Wikipedia reported 57 attacks between September 2010 and 11th August, 2014. These crises have heightened tensions and insecurity in Nigeria and its environs in spite of spirited efforts by the Multinational Joint Task Force (MJTF) set by Nigeria and her immediate neighbors to fight the insurgents.



“Boko Haram” aside, insecurity in Nigeria is heightened by the activities of other ethnic militias such as the Niger Delta militants, the Indigenous People of Biafra (IPOB), the Sunday Igboho led separatist group, the Oduduwa republic among others whose activities manifest in kidnapping, abduction, pipeline vandalism, armed robberies, and hostage taking. Other activities that have heightened insecurity in Nigeria also include human and drug trafficking, porous borders that allow infiltration of illegal aliens, arms and ammunitions, ethno-religious conflicts, political based violence, economic based violence and periodic outbreak of some deadly diseases with one of the most recent being the “Ebola virus” which was dreaded because of how it could easily be contacted. It was a major health challenge that Nigeria had to fight and overcame soon after it was discovered in the country. These life-threatening activities frustrated the economic and technological transformation of the country and kept Nigeria in a perpetual state of economic dependence, loss of productive human resources and general apathy and discontentment. However, what Ebola could not do with respect to loss of life, the current rage of Coronavirus has been able to prove that the Ebola virus was just a child’s play as far as pandemics are concerned in Nigeria.

On the other hand, terrorism in Adamawa state could be traced back to the “Maitatsine” of 1980 where a particular sect led by an Islamic cleric called “Maitatsine” unleashed violence on the communities in Yola and its environs. Since then, the spate of terrorists attacks has persisted in the state with a state of emergency imposed on the state alongside Borno and Yobe on the 20<sup>th</sup> of May, 2013 on account of the persistent attacks by the Boko Haram terrorist group by the President Goodluck Jonathan led government.

On the evening of 1 June 2014, an improvised explosive device was set off at a football field in Mubi, Adamawa State, Nigeria. At least 40 people were killed in the attack, according to eyewitnesses. Nineteen others were injured. The perpetrators of the attack were not clear, although media reports generally blamed Boko Haram (Oladeji and Ismail, 2014). Similarly, on the night of 1-2 October 2012, a group of armed men attacked a student residence at Federal Polytechnic, Mubi, Adamawa State killing at least 25 men. The attackers used guns and machetes to kill 22 students and 3 other people (Damien, 2012). In July 2021, Suspected Boko Haram terrorists killed about 24 villagers in Dabna community, Hong Local Government Council of Adamawa State and ruthlessly wounded many during an early hour raid. Scores reportedly fled their ancestral homes for safety due to the attack. A witness told The Guardian that the outlaws bombarded the community at the wee hours of the day and the District Head of Dabna, Simon Yakub, confirmed that 24 dead bodies were recovered and that one person was seriously injured (Daka, 2021).

Additionally, Adamawa State Emergency Management Agency (ADSEMA) confirmed that Boko Haram terrorists killed seven people, including three children, and displaced about 5,000 people when they attacked Hong Local Council in Adamawa State on Friday. According to the source, the insurgents came in nine vehicles on Friday to attack Kwapre village in Dugwaba District of Hong. During the attack, 50 houses, worship centers, markets and schools were burnt. The attackers also kidnapped many people (Aramide, 2021).

On 7<sup>th</sup> July, 2021 Boko Haram terrorists attacked communities in Adamawa state, killing scores of people, local sources reported. The terrorists reportedly stormed Dabna village, in the

Hong local Government Area, according a fleeing survivor. Another source said about 18 human corpses were found in Kwapre, near Garaha, the village where the Secretary to the Government of the Federation. Boss Mustapha, hails from (Sahara Reporters, 2021).

In another clime, Gunmen believed to be Boko Haram terrorists killed a traditional ruler and a teenager in Adamawa State. Sahara Reporters (2022) learnt that the two persons were reportedly killed during an abduction move in the Madagali Local Government Area of the State. The list of terrorist attacks in Adamawa State seems endless and could be a subject of another research. Mubi is located a few miles from the Cameroon-Nigeria border. It is one of three towns in Northeastern Nigeria that had been under a state of emergency in 2013. In fact, Adamawa State's attacks by terrorists include massacres in Mubi in 2012, 2013, 2014, 2017, 2018, 2021 and even 2022. Towns like Lamurde, Hong, Danga and Numman have equally suffered series of attacks from insurgents.

### **The Effects of Terrorism on the Economy of Mubi Local Government Area**

Mubi town, a hitherto bubbling community with booming diverse economic activities prior to the advent of terrorism in the North East region has become a ghost town as many people have fled the local government as a result of insurgency and terrorist attacks. Terrorist attacks have left over 20,000 people dead since 2009 to date according to the Amnesty International, while the UN estimates that more than 2 million people have been made homeless in the same period. As a result of terrorist attacks in Nigeria there has been an inestimable damage to lives and properties. The impacts of terrorism are so enormous and demands that necessary machineries should be employed to urgently combat the menace. Highlighted hereunder are some of the effects of the activities of terrorists in Mubi LGA:

#### **(i) Threat to Life and Property**

As stated by Egburonu *et al.* (2012), the experience of Miss Agnes Agwuocha, a 17-year-old student of Bayero University, Kano captures the state of palpable fear in the town as she lamented that:

*“We are afraid of Boko Haram. Daddy and Mummy keep awake all night in case the attackers decide to invade our home; they would lock all the doors tightly, pray all night and ask us to sleep. But we never can foretell, we do not know what will happen next. They said, we will soon go home, so we are waiting”* (Alao *et al.*, 2012: 10; Famuyiwa, 2014).

The above lamentation speaks volume and as well paints a vivid picture of the state of affairs in Mubi. Terrorism has equally led to the mass exodus of people who value their lives from the Northern part of Nigeria back to their home towns. Terrorism is highly unpredictable as it hurts the peace and the social equilibrium of a community (Cinoglu & Ozeren, (2010.): 52). The scourge of terrorism has brought about food insecurity not only in Mubi and Adamawa State but in Nigeria generally and has only promoted more crimes than reducing it in the country. Hence, Okoli and Iortyer (2014) state that, the repercussions of the sectarian violence as well as government's counter – violence on the livelihood conditions of the Mubi people have been disastrous. Thereby, the security volatility there, normal productive, agricultural and commercial activities have often been constrained. The enforcement of curfews and state of emergency rule has restricted movement and communications in a manner that hampered economic activities.

The human capital has been drastically reduced as the able – bodies are either displaced or killed in the attacks.

(ii) **Threat to local and National Security**

According to Olanrewaju (2015), the biggest and most the pressing challenge now facing Nigeria is the destructive Boko - Haram insurgency in the North East of Nigeria that has claimed hundreds, if not thousands of lives, over 200 school girls abducted in April in Chibok, Borno State, by the insurgents still have some in captivity. Regrettably, this is disturbing the national security of Nigeria. There have recently been some false hopes raised on this security issue and the federal government is currently involved in delicate negotiation with insurgents to free the girls and even before this period the sect has continue to pose serious security threat to the Nigerian state, many people have lost their lives; children have become orphans and many women widowed by the unscrupulous and incessant killings perpetrated by this group. Boko-Haram constitutes a threat to Nigerian's national security. The security agencies are being restructured to ensure efficiency and effectiveness in tackling terror not only in the North East but in Nigeria (Kelechi, 2012: 51). The situation is not different in Mubi as the local people can no longer access their homes and are living in IDP camps provided by both the local and state government. The worst hit are the farmers whose livelihood depend on the farm produce which they use for survival either by feeding the family directly or raising money through sales of such products. Today, the farmers cannot go to farm because of insecurity arising from the terrorist attacks.

(iii) **Threat to the Peaceful Co-Existence of Mubi People and National Unity**

The group is driven by a sinister political ambition of some groups who are already setting various ethnic groups against each other. The activities of the sect have given rise to threat and counter threat by some ethnic nationalities. Consequently, Nigerians who have been living peacefully outside their regions are now becoming increasingly apprehensive of their safety in their place of abode. This is particularly the case in Mubi as the town has become seriously divided along ethnic and religious lines. There have been reprisal attacks from the different ethnics against one another in the Northern parts of Nigeria. This propels threats to the unity of the country as nobody knows who is who among the terrorists.

(iv) **Threat to the Overall Development of Mubi**

It is an established fact that development cannot take place in an atmosphere of insecurity. The unabated operations of the Boko Haram are already impacting negatively on the economy of Nigeria. Foreign investors are scared of investing in Nigeria due to insecurity. This may have negative implications on the transformation agenda of the Federal Government and economic development. This has also increased the rate of unemployment in the country and it makes youths restiveness and they now make crime a profitable venture. It has led to undue migration. No investor will like to invest where it is not secured. Every issue about investment is also anchored on security. The economic damage in Nigeria due to Boko Haram attacks is unquantifiable. In Mubi, the thriving businesses of numerous Igbo settlers in the town is now a forgone issue as most of the traders, artisans and even cab drivers from the western part of the country have all fled the town for fear of terrorist attack.

(v) **Possible Religious Violence**

The activities of Boko Haram have also caused lots dissatisfaction between the adherents of the two major religions in Mubi, Adamawa State and Nigeria. Christians and Muslim consequently relate with each other with suspicion. It may therefore not be incorrect to state that the suspicions have heightened religious tension in the country. The insecurity also has the tendency to breed religious unrest, because of the multiple attacks on churches and mosques. Even, no one can claim that the attackers are either Muslim or Christians, but relate with each other suspiciously.

(vi) **Loss of Confidence in the Security Agencies**

The incessant attacks being carried out by the Boko Haram tend to present security agents as inept of particular concern are the series of attacks on the Nigeria Army Barracks, Divisional Police stations, Police Headquarters, Nigerian Prisons and so on. This may soon lead to a growing perception that the agencies are weak and therefore incapable of protecting citizens of the country. This may further cripple the trust and confidence of citizenry to the security agencies.

(vii) **Threat to Democracy**

The series of attacks being carried out by terrorists have the tendency to embolden other groups to take up arms whenever they have any grievance against the government, instead of using the appropriate channel to express themselves. Some groups or individuals who are criminal in nature may also seize the opportunity to unleash mayhem on innocent citizens; this may in turn put more pressure on all the arms of Government, bringing about anarchy, which may impact negatively on our nascent democracy in Nigeria.

(viii) **It Weakens People's Motivation to Conform**

Individuals in the society constantly and regularly need encouragements to engage in conformity. For offering their conformities, individual also expects protection, peace, predictability and so on in return from government. If society fails to offer those expected prices, then the individuals will start questioning even the very base of the society. And society will face difficulties producing building block of good systems. Interpersonal relations have been grounded in Mubi because of the level of mistrust manifesting in the local government as a result of terrorism.

(ix) **Threat to Educational Development**

Ohiwerei (2014) posits that, it is not news that Boko Haram abducted more than 200 school girls in Nigeria. Boko Haram evil activities have forced the intending business educators as well as so many children in the northern part of the country out of school. Many of them are not willing to go back to school, most especially children from Borno, Yobe etc. This is a disaster not only to the affected states, but Nigeria at large. It is on the sad note that most secondary schools in Mubi have been closed while private nursery, secondary and other educational concerns in the local government have since moved their schools out of Mubi to safer local governments and states in the country because of terrorist attacks. An approximately ten million and above Nigerian youths who are supposed to be trained as business educators and others are not in school today. Boko Haram has infuriated crisis into Nigeria various educational programs. Statistics reveals that over 14 schools have been burnt down in Adamawa State out of which 50% is in Mubi, a development which has forced about 5000 pupils out of schools.



### **Government Response to Terrorism in Mubi Local Government**

Efforts at curbing the menace of terrorists in Mubi are subsumed under the overall efforts of both the Adamawa State Government and the Federal Government strategy in combating insurgency in the country. Thus, the Mubi local government administration seems somewhat helpless in the fight against terrorism as they are relying more on the strategies rolled out by the state government in Yola which ultimately still rely on the programs of the federal government in its counter-insurgency program. However, both the Mubi Local Government Authority and the Adamawa State Government have continually keyed into the Federal Government overall efforts in addressing the spate of terrorism in the country.

According to Omobuwajo (2015), Northern elders including the Sultan of Sokoto, Sa'ad Abubakar, advocated for dialogue and amnesty to be offered to Boko Haram and other Islamist sect which the government subsequently accepted. Consequently, government instituted the "Committee on Dialogue and Peaceful Resolution of Security Challenges in the North" with 26 members, headed by Mallam Kabiru Taminu Turaki, the then Minister of Special Duties on the 24<sup>th</sup> of April, 2013. The Borno Elders and Leaders of Thought (BELT) had made a similar plea in 2012 (Adewumi, 2014: 8). A major problem was identified by scholars which could have prevented crises from reoccurring in Nigeria, that is, the non - implementation of the recommendations of Commissions of Inquiries. Lack of political will on the part of government has been identified as another factor for the neglect and abandonment of probe reports. At other times the reports are alleged to be biased, yet some were not implemented because of fears that it will further escalate the crises as was the case during the Kaduna 2000 Sharia crises. Former Minister of the Federal Capital Territory and current Governor of Kaduna State, Mallam Nasir El - Rufai in an interview blamed the Government of President Jonathan for not implementing the report of the Galtimari Committee on Boko Haram.

President Jonathan in June 2013 banned Boko Haram and ANSARU, its splinter group; the prohibition order was contained in Section 5(1) of the law, it prescribes a minimum of 20 years imprisonment for "any person who knowingly, in any manner, directly or indirectly, solicits or renders support for the commission of an act of terrorism or to a terrorist group", while the U.S government also placed a reward of U.S \$7million on the head of Abubakar Shekau, the leader of the Boko Haram sect. Analysts are of the opinion that this development signaled a new preparedness by the American Government to confront Islamic extremism in Nigeria more directly and argued that "the American reward should be accompanied by increased assistance in the form of intelligence, logistics and training, as well as robust diplomatic backing. The comprehensive defeat of the terrorist scourge in Nigeria is as much a desirable outcome for the international community as it is for the country itself" (The Nation, 2013).

Ex - President Obasanjo told the CNN that he had tried to reach out to Boko Haram in 2011 through a lawyer who acted as the group's intermediary, and had asked if they had external backing. He said, the lawyer told him that the group was receiving support from other Nigerians who have resources overseas or "other organizations from abroad" Obasanjo had in 2011 made a widely - reported contact with the sect; and the killing of the in - law to the late leader of Boko Haram, Mohammed Yusuf, barely 24 hours after, was seen as rejection of Obasanjo's intervention. Obasanjo said resolving the issue was central to the country's progress. "Boko Haram undermines security, and anything that undermines security undermines development,

undermines education, undermines health, and undermines agriculture and food and nutrition security” (The Punch, 2013:). The Federal government of Nigeria had done very well in the release of innocent women and children detained in connection with the attacks of the Boko Haram sect and should seek genuine reconciliation with the sect, coupled with the hope that the latter also renounces its use of hostility and its crusade to turn Nigeria into an Islamic state, bearing in mind that the country’s constitution is secular and that its laws allows for free - will of worship without coercion.

Tanimu Turaki, head of the Presidential Amnesty Committee, proclaimed a cease fire deal with the Boko Haram sect on Monday, July 8, 2013 on Radio France International Hausa services, adding that his committee had contacted some top leaders of the group and that there was a constructive answer from the gang leaders that they would drop their arms for peace and unity in the North - East region (Akhaine *et al*, 2013). But the cease fire agreement was disclaimed by the group’s leader, Abubakar Shekau on Saturday, July 13, 2013 and threatened more attacks on schools. It was equally reported that an influential member of the Shekau - led sect, Imam Muhammadu Marwana corroborated Turaki’s claim, yet Shekau in a video message declared: “there is this wicked rumour making the rounds that we have dialogued with government of Nigeria which led to a cease fire on our part. We have also heard how some of our operations and attacks are being credited to criminals. As such the security agents have been killing our armed members in the name of criminals, who were out on holy mission, are being attacked and killed with the label of criminals...Western education is a plot against Islam, we will kill school teachers who are teaching western education, western education is sin, and we do not attack students” (The Nation, 2013: July 14).

The United States government through the US - Nigeria Bi - National Commission held discussions with Nigerian government officials in Abuja on August 15, 2013 to find solutions towards ending the Boko Haram insurgency. Nineteen Northern governors were invited, the American delegation was led the US Under Secretary of State for Political Affairs, Wendy Sherman; an Assistant Secretary in the US Department of Defence, high ranking Deputy Assistant Secretaries of States from the State Department, and officials from the US - Africa Command among others (The Punch, 2013). Sherman explained that the US government has suggested to her Nigerian counterpart, a comprehensive approach that addresses socio - economic problems, articulates clear rules of engagement and commits to accountability for those who perpetrate violence for both Boko Haram and security forces, adding that America will demonstrate to Nigerians that their future is brighter in a more secure country. This approach she further explained will be a multi - faceted strategy to counter the threats posed by the terrorists and not just the use of force alone (Olajuwon, Chukwu & Okeke, 2013).

On the other hand, observers are of the view that the campaigns against terrorism in Nigeria have not been effectively coordinated by the government, it has not been decisive and sometimes the efforts have been counter - productive. The ransom placed on Shekau and the Amnesty offer by the government at the same time seemed to be contradictory. Colonel Hammed Ali (retired), reacted thus to the contradictory policies of the government, “the declaration of state of emergency in three states and proscription of Boko Haram was a sign of policy inconsistency on the part of the Federal government in tackling the sect. The only way to end the activities of the sect is dialogue. Government must meet them for dialogue. Now with the

onslaught on them, the sect members are melting into the society and if care is not taken they will re - group after sometime” (Mudashir & Ibrahim, 2013).

The Borno state government paid a sum 100 Million Naira by cheque as compensation to the family of Baba Fugu, the slain in - law of late Mohammed Yusuf on Monday, January 9, 2012; upon a ruling from a Maiduguri High court. The State government also earmarked 89.2 Million Naira to be given to 36 victims identified by the Fannami Committee of Inquiry amidst some controversies (Olugbode, 2012). It is also instructive to know that the victims of Boko Haram received some forms of compensation from the Federal government as the sum of N450 million was announced as donation on July 19, 2013 by Alhaji Bukar Tijjani, the Minister of State for Agriculture to victims in Adamawa, Borno and Yobe states. A donation of 650 trucks of assorted grains was also given to the three states while business mogul, Alhaji Aliko Dangote offered to give the sum of N1 billion to these states (Omobuwajo, 2015: 11 - 13). It is on record that people from Mubi benefitted from this laudable support from both the Federal government and Alhaji Dangote.

On its part, the Adamawa State Government in collaboration with Mubi Local Council Administration is doing all it can by supplying relief materials including food items, mattresses, blankets, drugs and other needs to the displaced citizens in the various IDP camps set up by the government. The findings show that majority of the respondents agree on the fact that the government is doing enough to tackle the economic effects of the insurgency through the provision of some palliatives, security personnel deployment and construction of IDP camps for the teeming displaced population in Mubi even though there are complaints of lapses as some respondents claimed that the efforts of government are ineffective and not good enough. Additionally, the bulk of the people interviewed on the role of the other agencies in responding to the plight of the people pointed to the Civil Society Organizations (CSOs) which they claim are the most collaborative partners to the government aside from the security agencies which are mostly deployed by government.

However, it is learnt that government is making concerted efforts in order to control the menace of terrorism in Nigeria, but a lot still need to be done in order to get rid of the root cause of terrorism (Boko Haram) in Nigeria. The Nigeria armed forces (Joint Task Forces) are still facing a lot challenges in confronting and suppressing the sect in Nigeria but the end seemed not to be in sight at the moment.

### **Conclusion**

This study examined the effects of terrorism on the economy of Nigeria with special focus on Mubi Local Government Area in Adamawa State, North East Nigeria. It discovered that the incessant terrorist attacks witnessed in the local government has taken a negative toll on the economy of Mubi as the once thriving town has been deserted while its economy just as that of Adamawa State and Nigeria have been completely crippled because of terrorism and insurgency. The study observed that the local government administration in Mubi seems quite helpless in the fight against terrorism as it does not possess the wherewithal to tackle the menace and therefore relies on both the efforts of the Adamawa State and the Federal Government in addressing the impacts of terrorist activities on the economic activities in the local government. Having assessed the history, violent nature of terrorism coupled with the modus operandi of terrorist, as well as the effects on the economy of Mubi, Adamawa State and Nigeria in general, it is realizable that

terrorism is a very complex and diverse issue which needs advanced technology, strategy and constructive approaches to tackle. Aside from military strategy, there is need for collaboration between the people, civil society groups, traditional rulers and community leaders for effective intelligence and information gathering that could assist the various security in their counter insurgency drive if the war against terrorism is to achieved.

### **Recommendations**

The following recommendations are better and effective ways of suppressing terrorism and insecurity not only in Mubi Local Government Area and Adamawa State in particular but Nigeria in general:

The study recommends that government should involve traditional leaders in activities that include intelligence gathering, monitoring of peoples' movements in and out of Mubi, security briefing and cognizance strategy that can assist the security agencies in their efforts in combating the terrorists. There is need for good governance and the delivery of the dividends of democracy by leaders at all levels in the country as that will help in restoring the confidence of the citizens on the leaders and as well assuage their feelings of hostility towards government and addressed the problem of aggression arising from some level of frustration from the citizens who also stand the risk of being recruited into the deadly sect.

Govern must strive also to be accountable and transparent in a way that could attract some level of trust from the citizens. This should be blended with the massive provision of infrastructure that will make life better for the ordinary citizen and assist them in being gainfully employed and thus dissuade them from criminality such as terrorism, banditry, kidnapping and armed robbery. Above all, efforts should be geared towards poverty eradication so as to promote human security, freedom and dignity of citizens in the local government and as well foster social, economic and political development in Mubi, Adamawa State and Nigeria at large.

That the state governments in the North should be empowered to lead the charge and be the faces of the fight against Boko Haram. This could, if anything, address the conspiracy theory in the North that the federal government particularly during President Jonathan's administration is funding Boko Haram either to make Islam look bad or to depopulate the North ahead of the 2015 elections. It is important to underline that the conspiracy theories have made it more difficult to mobilize collective anger against Boko Haram. Though a Northerner is in the saddle currently as President, it does not still invalidate the need to allow Northern state governors to drive the pursuit of peace in the troubled region.

Conducting speedy and fair trials, under Islamic laws, of those found to be Boko Haram activists or funders and letting the law have its full course. Having suspects stand for trial for months or even years creates a backlash, and often has a way of mobilizing sympathy for the suspects. It may also be strategic to try the suspects under Islamic laws since the sect members have openly rejected Western civilization, including its jurisprudence. Whatever punishment is meted to them under Islamic jurisprudence will not be seen as part of Western conspiracy against Islam.

Instituting a sort of Marshall Plan for the Northeast aimed at winning the hearts and minds of the local populace. The plan should aim at providing quality education, building local



capacity and providing jobs. Government should also explore the option of offering amnesty to the more moderate members of the sects while side-lining the hardliners and finding means to effectively neutralize them.

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**Bio-Data of Authors**

1. Adeoti, Janet Alaki is both a Registry Staff and a Masters student in the Department of Political Science, Federal University Wukari.
2. Dantani Benjamin obtained his first degree from the Department of Political Science, Federal University Wukari and is currently a Master’s student in the same Department.
3. Nwubu, Joshua is the Acting Registrar Kwararafa University Wukari and a Masters student in the Department of Political Science, Federal University Wukari.
4. Bitrus Joseph is an MSc student in the Department of Political Science, Federal University Wukari.