

The Cost of Boko Haram Activities in Nigeria

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Abstract

Since its terror campaign began, Boko Haram's targets had been security formations and churches in several parts of the North. Now, they have also turned their radar on other institutions, the media and universities. From being an obscure movement confined to north-eastern Nigeria, the Boko Haram has emerged as the most palpable threat to the polity's continued peace and development. Not only do the persistent attacks of the sect create widespread insecurity and fear, the prevalent dread of the militant sect has stifled normal processes of trade and investments as well as the performance of routine security functions. For example, in Kaduna State, the 33rd Kaduna International Trade Fair witnessed what is perhaps its worst outing. This is because booths and stands that supposed to be occupied by exhibitors lay empty as businesses decided to keep away for fear that they could be victims of the bombing that have continued to plague Nigerian cities. Ironically, the fair had been previously postponed, due to security concerns. This paper examines these issues and concludes by positing that for the terror to be won, the citizenry must see it as their fight. For this to happen, government has to demonstrate competence and sincerity of purpose.

Keywords: Insecurity, Terror, Polity Anxiety, psychological Approach, Development

Introduction

On May 29, 2011, as newly elected Nigerian president Goodluck Jonathan took the oath of office, Boko Haram, a shadowy Islamic terrorist group opposed to Nigeria's secular government, detonated three bombs at an army barracks in Bauchi state, killing at least 14 people. Two weeks later, the first suicide bombing in Nigeria's history killed five people just outside the Nigeria Police Headquarters in the national capital, Abuja. These attacks highlight the challenges that Jonathan's government is facing if it is to improve governance, reduce conflict, and promote economic development, all despite Nigeria's extreme inequality, a youth bulge, crumbling infrastructure, and high unemployment. His biggest hurdle now is the Boko Haram, who in many ways is symptoms of Nigeria's problems, but the entrenched interests that have run Nigeria since the end of the civil war in 1970.

Though Nigeria's elections were largely orderly and peaceful, the violence that came after has left the country polarized between its predominately Christian South, most of which voted for Jonathan, and the twelve mostly Muslim northern states that supported the losing candidate, Muhammadu Buhari, also a Muslim from the North. According to Human Rights Watch, at least 800 people were killed and 65,000 displaced during the days of violence following the elections (Eme et al,2012:43).

When the presidential results first started to leak, pro-Buhari protestors in most northern cities attacked supporters and officials of Jonathan's ruling People's Democratic Party (PDP). Some protestors even targeted the traditional Muslim leadership, the Sultan of Sokoto, the Emir of Kano and the Emir of Zaria who were widely perceived as being on the PDP payroll.

Nigeria's success is important to us; but we recognize that that success cannot be achieved unless Nigeria overcomes the challenges that have frustrated its progress. Decades of poor governance have seriously degraded the country's health, education, and transportation infrastructure. Despite hundreds of billions of dollars in oil revenue, Nigeria has virtually no functioning rail system and only half of its population has access to electricity. The 80 million Nigerians who have electricity share intermittent access to the amount of power equivalent to what we have in the Washington, DC metro area. Living standards for most Nigerians are the same today as they were in 1970, and nearly 100 million Nigerians live on less than one dollar a day (Campbell and Bunche, 2011:4).

Nigerians are hungry for progress and an improvement in their lives, but northern Nigerians feel this need most acutely. Life in Nigeria for many is tough, but across the North, life is grim. A UN study shows that poverty in the 12 most northern states is nearly twice that of the rest of the country. The health indicators reflect this. Children in the far north are almost four times as likely to be malnourished. Child mortality is over 200 deaths per 1000 live births, leading to lower life expectancy. Educational standards are just as bad. Literacy in the far north is 35 percent as opposed to 77 percent in the rest of the country. Seventy-seven percent of women in the far north have no formal education, compared to only 17 percent in the rest of the country. In northern Nigeria, primary school attendance is only 41 percent, while youth unemployment is extremely high. All of this contributes to joblessness and a deepening cycle of poverty (Carson, 2012:2).

The statistics are disturbing, but they are not the whole story. Poverty in northern Nigeria is increasing. Despite a decade in which the Nigerian economy expanded at a spectacular seven percent per year, the Nigerian National Bureau of Statistics estimates that extreme poverty is 10 percent higher than in 2004. It is even worse in the North. Income inequality is growing rapidly. These trends are worrying for economic, political, and security reasons (Carson, 2012:4).

While ninety-one percent of Nigerians across the country considered the April 2011 elections to be fair and transparent, most people in the far north backed opposition candidates that did not win. The post-election violence that occurred in several northern cities reflected strong dissatisfaction with elites who protestors thought controlled the election process. Public opinion polls and news reports suggest that there is a strong sentiment throughout the country, but especially in the North, that government is not on the side of the people; and that their poverty is a result of government neglect, corruption, and abuse. This is the type of popular narrative that is ripe for an insurgent group to hijack for its own purpose (Campbell and Bunche, 2011:4).

As we all know, over the last year Boko Haram has created widespread insecurity across northern Nigeria, increased tensions between various ethnic communities, interrupted development activities, frightened off investors, and generated concerns among Nigeria's northern neighbors. They have been responsible for near daily attacks in Borno and Yobe states. And they were behind the January 20 attack in Kano that killed nearly 200 people and three major attacks in Abuja, including the bombing of the UN headquarters last August. Boko Haram's attacks on churches and mosques are particularly disturbing because they are intended to inflame religious tensions and upset the nation's social cohesion (Eme, et al, 2012:45).

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The objective of this article is to examine the cost implications of Boko Haram activities on the Nigerian polity. To attain objective, the first part of the paper examines the theoretical underpinning upon which the origin and ideology of Boko Haram is anchored. The next section explores the cost implications of the sect activities. The final section recommends and concludes the paper.

Theoretical perspectives

This paper will adopt the psychology approaches for this study. Psychology as the study of human behaviour is of great relevance in the study of politics. Although the main focus of psychology is on the individual, there is lack of consensus among psychologists on the aspect of man that deserves emphasis. As a result, “some focus on the way man perceives his environment, some on the learning process, some on emotions and motivations, and some on still other aspects of the individual or his experiences” (Dyke, 1960: 127). Nevertheless, all the above areas of emphasis of psychologists have implications for political activity. For instance, it is a known fact that political activity is purposive, thus, emotions and motivations are of great importance in understanding political behaviour (Ezeani, 2011: 73).

Although the psychological approaches are predominantly motivational due to the purposive character of political behaviour, perception is also significantly political. For instance, the perception of the voter or statesman about his environment influences his political behaviour. The poor turnout of voters during the 2003 and 2007 elections into the State House Assembly in Nigeria can be attributed largely to the perception of the voters that the previous elections (2003 Presidential and National Assembly) were marred by massive rigging by the ruling party, the People Democratic Party (PDP) and also cases of political violence in some areas.

In addition to motivations and perception, psychologists also stressed the importance of learning as a factor in understanding political activity. Learning, according to Rapaport (1967: 139), denotes “selective accumulation of behaviour patterns”. Accumulation means that the learner leaves the learning process with something new. And that something new is “behavioral

patterns”. Selective accumulation means that not all behaviour patterns are learned. The psychological learning approach asks this kind of question: what determines the attitudes and opinions that we have at the time of our political action (Ezeani, 2011:74)?

There are two types of learning theory. There are association theory and reinforcement theory. Associations theory assumes that “people learn through observing or referencing associations or relationships of various kinds’ (Isaak, 1985:204). For example, a child after observing his “*parents behave or react to situations, learns to behave in a similar manner*” (Isaak, 1985). Studies have shown that there is a strong relationship between the party identification of an average American child and that of his parents (Hill, 1963). This is explained by the fact that “ a child observed his parents political activities and listens to their attitudes’ (Isaak, 1985: 204). There was no conscious attempt by the parents to instill on the child their own political attitudes but through observations, the child came to identify with his parents party identifications.

On the other hand, reinforcement theory according to Isaak (1985:204) “assumes that we learn to make certain connections when we are rewarded and not to make other connection when the result is punishment”. Reinforcement theory can be used to explain why some people change their period in life. For example, Alahji Musa , a strong member of Action party after relocating to another city discovers that most of his business associate and new friends belong to CAP party. A Psychological approach to political behaviour based on reinforcement theory would predict a shift in Alhaji Musa’s party affiliation. The reason is simply because in the course of discussions about politics with his new business associates, friends and neighbours, Alhaji Musa soon discovered that any unfavourable comment about party B draws some criticism, ridicule and uncomfortable silence from them. In addition, he begins to notice a loss or withdrawal attitude of some of his business associates, friends and neighbour. Given these conditions, it would not be surprising if Musa joins CAP party, if he chooses to do, he will definitely be rewarded.

Finally, another important psychological approach to politics is the personality trait approach. According to Igwe (2002:321), personality denotes “*the unique totality of a person from the stand point of others, the fundamental of which are developed early in life, but with possibility for change overtime....*” In the words of Smith, Bruner and White (1956:31), personality is acquired through interaction of people with each other.

The personality approach assumes that political behaviour is a product of deep-seated traits that are usually developed at an early age. Therefore, to explain the political behaviour of a leader or politicians, we must understand or probe into his personality. For example, Adorno et al (1950), in their work, demonstrated the effect of personality on the genesis of Fascist-type

political movements. They contend that “there is a particular personality syndrome, the authoritarian, which makes people vulnerable to such ideologies” (Isaak, 1985:216), Similar conclusion was reached by Christies and Johada (1954) in their study. The personality approach originated from psychoanalysis made famous by Freud (cited in Brown, 1961)

Applying these theories to the study, the analysis runs thus:

It is that acute sense of separatism under an ostensibly secular and united country fuelled by the same acute sense of religious differences that forced some Northern Hegemonies- from time to time to play the religious card in Nigeria politics. General Ibrahim Banangida (aka IBB) as military president smuggled Nigeria into the membership of the Organizations of Islamic Conference (OIC), an exclusive club of Islamic nations. Similarly severely Northern leaders have stoked the religious fire in the North through attempts to lead the nation into another exclusive club of Islamic nations called D-8.

That sense of strangers living apart in Northern Nigeria because of religious equally defined the politics of the North. In 1959, NCNC, and the Northern Elements People Union, (NEPU), through in alliance, could transcend religious and ethnic cleavages. They reached a clear understanding not to field southern candidates to contest enlacement into the Northern House of Assembly. That has remained the patterns of politics in our pretentious march towards national integration.

As soon as political power shifted South in 1999, the response of the Muslim North was to affirm a sharia state in secular Nigeria starting from Zamfara state thus accentuating tribal and religious like the Boko Haram to spring from a background such as that especially when the political class is discontented with the current political configuration in which the south has been ruling the country for about nine years now. It is unprecedented for the northern ruling class. Religious movements as often happened in Islam passed into political wars Boko Haram inevitably had to happen.

But the Boko Haram members who have been budding over the year has seen the hypocrisy and corruption of some of their Moslems leaders and found them not different from the infidels they were groomed to hate and exterminate, hence the current “Jihad” is unsparing of corrupt Muslims who the Boko Haram see as today’s vanguards of pagan practices which the prophet fought against. That is why Boko Haram is said to have infiltrated all strata of northern society including the security agencies because it is essentially about what they consider as battle of truth against falsehood in their on-going war to actualize an Islamic state for themselves. Piqued by the dreaded Boko Haram crisis, the national president of the Arewa Youth Consultative Forum, Alhaji Yerima Shettima, speaking during the Ishrat inter-faith symposium in

Ibadan, capital of Oyo state, reportedly decried the roles of those he described as Northern oligarchy whom he said had not helped matters in the crisis “despite their abysmal failure to make the best use of their over 35 years of control of power in the country.”

After the recent Kano Haram Islamic sect urged residence of the flashpoint city of Kano to “persevere” as the group attacks the security services in leaflets contributed around the city. The leaflet said: “You should... Persevere with the difficult situation the struggle for the entrenchment of an Islamic system puts you in seek reward from God by supporting it”.

The leaflet affirmed that: “We have on several occasions explained the categories of people we attack and this include: government officials, government security agents, Christians loyal to Christian Association of Nigeria (CAN) and whoever collaborate in arresting or killing us even if is a Muslim. Certainly the prophet lived with non-Muslims and entered into a pact with them but on specified terms, including the pledge that they would not desecrate our religious”.

The document further said that attempts to pacify the North through interfaith dialogue were an “apostasy”. Since Boko Haram is a mass revolutionary movement in the north, some of their arrested members somehow escape from the custody of security agents or are quickly bailed or released for further investigation that eventually leads to nowhere. After 51 years of Nigeria’s independence the seeds of its foundation have grown and are threatening to destroy it.

Boko Haram: Origin and Ideology

Jama'atu Ahlis Sunna Lidda'awati Wal-Jihad, better known by its Hausa name Boko Haram, is a jihadist terrorist organization based in the northeast of Nigeria. It is an Islamist movement which strongly opposes man-made laws. Founded by Mohammed Yusuf in 2002, the organisation is a Muslim sect that seeks to abolish the secular system of government and establish Sharia Law in the country.

The movement, whose name in the Hausa language, *Boko Haram*, translates as "Western education is sacrilege" or "a sin" is divided into three factions, and in 2011, was responsible for more than 1000 killings in Nigeria. (Eme et al, 2012:47).

Though the group first became known internationally following sectarian violence in Nigeria in 2009, it does not have a clear structure or evident chain of command. Moreover, it is still a matter of debate whether Boko Haram has links to terror outfits outside Nigeria and its fighters have frequently clashed with Nigeria's central government (Brock, 2011).

The group has adopted its official name to be People Committed to the Propagation of the Prophet's Teachings and Jihad, which is the English translation of *Jama'atu Ahlis Sunna Lidda'awati wal-Jihad*(Cook,2011).

Boko Haram is an indigenous Salafist group which only turned itself into a Salafist Jihadist group in 2009. It propagates that not only interaction with the Western World is forbidden, but it is also against the Muslim establishment and the government of Nigeria. The group publicly extols its ideology despite the fact that its founder and former leader Muhammad Yusuf was himself a highly educated man who lived a lavish life and drove a Mercedes Benz (Bartolotta, 2011).

The group was founded by Mohammed Yusuf in 2002 in the city of Maiduguri with the aim of establishing a Shari'a government in Borno State under former Governor Ali Modu Sheriff. He established a religious complex that included a mosque and a school where many poor families from across Nigeria and from neighboring countries enrolled their children.

The centre had ulterior political goals and soon it was also working as a recruiting ground for future jihadists to fight the state. The group includes members who come from neighbouring Chad and Niger and speak only Arabic. In 2004 the complex was relocated to Yusuf's home state of Yobe in the village Kanamma near the Niger Republic border.

Human Rights Watch researcher Eric Guttuschuss told IRIN News that Yusuf successfully attracted followers from unemployed youth "by speaking out against police and political corruption (Farouk, 2012:2)." Abdulkarim Mohammed, a researcher on Boko Haram, added that violent uprisings in Nigeria are ultimately due to "the fallout of frustration with corruption and the attendant social malaise of poverty and unemployment (Cook,2011:3)."

The members of the group do not interact with the local Muslim population and have carried out assassinations in the past of any one who criticizes it, including Muslim clerics.

In a 2009 BBC interview, Muhammad Yusuf, then leader of the group, rejected scientific explanation for natural phenomena, such as the sun evaporating water being the cause of rain, Darwinian evolution, and the Earth being a sphere if it runs contrary to the teachings of Allah". Before his death, Yusuf reiterated the group's objective of changing the current education system and rejecting democracy.

In the wake of the 2009 crackdown on its members and its subsequent reemergence, the growing frequency and geographical range of attacks attributed to Boko Haram have led some political and religious leaders in the north to the conclusion that the group has now expanded beyond its original religious composition to include not only Islamic militants, but criminal elements and disgruntled politicians as well.

The group conducted its operations more or less peacefully during the first seven years of its existence. That changed in 2009 when the Nigerian government launched an investigation into the group's activities following reports that its members were arming themselves. Prior to that the government reportedly repeatedly ignored warnings about the increasingly militant character of the organisation, including that of a military officer.

When the government came into action, several members of the group were arrested in Bauchi, sparking deadly clashes with Nigerian security forces which led to the deaths of an estimated 700 people. During the fighting with the security forces Boko Haram "fighters reportedly "used fuel-laden motorcycles" and "bows with poison arrows" to attack a police station. The group's founder and then leader Mohammed Yusuf was also killed during this time while still in police custody. After Yusuf's killing, a new leader emerged whose identity was not known at the time

After the killing of Mohammed Yusuf, the group carried out its first terrorist attack in Borno in January 2010. It resulted in the killing of four people. Since then, the violence has only escalated in terms of both frequency and intensity.

In January 2012, Abubakar Shekau, a former deputy to Yusuf, appeared in a video posted on YouTube. According to Reuters, Shekau took control of the group after Yusuf's death in 2009. Authorities had previously believed that Shekau died during the violence in 2009. By mid April, 2012, the group was responsible for over 1000 deaths

According to the Borno State Governor Kashim Shettima "Boko Haram has become a franchise that anyone can buy into. It is something like a Bermuda Triangle," (Baiyewu, 2012:9).

Dr Mu'azu Babangida Aliyu, the Niger State governor, has criticised the group saying "Islam is known to be a religion of peace and does not condone violence and crime in any form" and Boko Haram does not represent Islam.

The Sultan of Sokoto Sa'adu Abubakar, the spiritual leader of Nigerian Muslims, has called the sect "anti-Islamic" and, as reported by the website AllAfrica.com, "an embarrassment to Islam" ()

The Coalition of Muslim Clerics in Nigeria (CMCN) has called on the Boko Haram to disarm and embrace peace.

The Islamic Circle of North America, the Islamic Supreme Council of Canada, The Muslim Council of Britain, the Organization of Islamic Cooperation and the Council on American Islamic Relations have all condemned the group.

Cost of Boko Haram Activities in Nigeria

Boko Haram, bad signal to foreign investors. Economic experts have described President Goodluck Jonathan's economic reform as an effort that may yield no results due to the insecurity in Nigeria. They also said the only problems with the nation's economy were insecurity and mismanagement. A professor in the Department of Economics of the Ahmadu Bello University, Zaria, Dr. Usman Muttaka, who spoke to *SUNDAY PUNCH* recently on the telephone, said even if Jonathan had gone to Switzerland for the World Economic Forum, it would have yielded no result. He said, The president was in Australia for a similar summit with about 500 delegates and he has done nothing. He also went to France with about 300 delegates but there was no tangible result. The issue of investment is also about the issue of security. No investor will come to invest in Nigeria with the current security challenge (Baiyewu, 2012:9).

While reacting to the reforms in the banking and petroleum sub-sectors, Muttaka said, there is no economic crisis. The financial crisis the government is talking about is untrue. The problem we have is that of proper management. They said our economy is like that of Greece but they do not know that Nigeria has different economic indices from Greece. Also, a former Vice-Chancellor of the Crescent University, Professor. Sherifdeen Tella, said the issue of security was important to international investors. He however argued that investors could still come to the country, as the Boko Haram attacks were limited to the North (Baiyewu, 2012:9).

He said, if there is insecurity, investors may still take the risk. The Boko Haram menace only takes place in the North where there is less economic activities. If it were to be the South, where the economic strength of the country lies, it would have been another issue.

Boko Haram's activity in Kano, Kaduna, Bornu, Yobe and Bauchi is gradually changing the economic structure of the whole of northern Nigeria. Our research indicates that if the violence persists, development in that region will be tampered and the gap between the North and other regions will widen further.

The evidence and fast changing indices (in form of changing migration patterns, cost of insurance in the North, mass repatriation of funds, dearth in skilled labour etc) speaks volumes. In economic terms, what the insurrection effects is a systemic distortion of existing economic patterns and structure in the Northern region. For a cause that is neither war nor natural disaster, the nation, according to a recent report by the Human Rights Watch (HRW), lost more than 935 of its human capital between 2009 and 2012. In terms of finance and investment, though direct and indirect losses are unquantifiable, a World Investment Report (WIR) of the United Nations Conference on Trade and Development (UNCTAD), estimated that the domestic economy lost a whopping N1.33 trillion Foreign Direct Investment (FDI), owing to the activities of terrorists going by the name 'Boko Haram' (Okereocha, 2012:46).

The acting Managing Director, Nigeria Interbank Settlement System (NIBSS), Mr. Niyi Ajao, in an exclusive interview with *TELL*, lamented the havoc suicide bombers have done to the Nigerian economy which, he said, is affecting everyone and will affect the future generation, if not stopped immediately. According to him, Nigeria is just growing as a country and has not come to the stage where such data could readily be available as quick as people expect it. "But one thing is certain...as soon as all these bombs explode, electronic media – CNN, Associated Press, BBC, Sahara reporters, Channels, Reuters and others quickly flashes them to every part of the world. "In fact, each time it happens, friends in UK and USA will always be the ones calling to inform us that something has happened. In the same way, Nigerian prospective investors are hearing all these things. The bombings create fears such that whoever plans to come and invest will draw back. Prospective investors receive the news in such a way that they think the entire country is on fire. I know many businesses, even from the south here, that wanted to set up branches up North but could not anymore," said Ajao. He reminisced on the Kano State of old; "a vibrant commercial centre with huge textile industry, and many other businesses. They have all gone away now" (Suleiman, 2012:44-45).

Hence, for many analysts, Nigeria is a paradox: so peaceful but yet at war, so wealthy but poverty reigns among the majority of its citizens, so endowed but yet so deprived. Counting the cost. Ever since the activities of the militant group 'Boko Haram' assumed horrendous dimension, the loss of properties with commercial value and forfeited local and foreign investment have been a song of nunc dimittis for the domestic economy. Some experts believe there are no criteria to quantify the loss to the economy. They drew their conviction from the fact that some questions remains unanswered: Does anyone record the numbers of children that have died due to deprivation, after losing parents and guardians? What families have been scattered, and ambitions cut short? In terms of properties, how many estimators and quantity surveyors have visited the scenes of each bomb blast to value the cost of wealth destroyed, abandoned projects and intellectual properties destroyed. As such, some have concluded that any figure that is thrown up from any source may be a scratch on the surface.

Yet, the HWR report with its scary figures revealed that, last year alone, 'Boko Haram' struck 115 times and killed 550 people. Within the first three weeks of this year, the sect killed 250 people with the deadliest being the coordinated bombings in the ancient city of Kano, which claimed 185 lives. A few weeks ago another 12 people were killed in a shoot-out between the Joint Task Force (JTF) and members of the sect in Maiduguri, Borno State. On Sunday, February 26, suicide bombers hit a Church in Jos, killing four persons, with another four in a reprisal attack, and destroying 38 vehicles. In the night of the same day, gunmen attacked Shuwa Divisional Police Station in Madagali local government area of Adamawa State, killing three policemen on guard. The number continues to add on a daily basis.

Aside human lives lost, mass exodus of non-indigenes, whose contributions to the economy of the concerned states, is devastating their economies. This is because in analyzing the importance of factors of production, economists are unanimous on an empirical evidence that where all the factors: Land, Labour, Capital are provided in the right proportion, the absence, or inadequacy of the latest factor of production known as entrepreneur (human capital) will render the other factors useless.

These, in simple terms, point to the fact that less qualified or bad attitude of managers and other employees could destabilize any production process. Specifically, where there are no humans to man the machines, balance accounts, buy and sell or even give directives, nothing will be down as far as production, market and growth are concerned. The empirical evidence, most analysts said, means that the human capital/entrepreneurship drain

is crippling the Northern economy and there are concerns that it is being transmitted to the Nigerian macro-economic environment. This is because apart from attacks on churches, the sect have also attacked commercial hot-spots like markets, parks, government agencies and even banks, in one of which they harvested N41 million, as recently revealed by the sect's top shot, Abu Qada, currently in detention (Okereocha, 2012:47).

Reacting to these developments, the Minister of Information, Mr. Labaran Maku, said terrorism in places like Kano, which serves as the commercial nerve-centre of not only the North, but neighbouring countries like Chad, Niger Republic and Northern Cameroon, is destroying the Northern economy. *According to him, "The attack on Kano is so significant because the city has always been the commercial centre of Western Sudan for the past 500 years, ever before the evolution of Nigeria. So, when you destabilize peace in Kano you threaten the foundation of economic and social well-being of the northern region,"* (Suleiman, 2012:48).

Confirming the minister's assessment on the economy of Kano, immediate past Secretary General of the Kofar Ruwa Traders Association (Iron and Steel Dealers Association), Kano State chapter, Mr. Ethelbert Onuoha, told *TELL* correspondent, who visited the market, that the market is reputed to be the largest Iron and Steel market in Northern Nigeria and second to Lagos and Onitsha, but not anymore. The volume of transaction has dropped drastically as many buyers are afraid to come to Kano because of the security situation.

The same fear has affected the traders from Mali, Chad, and Niger Republic that usually flood the market on daily and weekly basis. Besides, at the moment, most private and government construction work in the state are at a standstill. Few companies are currently at their sites," Onuoha said.

Also affected he added, is the multi-billion naira Kano Textile Market, otherwise known as the Kanti-Kwari Market. It is reputed to be one of the oldest and biggest textile markets in the Sub-Sahara Africa.

Former national president of the Association of Tourism Practitioners of Nigeria (ATPN), Alabo Amachree, in an interview with us lamented that the nation's once booming tourism industry had been under serious threat due to the reign of terror inflicted by 'Boko Haram' in parts of the North. "More people go to the North for tourism because the region has more tourism attractions like the famous Argungu Fishing Festival, the Yankari Games Reserve, the Mambila

Plateau, Othman Dan Fodio Tomb and the palace of the Emir of Kano. While we are involved in the packaging from here (Port Harcourt) the northerners provide the tourists with accommodation and markets where they can shop and the local tourist guides,” Amachree said.

Analysts are concerned that the industry, which, according to the Director-General of the Nigerian Tourism Development Corporation (NTDC), Otunba Olusegun Runsewe, generates approximately N80 billion annually, is held to a standstill as all economic activities in this value chain, is being disrupted by the activities of suicide bombers (Suleiman, 2012:51).

Following from this, passenger traffic to the North has reduced drastically, dealing a big blow to the Nigeria’s airline industry (Nigerian airlines, aviation agencies, ground handling companies and other companies within the country’s aviation industry) which is estimated to be making about N3 billion every day. Half of this amount analysts believe is being lost on daily bases as northern-bound Eastern, southern and Western passengers hardly travel to the areas of hostilities.

Assistant Secretary-General, Airline Operators of Nigeria (AON) earlier told a national daily that “If you look at the flights that have been cancelled, the economic losses are enormous.” The fear caused by the ‘Boko Haram’ bombings in particular has made most foreign investors, who usually featured at the annual Lagos Trade Fair to show case their products to stay away, even as those who came, had heavy security network around them. It would be recalled that the decline in investment had been lately generally attributed to the increasing rate of insecurity in the country, as well as infrastructural decay.

According to the UNCTAD report, FDI flows to Nigeria fell to \$6.1 billion (N933.3 billion) in 2010, a decline of about 29 per cent from the \$8.65 billion (N1.33 trillion) realized in 2009 fiscal year. The report obtained by us further revealed that the sharp decline of FDI to the country was compounded in the aftermath of the global financial crisis. Also, statistics obtained from the 2010 annual report by the Central Bank of Nigeria (CBN) showed that the total foreign capital inflow into the Nigerian economy in 2010 was \$5.99 billion. The record showed that FDI represented about 78.1 per cent drop from \$3.31 billion in 2009 (Okereocha, 2012:47).

Historically, each region in Nigeria compliments the other. What the North lacks in access to the sea, the south provides. The North wields 78 percent of Nigeria’s land which supports most of Nigeria’s agriculture (food, cash crops and livestock).

The south-west's terrain supports both domestic and international commerce and provides an import/export route. While the South-South and some parts of the South-East wield Nigeria's oil wealth. If Boko Haram's activities persist, this economic symphony will be altered significantly.

With increased intensity of bombings in the north, there was strategic mass movement of individuals from the most affected northern states especially in early 2012. This was accentuated by the uncertainties surrounding the fuel price crisis at the time. The movements were of a strange kind since both southerners and Northerners simultaneously moved from Boko Haram strong holds. While Northerners moved from the south-East in hundreds many relocated either to safe parts of the North or the South-West.

Migrating Southerners were mostly women and children (moving to the South-East) who were sent away to safety by their husbands. The men, mostly businessmen stayed behind to defend their livelihood.

As of now, there is no direct evidence that those who migrated on the back of increasing insecurity have returned to the states they fled. There is no doubt that if the crisis persists, there will be significant dearth in professionals, artisans and commercial professionals in the region.

A doctor at the University of Maiduguri Teaching Hospital told *TELL* that many professionals in the service sector and doctors have sort for transfer out of affected zones in the North. Some whose requests are not being honored and feel they cannot continue in the apprehension resign on the back of pressure from relations. Those who remain do so because opportunities are few. One preliminary indication of the developing lacuna is that most vacancy announcements from the North (especially late last year) carried salaries; perhaps in an attempt to attract qualified individuals.

Rent in major metropolises in Kano, Bornu and Yobe reduced significantly as the crisis accelerated. This is normal as population depletes. But the situation is expected to be different in regions where forced migrants flee to.

There are a few possibilities, associated with the new pattern of migration. If the sect's activities intensify in the next few months; fleeing families are bound to put more pressure on infrastructure in the South-West, South-East and South-South.

Lagos may be the most severely affected state considering the fact that most of those fleeing the north are more inclined to settle in cities that can support their businesses. If the patterns persist, cost of living in major southern cities and the value of properties will appreciate on the back of pressure.

One of the most affected sectors of the Northern economy is transport. The effect of Boko Haram is felt more by those involved in the transportation of passengers from the South to the North and vice versa. Whether it is the 13-seater passenger bus operator or the 59-passenger luxury bus operator, the woes cut across.

Before the onslaught, most operators made at least two trips per week, on their vehicles. But at the moment, they hardly make one trip per week. Indeed, the level of activity in road transport has reduced abysmally. As of now, it requires twice as much effort to get a 13-seater bus full of passengers these days. Clearly, fewer individuals are traveling northward.

Another factor that has slowed down transport business in the North is the presence of multiple check points, which were set up to ensure safety of passengers and goods in some parts of the north. The presence of security personnel reduced cases of Boko Haram attacks and armed robbery on major highways in the North but also increased travel time as passengers and their luggage are thoroughly checked at various points.

Before now, every trip (to and from the north) fetched a transporter operating a 13-seater bus about N40, 000. But with the current situation, owners of these buses have jacked up the amounts their drivers deposit per trip within the range of N45, 000- N50, 000 since only one trip is possible these days (Suleiman:2012:50).

Recently, Nigeria was ranked in 14th in the list of the most failed states in the world out of the 177 countries considered in the ranking by the Fund for Peace, an American independent non-profit research and educational organisation that works to prevent violent conflicts and promote sustainable security in the world. When the pillar of national security is weak, the structure quivers and sends sensations to the occupiers and potential occupiers of such structures. This is the case with the Nigerian entity, where insecurity and unrelenting violence by several groups in the country have continued to pose a threat to the nation's economy and investments.

Nigeria was ranked 15th in 2009, 18th in 2008, 17th in 2007, 22nd in 2006, 54th in 2005, which means that its current ranking is the worst since 2007. The fall from 2005 to 2006 was

sharp, while it has since then been maintaining the margin of one of the most failed in the world, being better than just eight other countries in the world.

Considering the indicators used for the ranking, Nigeria's worst scoring categories were in Group Grievance (9.6), Uneven Development (9.0), and Legitimacy of the State (9.0), Public Services (9.0), Security Apparatus (9.1), and Factionalised Elite (9.5) (Eme et al., 2012).

According to the summary analysis on Nigeria, the country's deep grievances along religious and communal lines have resulted in violence in the Niger Delta region, the Middle Belt, and the North. There is also endemic corruption and deep distrust of the state, inadequate public services, and security forces that often operate with impunity. The country is also subject to campaigns of violence by a number of militant and militia groups (the amnesty notwithstanding), threats of kidnapping, and the recent resurgence of the Islamic sect Boko Haram (Eme, et al., 2012:77).

Political, economic and social insecurity of a country encompasses all development goals and issues by being the root of the issue and the solution. Addressing issues of insecurity is crucial in order to execute successful development projects. As a goal, it believed that every country should aspire to reach a point of security by protecting its citizens from structural violence, crime, and social insecurity. Indeed, without the safety of citizens, all plans for development, whether economic, political or social, will fail.

The continued rise in insecurity in the country, if not checked, may result in another bleak year for investors in the Nigerian Stock Exchange (NSE) as it is presently taking a toll on investor confidence in the market and, aside resulting in low inflow of Foreign Direct Investment (FDI), would make institutional investors look for other stable economies to invest their money.

On the state of the country, 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.

In the wake of the crisis in the country, many international agencies and countries began to issue travel warnings to their citizens about the dangers involved in traveling and doing business in some parts of the country. Precisely, the United States warned American citizens of the risks of coming to Nigeria, with particular emphasis to Akwa Ibom, Bayelsa, Delta, Rivers,

Abia, Edo, Imo, Jos, Bauchi, Gombe, Yobe and Borno states; and the Gulf of Guinea (Carson, 2012:1-2).

The advisory recalls the suicide bombing at the UN Headquarters in Abuja on August 26, 2011 in which 23 people were killed, the one at the Nigerian Police Force Headquarters 10 weeks earlier, as well as bombings in Maiduguri, Suleja, and Jos and, most recently, Kano and Kaduna states. The notice dwells on the risk of attacks to Western targets, the Boko Haram militancy, and the menace of kidnapping (Campbell & Bunch, 2011).

This is a reflection of the general insecurity in most of Nigeria, where nationals have little or no protection from local crime. In giving credence to these warnings, the government of President Goodluck Jonathan on October 1, 2011, moved the National Day celebrations away from Eagle Square to Aso Villa following a warning of possible bombing by terrorist elements from either the Boko Haram group or Niger Delta militants. It was the first in peace time in the country this has happened.

Recommendation

Although Boko Haram is reviled throughout Nigeria, and offers no practical solutions to northern problems, a growing minority of certain northern ethnic groups regard them favorably. Boko Haram capitalizes on popular frustrations with leaders, poor government service delivery, and the dismal living conditions of many northerners. Boko Haram seeks to humiliate and undermine the government and to exploit religious differences in order to create chaos and to make Nigeria ungovernable.

Boko Haram has grown stronger and increasingly more sophisticated over the past three years, and eliminating the Boko Haram problem will require a broad-based strategy that employs the establishment of a comprehensive plan rather than the imposition of more martial law. While more sophisticated and targeted security efforts are necessary to contain Boko Haram's acts of violence and to capture and prosecute its leaders, the government must also win over the population by addressing the social and economic problems that have created the environment in which Boko Haram can thrive. The government must improve its tactics, avoid excessive violence and human rights abuses, make better use of its police and intelligence services, de-emphasize the role of the military, and use its courts to prosecute those who are found to be responsible for Boko Haram's kidnappings, killings, and terrorist attacks.

Nigerian officials should focus on the political environment that makes Boko Haram so dangerous. By demonstrating the benefits a pluralistic society has to offer, the government will deny Boko Haram and other extremists the ability to exploit ethnic and religious differences. The government should redouble their efforts to resolve ongoing disputes in Jos and other high violence flashpoints. By becoming more responsive to the people, the government can put distance between itself and the accusations that it is blind to the needs of everyday Nigerians.

Numerous northern civil society organizations have come out against Boko Haram – at great personal risk – that could multiply serious government efforts to address longstanding northern grievances. I want to stress that religion is not driving extremist violence in either Jos or Northern Nigeria. While some seek to inflame Muslim-Christian tensions, Nigeria's ethnic and religious diversity is a source of strength, not weakness, and there are many examples of communities working across religious lines to protect one another.

Containing and eliminating Boko Haram today will be much more difficult than it was four years ago, when it was under the leadership of its now deceased leader, Muhammed Yusuf, who was killed in police custody. Today, Boko Haram is not a monolithic, homogenous organization controlled by a single charismatic figure. Boko Haram is several organizations, a larger organization focused primarily on discrediting the Nigerian Government, and a smaller more dangerous group, increasingly sophisticated and increasing lethal. This group has developed links with AQIM and has a broader, anti-Western jihadist agenda. This group is probably responsible for the kidnapping of westerners and for the attacks on the UN building in Abuja. Complicating the picture further is the tendency of some officials to blame Boko Haram for bank robberies and local vendettas that are carried out by common criminals and political thugs.

There are some who say that Boko Haram is comprised mostly of non-Nigerian foreigners, and that the group is being funded by a handful of resentful politicians nursing their wounds from the last election. This would be unfortunate if true, but I have not seen any evidence to support either of these theories.

To fix the Boko Haram problem, the government will have to develop a new social compact with its northern citizens. It will have to develop an economic recovery strategy that complements its security strategy. It will have to draw on the support of northern governors traditional Hausa and Fulani leaders and local officials and organizations. The Nigerian

Government should consider creating a Ministry of Northern Affairs or a Northern development commission similar to what it did in response to the crises in the Niger Delta.

Northern populations are currently trapped between violent extremists on one hand and heavy-handed government responses on the other. They need to know that their president is going to extraordinary lengths to fix their problems.

Achieving this will not be easy. Although the problems are not the same, it has taken the central government in Abuja nearly ten years to bring the problems in the Niger Delta under some semblance of control. Resolving the problems in northern Nigeria will require the government to act more swiftly and to make a strategic course correction. It will need to adopt a comprehensive strategy and remain disciplined and committed in its implementation, especially at the state and local level where accountability is low and corruption high.

Despite the challenges that Nigeria faces with Boko Haram and other issues, Nigeria is simply too important to be defined by its problems. Nigeria must be defined by its promise and its enormous potential, as well as the resourcefulness of its people. Although some political observers have accused the government of getting off to a shaky start after the elections, that is not a judgment shared by all – especially when you look at key players in the President Goodluck Jonathan's cabinet. By all accounts, President Jonathan has put together one of the strongest and most competent economic teams ever assembled in Nigeria. Finance Minister, Dr. Ngozi Okonjo-Iweala, former vice president of the World Bank, has pushed a strong reformist agenda, pushing for an end to costly government subsidies, deregulation of the electrical supply and distribution, the sale of the country's oil refineries and the rapid improvement of the country's infrastructure. She has been supported in her efforts by Central Bank President Sanusi Lamido Sanusi, Agricultural Minister Alhaji Bukar Tijani, Trade and Investment Minister Olusegun Aganga, and the Minister of Power Professor Bart Nnaji -- all of whom have put a high premium on promoting sustained economic development, job creation, greater agricultural productivity, and more foreign investment. Given time and political support from the top, this team has the ability to shape and lead Nigeria's long term economic transformation.

Conclusion

In Borno State, officials of the Nigeria immigrations and customs Service have virtually deserted their posts in the border town of Banki due to threats

from the Boko Haram franchise in the area. The officials have resorted to going about in mufti in order to make themselves less vulnerable to attack.

What is happening in Kaduna and Banki can be replicated across Northern Nigeria and to a lesser extent, across the country public and private business are becoming much more wary of when, where and how they conduct their affairs. Some parts of the country have become no-go areas because they are perceived to be high risk locations. Hotels, guest houses and other tourist locations are being given a wide berth by a clientele that has suddenly realized that discretion is the better part of flavour.

The negative effects of such fear induced caution are obvious. Nigeria is badly in need of increased trade and investment, and the increasing reluctance of business organizations to carry out their activities is a significant blow to this laudable aim. No commercial activity can be undertaken when security cannot be guaranteed; the empty stands at the Kaduna Trade Fair are a worrying signal that the country is enhancing its notoriety as a very risky country to do business in. The unmanned borders in places like Banki only serve to make the country's already-porous borders even easier to penetrate and further facilitate the entry of the undesirable elements and weapons that are fueling insurgency.

When is perhaps most worrying is the apparent inability of the Federal Government to fashion out workable strategies to combat these challenges. Apart from de-pressingly similar assurance that it is "on top" of the situation and that the crisis will soon be "a thing of the past", there is really nothing that can be identified as a definitive attempt to confront the issues. The incredibly incautious utterance from top government officials like General Owoye Azazi, the National Security Adviser, only strengthen the impression that the Jonathan administration appears to be overwhelmed by the challenges facing it.

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