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RESEARCH ARTICLE

COMBATING BOKO HARAM TERRORISM FINANCING: CASE OF NIGERIA AND LAKE-CHAD BASIN

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ABSTRACT

Recent terrorists activities in Lake Chad basin (comprises of countries such as Nigeria, Niger, Chad and Cameroon) have adversely affected the socio political and economic situation in the region. The study involves assessing the historical background and charatersitics of Boko Haram terrorist group and investigating the sources of funding Boko Haram terrorist group and effect on socio political and economic activities. The research approach to this study entails a literature review that is carried out to identify the knowledge gap in previous studies, to obtain background information to the research topic, to identify tested methods, techniques and research designs for uncovering the answer to the research questions, as well as to obtain an understanding of the conceptual principles that have a bearing on the study. Combination of historical research design and survey research technique was used in this study. This research study uses non-parametric (Chi-square test and descriptive statistics) to analyzed and test the study population. Findings revealed that the menace of Boko Haram terrorists group is as a result of availability of several sources of funds to finance its activities, if these sources are cut off or contained, the menace will drastically reduce. Also, the study found that the sources of terrorism financing and its availability to the Boko Haram terrorist group activities have effect on socio political/ economic development in the region. The authors are of opinion that regional government and international communities should consider some of the grievances of the sect in proffering solution to the menace of bombing and attack Boko Haram.

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INTRODUCTION

Recent terrorists activities in Lake Chad basin (comprises of countries such as Nigeria, Niger, Chad and Cameroon) have adversely affected the socio political and economic situation in the region. Nigeria for example, has a long history of communal conflicts, many of which were only suppressed under military rule. Despite the heavy handed tactics of the dictators, some of these conflicts came to the fore, the best example being the Maitatsine conflict which was eventually wiped out in the early 1990s (Nwanze, 2014) . A lot of these conflicts and the groups that aid them found more freedom after the return to civilian rule. One of these groups is Jama'atu Ahlus-Sunnah Lidda'Awati Wal Jihad, which became the Boko Haram sect. Boko -Haram today is a product of history, though the precise date of their establishment still remains a contested debate (Shola, 2015). The exact date of the emergence of Boko-Haram sect is mired in controversy, especially if one relies on media accounts.

Most local and foreign media trace itsorigin to 2002, when Mohamed Yusuf emerged as the leader of the sect.The Boko Haram Movement founded by Ustadh Muhammed Yusuf in the North- Eastern part of Nigeria is officially recognized (Muraina et al., 2014) as a radical Islamist movement shaped by its Nigerian context and reflecting Nigeria's history of poor governance and extreme poverty in the north (Campbell, 2014). The movement is unique in that it combines a sectarian, radical Islamic agenda with violence. Its stated goal is the establishment of a sharia state, but it shows little interest in actually governing or implementing economic development. Campbell (2014) asserted that Boko Haram is based on the fundamentalist Wahhabi theological system and opposes the Islam of the traditional northern Nigerian establishment, which is broadly tolerant.

Muraina et al. (2014) asserts that some scholars traced the origin of the sect to 1995 with Lawan Abubakar as its founder. It was when Abubakar left for further studies in Saudi Arabia that the sect then known as Sahaba that Muhammed Yusuf who is also regarded as the leader, took over the affairs of the sect. Others traced the sect founder to Shehu Sanni, a civil right

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activist in the Northern Nigeria. Apart from the above, numerous expositions on the origin and founder of Boko Haram abound (Campbell, 2014; Nwanze, 2014)

According to Nwanze, (2014) this group started in and around Maiduguri in the early part of the last decade. Starting out as a radical group at the Ndimi Mosque in Maiduguri about 2002, they saw society, particularly the government of Mala Kachalla as irredeemably corrupt. So, in the middle of 2002, the group, under its founder, Mohammed Ali, embarked on a hijra to Kanama in Yobe state, where it set up a base called “Afghanistan”, used to attack nearby police outposts, killing police officers. The movement did not become militant until 2009 when its leader was captured by the men of security forces and was later found dead. From 2009 till date, the Boko Haram, in pursuit of their ideology, have engaged in arson, bombing, shooting, stabbing with disdain and impunity, targeting important national events, public institutions, markets and sometimes Christian places of worship and Christian festivals and most recently the mosques (Muraina *et al*, 2014). Yusuf is hostile to democracy and the secular education system, vowing that “this war that is yet to start would continue for long” if the political and educational system was not changed. This study therefore, intends to find out how Boko Haram terrorist group finances its operations and the socio-political/economic implication of Boko Haram activities in the affected areas in Lake-Chad basin.

### 1.1 Objective of the study

The primary objective of the study is to determine socio political and economic impact of Boko Haram terrorist group activities and how the menace in Nigeria and Lake-Chad basin can be curbed. The study thus involves (i) assessing the historical background and characteristics of Boko Haram terrorist group. (ii) investigating the sources of funding Boko Haram terrorist group and effect on socio political and economic activities (iii) determining the effect of government policy and strategies in curbing the menace of Boko Haram terrorist group, and (iv) determining the effect of Boko Haram terrorist group activities on socio political and economic activities in Lake Chad basin nations

### 1.2 Research hypotheses

In an attempt to provide answers to the research objectives raised above; the following hypotheses stated in the null form will be tested:-

$H_0^1$ : There is no significant relationship between the menace of Boko Haram terrorist group and sources of financing terrorist activities.

$H_0^2$ : Increase in terrorist financing has no significant relationship between socio political and economic activities in Lake Chad basin nations and Boko Haram activities.

## 1. LITERATURE REVIEW

In this section, several related previous studies of the activities of Boko Haram terrorist group in Nigeria and Lake Chad basin nations are reviewed and presented.

### 2.1 Features of Boko Haram

Meaning of Boko Haram: The term “Boko Haram” comes from the Hausa word boko meaning “Animist, western or otherwise non-Islamic education” and the Arabic word haram figuratively meaning “sin” (literally, “forbidden”). The group's official name is 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 (تَمَسُّلًا لَهَا تَعَامِدًا دَاهِجًا وَتَوَعَّدًا). In the town of Maiduguri, where the group was formed in 2002, the residents dubbed it Boko Haram. Literally the name translated from Hausa, means western education is forbidden. The group earned this name due to its strong opposition to anything Western, which it sees as corrupting Muslims (Dennis, 2012).

**Ideology:** Boko Haram is a violent Sunni jihadist group founded by cleric Mohammed Yusuf, who was previously a leader within a Salafist group in the 1990s, and was inspired by 14th century fundamentalist scholar Ibn Taymiyyah (Sergie, 2014). As Boko Haram's alliances with al-Qa'ida-linked groups, such as al-Qa'ida in the Land of Islamic Maghreb (AQLIM), have strengthened, its interpretation of violent jihad has changed, increasing the scope of its targets and areas of activity beyond the borders of Nigeria to include nations in Lake Chad basin.

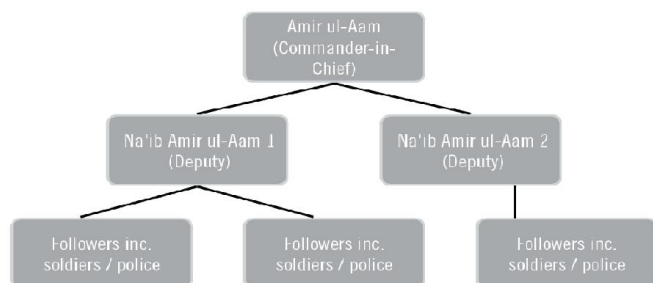
Boko Haram is an indigenous Salafist group which only turned itself into a Salafist Jihadist group in 2009. Its ideology is to propagate a version of Islam that not only forbids any interaction with the Western World but it is also against the traditional Muslim establishment and the government of Nigeria. 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 (Sergie, 2014). Combating Terrorism Center (2013) asserts that the members of the group do not interact with the local Muslim population and have carried out assassinations in the past of anyone who criticises it, including Muslim clerics. In a related report, American Foreign Policy Council's World Almanac of Islamism (2013) noted in a 2009 BBC interview, in which Muhammad Yusuf, then leader of the Boko Haram terrorist group, rejected scientific explanation for natural phenomena, such as evaporations being the cause for rain, the theory of evolution, and the Earth being a sphere. Before his death, Yusuf reiterated the group's objective of changing the current education system and rejecting democracy.

**Membership:** The unacceptable level of mass poverty, rampant corruption, unemployment, underdevelopment provide ground for Boko Haram to draw its members mainly from disillusioned youths, unemployed graduates, Islamic clerics, ex-almajirai (children who constantly migrate for the purpose of acquiring Quranic education in the Hausa language), drop-outs from universities, plus children of elite that buy into the ideology of its activities and beliefs. It also includes some members of the state security agencies who thus assist the group with training and useful intelligence reports. Also, membership are drawn from Lake Chad basin nations (especially Cameroon, Chad, Niger) and neighboring countries

(such as Sudan, Mali and Libya). The sect also has some well educated, wealthy and influential people as members and claims to have over 40 000 members altogether in Nigeria and some neighbouring African states (Lawal, 2006; Onuoha 2013; Chris 2011; Forest 2012). For instance, Alhaji Bujie Fai, an ex commissioner in Borno State, Kadiru Atiku, a former university lecturer and Bunu Walil, a Borno based contractor are known to be members of the sect).

**Leadership, Structure and Strength:** Okoro, (2014) asserts that Boko Haram like several other militant groups keeps its membership diffuse; it does not publish full details of its hierarchies, structure, or manifesto. But a closer look at the group displays some forms of hierarchical structure, even though few details are known about its inner operations. Boko Haram is organized in a hierarchical structure with one overall leader. The founder, Mohammed Yusuf, was killed in 2009 while in police custody. Since July 2010, Abubakar Shekau has led Boko Haram, as the group's Commander-in-Chief (Amir ul-Aam), with Kabiru Sokoto and Mallam Abu Qaqa as deputies (Na'ib Amir ul-Aam 1 and 2) (AFPCWAI, 2013; Waldek and Jayasekara 2013; Zenn 2012) working primarily through intermediaries. Figure 1 below shows the potential leadership hierarchy of the Boko Haram terrorist group. Individual cell commanders have a great deal of autonomy in day-to-day operations. The exact strength is unknown although estimates range significantly. In the 2013, United States Department of State Country Reports on Terrorism, Boko Haram is listed as having anywhere from several hundred to a few thousand members.

**Figure 1: Potential Leadership hierarchy of the BH Group**



Source: Waldek and Jayasekara 2013:172

### Specific Goals

Boko Haram wishes to expel the political community of northern Nigeria which they believe has been seized by corrupt and false Muslims (Walker, 2012) and to establish a fundamentalist interpretation of Sharia (Islamic law) across all of Nigeria (Oriyomi, 2011). The group also advocates against Western influence in Africa and has allied with several militant organizations to fight government forces in Mali, Nigeria and other Lake Chad basin nations. As evidenced by the increasing number of attacks against educational targets, Boko Haram also seeks to rid Nigeria of any Western education, including schools for girls.

### Political Activity

Boko Haram does not engage in any form of nonviolent or conventional political activity, although it does denounce all

forms of government that do not adhere to an Islamic system (HRW, 2012). There have been minimal communications between government officials and Boko Haram regarding ceasefires, but they are unlikely to succeed as neither side will accept the others' terms and Boko Haram is ideologically opposed to any rule of other than its interpretation of Sharia.

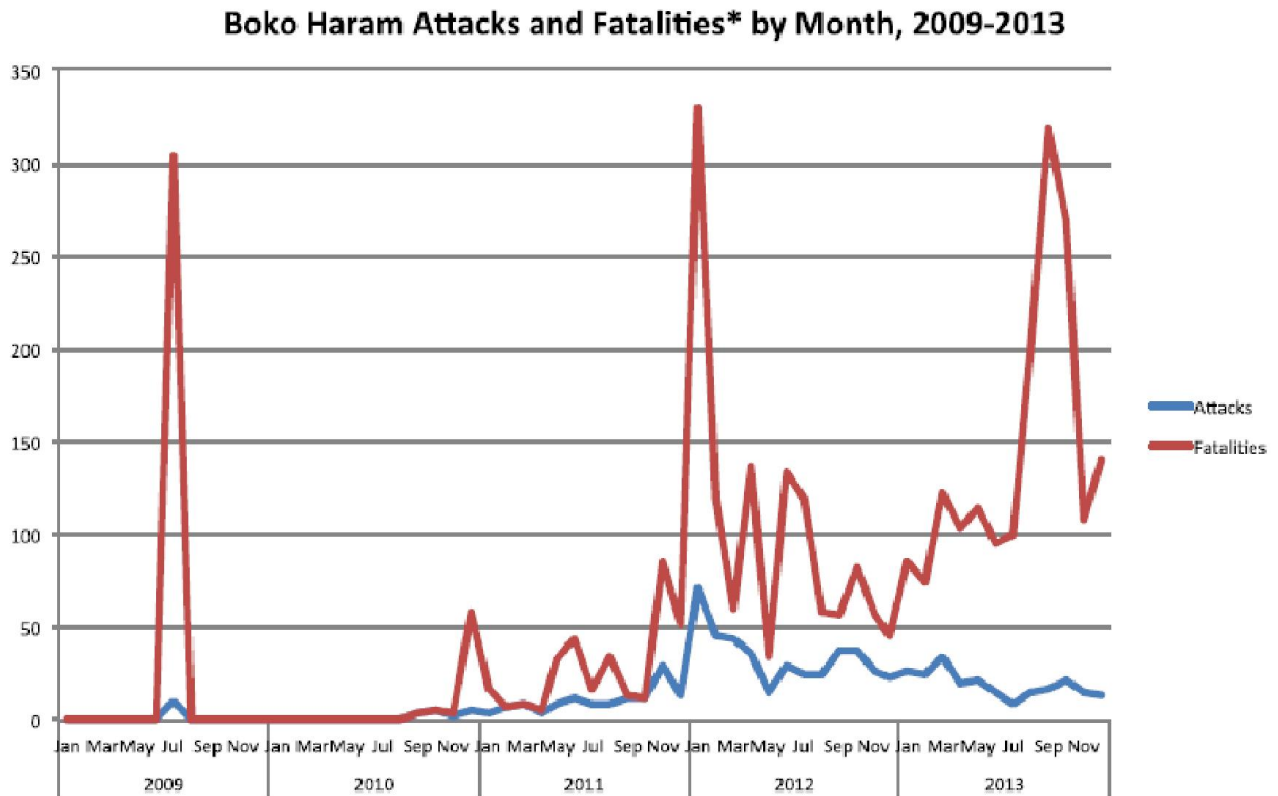
### Financing

Several reports (such as The American Foreign Policy Council's World Almanac of Islamism, (2013), U.S. Department of State "Country Report on Terrorism 2013" and Combating Terrorism Center, 2013) identified various sources of Boko Haram terrorist financing. Boko Haram receives funding through several avenues including abductions for ransom, robberies, donations (membership dues, donation from politicians, government officials and other individual or organizations), extortion and financing through its network of alliances with other terrorist organizations. Boko Haram has most likely received funding from Al-Qa'ida in the Land of Islamic Maghreb (AQLIM, or AQIM). According to Combating Terrorism Center (2013) with the help of AQLIM, Boko Haram has reportedly been able to secure additional donations from organizations based in Great Britain and Saudi Arabia. Boko Haram also engages in kidnapping for ransom and bank robberies (Campell, 2014a).

### 2.2 A Short Chronicle of Boko Haram Attacks

Prior to 2009, Yusuf's followers were not as active as members of Boko Haram are today, but they did attempt several attacks against Nigerian security forces, only one of which was successful (AFPCWAI, 2013). In 2003, a group of Yusuf's followers established a small settlement near the border of Niger called "Afghanistan." Local officials denounced the settlement and called for it to be disbanded (AFPCWAI, 2013). Eventually, escalating tensions culminated in the group assaulting the homes of local officials and police, (Maingwa and Uzodike, 2012) to which the Nigerian security forces retaliated, killing several group members and destroying their "Afghanistan" settlement (AFPCWAI, 2013). Despite frequent arrests of Yusuf, the group and the Nigerian government were able to maintain a truce for the next five years (AFPCWAI, 2013). Lake Chad basin region especially Nigeria has witnessed brutal confrontation and massive assault from terrorist groups which are undoubtedly the most blood-thirsty and destructive, both in term of demonic brutality, mindless savagery and flagrant disobedience to the principles of peace and stability in the region (Muraina *et al.*, 2014). Various reports and articles listed in Table 2.1 and Figure 2 are neither exhaustive nor terminal, it is obvious that Boko Haram terrorist group attacks in Lake Chad basin have surged rather than ebbed – an indication that the group's activities have been expanding progressively in terms of scope, severity and targets from 2009 to the present time. Short chronicle of Boko Haram attacks as follows:

The various attacks summarise in above Table 1 and START report (2014) listed nine external relationship that help Boko Haram Terrorist Group to launching various attacks on innocent citizen in the Lake Chad region. These external supporters are



Source: Global Terrorism Database

\*Includes perpetrator fatalities

Figure 2.

Table 1. Brief History of Boko Haram Terrorist Group (2009 – 2013)

Date	Attack Narration
2009	<ul style="list-style-type: none"> <li>The Boko Haram crisis, which is still ravaging Nigeria to date started formally in 2009 with the sectarian religious violence between rival Islamic groups in Plateau State.</li> <li>Since 2009, no fewer than 10,000 people have been killed in various activities spearheaded by the group.</li> <li>In July 2009, Nigerian police cracked down on Yusuf’s group, now more commonly being referred to as Boko Haram, after its members refused to follow a new motorbike helmet law. A series of violent clashes between the group and security forces soon erupted in Bauchi, Borno, Yobe, and Kano states. Yusuf was captured during a battle with security forces in Borno, and he was later executed while in police custody(Sergie, 2014)</li> <li>The group was inactive for the next year until July 2010 when the former second-in-command of Boko Haram, Abubakar Shekau, released a video assuming leadership as well as promising attacks.7 The threat was acted upon when Boko Haram conducted several suicide bombings and assassinations around the country as well as carrying out a prison break in Bauchi, which freed close to 700 inmates.</li> </ul>
2010	<ul style="list-style-type: none"> <li>January 2010, the group struck again in the Nigerian state of Borno, killing fourpeople in Dala Alemderi ward in Maiduguri metropolis.</li> <li>September 7, 2010, Bauchi prison break and 720 prisoners including 105 suspected sect members set free.</li> <li>December 31, 2010 Simultaneous attacks on military barracks in Abuja and Kuru, near Jos, Plateau State</li> <li>December 2010, Boko Haram was blamed for a market bombing, following which 92of its members were arrested by police.</li> </ul>
2011	<ul style="list-style-type: none"> <li>Friday January 28, 2011, in Borno State, the Borno state Governorship candidate of all Nigeria Peoples Party ANPP, for the 2011 election, Alhaji Modu Gubio, brother to former governor of the state, Modu Sheriff,killed by sect members alongside six others in Maiduguri, Borno State.</li> <li>Tuesday February 8, 2011, Boko Haram gave conditions for peace. The radicals demanded that the Borno State Governor, Senator Ali Modu Sheriff, should step down from office with immediate effect and also allow members to reclaim their mosque in Maiduguri, the capital of Borno State.</li> <li>March 29, 2011, police “thwarted a plot to bomb an (ANPP) election rally” in Maiduguri, Borno State. The threat was blamed on Boko Haram.</li> <li>March 30 2011 in Yobe State, bomb planted by Boko Haram in Damaturu, Yobe State, exploded and injured a police officer.</li> </ul>

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- On April 1 (the day before the original date of Nigeria's legislative elections), suspected Boko Haram members attacked a police station in Bauchi.
  - On April 9, in Borno State, bomb explosion occurred at a polling unit in Unguwar Doki Maiduguri, killing the suicide bomber.
  - On April 15, the Maiduguri office of the Independent National Electoral Commission was bombed, and several people were shot in a separate incident on the same day. Authorities suspected Boko Haram.
  - On April 20, Boko Haram killed a Muslim cleric and ambushed several police officers in Maiduguri.
  - April 22, 2011, Yola jailbreak in which 14 prisoners, suspected to be sect members were freed.
  - On 9th May 2011 Boko Haram rejected an offer for amnesty made by the governor-elect of Borno state, Kashim Shettima Boko Haram was blamed for a series of bombings in northern Nigeria on
  - May 29, 2011, Multiple bombings in different locations in the North
  - May 30 2011 in Borno State, bombs exploded early morning on Baga road in Maiduguri, Borno State, 13 dead and 40 injured.
  - June 16, 2011, Bombing of the Nigeria Police Headquarters, Abuja
  - June 17, 2011, the group claimed responsibility for a bombing attack on the police force headquarters in Abuja that occurred the previous day. Officials believed that the attack was the first suicide bombing in Nigeria's history and that it specifically targeted Police Inspector-General Hafiz Ringim. ([www.naijan.com](http://www.naijan.com))
  - June 26, 2011, Bombing of a beer parlour in Maiduguri, in which 25 people died and 12 others severely injured.
  - June 7 2011 in Borno State, Series of bomb blasts occurred in Maiduguri, Borno State, claiming five lives and leaving several others injured.
  - June 16 2011 in Borno State, four children killed in a bomb blast at Damboa town, Maiduguri, Borno State.
  - July 9 2011 in Borno State, a clash between Boko Haram and the military left about 31 people dead in Maiduguri, Borno State.
  - July 12 2011 in Borno State, Boko Haram threw an explosive device on a moving military patrol vehicle, which claimed five lives.
  - July 15 2011 in Borno State, explosion in Maiduguri injured five people
- 
- August 12, 2011, Killing of prominent Muslim cleric Liman Bana
  - August 26, 2011, Bombing of the United Nations (UN) House in Abuja. twenty-three persons were killed and 129 others injured.
  - September 17 2011 in Borno State, brother in-law of Mohammed Yusuf, the slain leader of Boko Haram, Babakura Fugu, shot dead in front of his house in Maiduguri by two members of the sect two days after he was visited by former President Olusegun Obsanjo.
  - October 3 2011 in Borno State, Boko Haram attacked Baga Market in Maiduguri and killed three people.
  - November 4 2011 in Yobe state, about 150 people killed by Boko Haram in Damaturu, Yobe state.
  - November 27 2011 in Yobe State, seven people killed in attacks in Geidam, Yobe State.
  - November 4, 2011 – Major Boko Haram bomb blast killed Over 60 people in Damaturu, Yobe state Nigeria.
  - November, 2011, Attack on the convoy of Borno State Governor Kashim Shettima on his return from a trip abroad.
  - Coordinated bombing and shooting attacks on police facilities in Potiskum and Damaturu, Yobe State claimed 150 lives
  - December 18 2011 in Borno State, three members of Boko Haram were killed when their bomb detonated in Shuwari, Maiduguri, Borno State.
  - December 22 2011 in Borno State, explosive and gunshots killed four people and left several others injured.
  - December 25, 2011, Multiple bomb attacks killed dozens including 35 worshippers at St. Theresa Catholic Church, Madalla, Suleja.
  - Second explosion hit a Church in Jos, killing a policeman.
  - Two attacks on centres in Damaturu and another in Gadaka, Yobe State, claimed four live
  - December 30 2011 in Borno State, seven people killed in Maiduguri, Borno State
- 2012
- January of 2012 saw Boko Haram's most deadly single day assault, with bomb and gun attacks killing an estimated 185 people.
  - The influence of al-Qa'ida and its associated movement on Boko Haram also increased between 2009 and the present. The intensity of attacks prompted a declaration of a state of emergency in three states, Borno, Yobe, and Adamawa as well as a Joint Task Force (JSF) effort to push Boko Haram out of cities.
  - Despite having minimal support from the Muslim-dominated north, Boko Haram remains highly active.
  - January 5 and 6, 2012, Multiple bombings recorded as the deadliest in Kano killed 180 people
  - January 20, 2012, The Kano bombings
  - January 28 2012 in Borno State Gambiru Ngala, (Borno) One Killed
  - February 8, 2012, Suicide bombing at the Army headquarters in Kaduna
  - February 12 2012 in Borno State, Boko Haram members killed in Maiduguri
  - February 16, 2012, Prison break in Central Nigeria, 130 prisoners released
  - February 17 2012 in Yobe State, 2 People killed in Geidam, Yobe State.
  - February 21 2012 in Borno State, pupils of Gomari Costain Primary School in Maiduguri woke up on Tuesday to discover that their school has been destroyed by boko Haram claimed responsibility
  - February 22 2012 in Borno state, Abba Ganaram Primary School, Maiduguri was also set ablazed.
  - March 30 2012 in Borno state, Nigeria's Boko Haram milled 4, robbed bank in Borno State- Reuters
  - April 26, 2012, Simultaneous bomb attacks on Thisday newspaper and Sun offices in Abuja and Kaduna
  - June 3, 2012 ,15 Church-goers killed in Bauchi
  - May 25 2012 in Borno State, Police Headquarters, Maiduguri was attacked, 7 dead.
  - June 17, 2012, Suicide bombing attacks on three Churches in Kaduna claimed the lives of 100 worshippers.
  - July 30 2012 in Borno State, Six people killed in Maiduguri, environs including two Air force officers.
  - October 2012 in Adamawa State, Boko haram: 40 Federal Polytechnic Mubi students massacred in Nigeria
  - December 25 2012 in Borno State, Islamic militants attacked a church on Christmas day; afterwards the church was set on fire and killed 27 people.
- 2013
- April 25 2013 in Baga, Borno State, Muslims gathering for morning prayers and school children, book haram killed 87 children and adults.
  - April 19-20 2013 in Borno State, massacre Islamic terrorist group, Boko Haram killed 280 people.
  - July 6 2013 in Yobe State, Mamudo government secondary school; Suspected Boko Haram terrorists killed at least 41 children and one teacher.
  - September 20 2013 in Borno State, boko haram sect made highway Ambush: 142 corpses Evacuated from Bushes.
  - September 29 2013 in Yobe state, latest of the attack at college of Agriculture, Gujba in Yobe state where over 40 students killed on campus while more than 150 sustained injuries
  - On Nov. 13, 2013, The U.S. Department of State announced the designation of Boko Haram as a Foreign Terrorist Organization.
-

- i. Al-Shabaab and Boko Haram share similar ideologies and in 2011 Boko Haram member Mamman Nur reportedly received trainings from Al-Shabaab in Somalia before launching an attack against the United Nations headquarters in Abuja on August 26, 2011.
- ii. Al-Qa'ida in the Lands of the Islamic Maghreb (AQLIM, or AQIM) has worked extensively with Boko Haram, including training individuals who are now members of Boko Haram as early as the mid-2000s. Although the exact beginning and extent of the relationship is unknown, in 2010 AQLIM released statements offering training, supplies, and militants to support Boko Haram. Since 2011, AQLIM has provided Boko Haram with financing, including reportedly facilitating donation lines from organizations in Great Britain and Saudi Arabia, trainings and weapons. The two organizations conduct joint operations in Mali and the magnitude of AQLIM's influence on Boko Haram can be seen in their increasingly sophisticated and coordinated attacks.
- iii. Ansar Al-Dine and Boko Haram fought alongside each other in Mali against the Azawad National Liberation Movement and several reports have documented Boko Haram activity in Ansar Al-Dine controlled territories.
- iv. Ansaru (Jama'atu Ansarul Muslimina Fi Biladis Sudan) splintered off from Boko Haram due to ideological differences in January 2012. Ansaru criticized Boko Haram for not adhering to the same interpretation of defensive jihad. Although the groups' ideological differences influence their tactics and target selection, Ansaru's goals of eradicating Western influence in Western African and establishing Sharia are similar to Boko Haram's
- v. Boko Haram's ideology is strongly opposed to Western influence in Nigeria. In 2012, Boko Haram released a video calling for jihad against the United States, Israel, and Great Britain. However, Boko Haram has never directly targeted any of these nations. In response to Boko Haram's recent abduction of over 250 school girls and threats sell them, both the United States and Great Britain offered advisers to support the Nigerian government's recovery effort.
- vi. In 2012, Boko Haram joined with AQLIM, the Movement for Oneness and Jihad in West Africa (MUJAO) and Ansar Al-Dine to create the Islamic State of Azawad and rebuff the Azawad National Liberation Movement (MNLA) from areas in the Malian region of Gao. Although Boko Haram clashed with MNLA, the group has not been a significant target of Boko Haram's attacks.
- vii. Since its formation in 2002 and move to greater militancy in 2009, Boko Haram has ideologically and militarily opposed the Nigerian government. Boko Haram wishes to create an Islamic state in Nigeria and has targeted government security forces throughout its existence. The Nigerian government has responded with military and police forces, attempting to destroy Boko Haram's strongholds and arrest militants responsible for attacks, including the high profile execution of former leader Mohammed Yusuf in 2009. Although the two sides have communicated regarding ceasefires and concessions, no significant progress toward peace talks has been made.
- viii. In 2010 Boko Haram released a statement offering support and pledging alliance to the Afghani Taliban and Al-Qa'ida Central. In the same statement Boko Haram conceded to not currently having contact with either group. Although ideologically both groups have strongly impacted Boko Haram, there is no evidence that either has provided any material form of support.

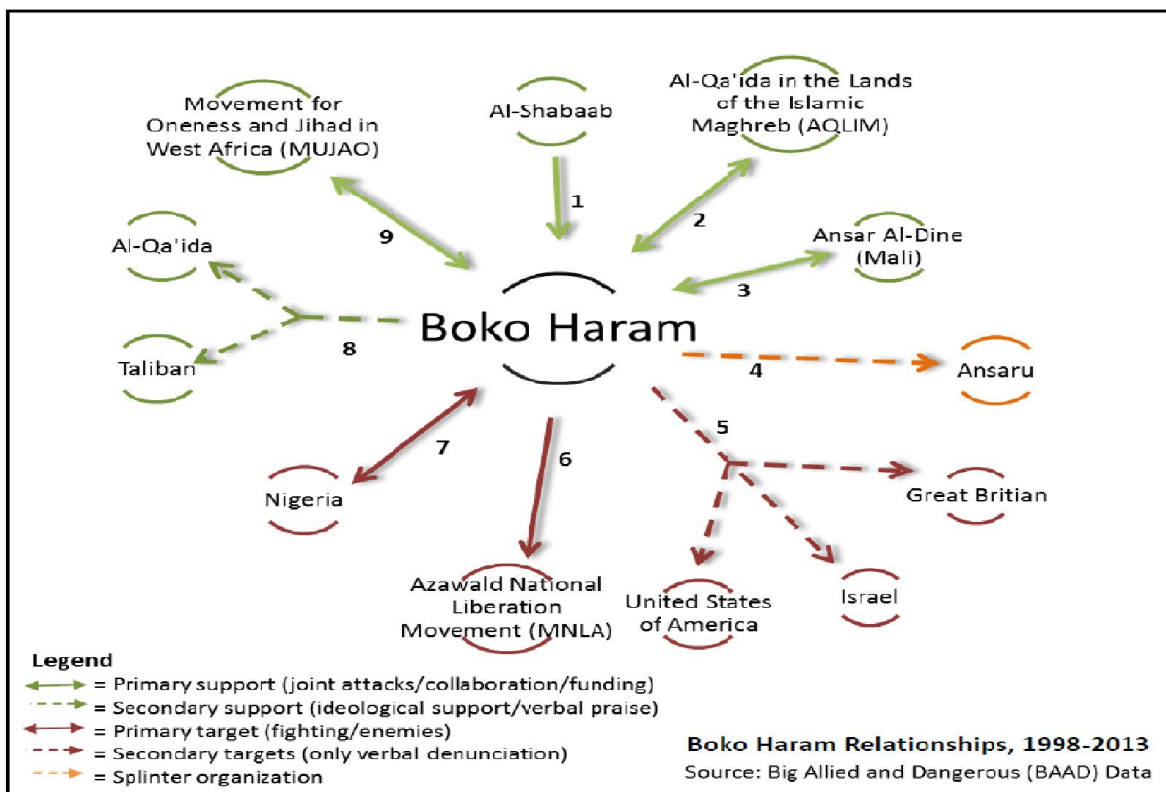


Figure 3. Boko Haram and External Relationship

- ix. The Movement for Oneness and Jihad in West Africa (MUJAO) has provided training camps and conducted joint operations with Boko Haram militants in Mali. The groups are ideologically aligned and wish to establish Sharia beyond the borders of their respective home bases.

### 2.3 Financial sources of Boko haram terrorist group and implication on lake chad basin

All terrorist groups are formed by idealists with particular ideologies (Karaman, 2012). As they progress, all groups primarily have to acquire an income to finance their activities. Terrorists need to spend money to exist. In fact, some authorities have defined money as “the lifeblood” of terrorist (Aykin and Sozmen 2009, p.9). Without financial sources and ammunition, these groups could not sustain their operations. To sustain the terrorism activities and propaganda, several requirements have to be met (establishment of several support networks; creation of facilities and finance to support training activities), all of which require a vast amount of money. First of all, the organisations have to allocate resources to recruit new members. If they are operating abroad, they need finances to create new training camps and they need to supply food and shelter for the militants. Various reports listed kidnapping, robbery, drugs, support from other terrorists group among others as sources of financing Boko Haram terrorists group.

**Kidnapping :** Kidnapping has become one of Boko Haram’s primary funding sources (Ejiofor, 2014). For instance, in 2013, Boko Haram secured \$3 million (N493,650,000) and the release of 16 prisoners in exchange for a French family of seven it seized in northern Cameroon. Also, Boko Haram terrorists group are suspected of carrying out dozens of other abductions-for- ransom in northern Nigeria. Apparently, most of the kidnap victims were mid-level officials, or their relatives, who were not wealthy enough to have security details, but could afford modest ransoms of about \$10,000 (N1,645,500). In the last few years, according to Duhaime (2015), Boko Haram has been well-funded by kidnap for ransom payments of captured foreigners. Such payments are illegal acts of terrorist financing and although they imperil many more foreigners, insurance companies and some governments continue to pay terrorists ransoms to secure the release of hostages. Ejiofor, (2014) posit that the terrorists realised that kidnapping is more lucrative, less dangerous and requires short time to plan and execute. Similarly, a special kidnapping squad has been earmarked and tasked by the Boko Haram sect to kidnap people who could be wealthy relations, politicians, business women/ men, traditional rulers, senior civil servants and foreigners alike.

Kidnap for ransom payments generally are a pressing problem for terrorist financing. Unfortunately, insurance companies and governments who have illegally paid terrorists to secure the freedom of people, encourage more kidnappings to occur all over the world and directly fund terrorist activities that threaten national security (Duhaime, 2015). It is not an understatement from a terrorist financing perspective to say that insurance payments to terrorist organizations are a direct threat to national security. Duhaime, (2015) posit that until there are

prosecutions for terrorist financing arising from ransom payments, such payments will continue to be made.

In a related study, Duhaime, (2015) liken Boko Haram terrorists group to ISIS (Islamic State of Iran and Syria), in which Boko Haram engaged in organized criminal activities such as human trafficking and the sale of young girls across international borders, similar to the way in which ISIS sells young girls in Turkey and other Gulf states. There can be no doubt that this activity for ISIS is a lucrative source of terrorist financing in the Gulf and Boko Haram may try to replicate the success of ISIS in this form of terrorist financing.

**State Sponsorship:** One of the essential sources of finance to terrorist groups is state sponsorship. Notwithstanding, state sponsorship has decreased significantly after the collapse of the Soviet Union but it is still important in sustaining terrorist action (Karaman, 2012). There are accusation and counter accusation to political interest and state sponsorship of Boko Haram terrorists group. A school of thought believed that the government of Goodluck Jonathan knew more about the group and its sponsors who are political actors and financiers of his political party and the need to protect his own sponsors.

According to Karaman (2012), State sponsorship is advantageous for terrorist organisations as it can provide huge amounts of money, and safehouses are provided for terrorists for years. On the other hand, state sponsorship is disadvantageous for terrorists in terms of control and reliability. First of all, a state can control an organisation’s activities, thus, they could be acting in the interest of the state. Consequently, the groups may be forced to engage in illegal activities which would not be desirable for their political motivation. On account of this fact, state sponsorship cannot be reliable and restricts terrorist behaviour. Thus, terrorist groups have increasingly sought funding through illegal activities (Freeman 2011, p.466).

**Elite direct/indirect sponsorship:** Most powerful elites who are against the government of Goodluck Jonathan directly sponsor the Boko Haram terrorists group and even have links in the apex bank in Nigeria (Central Bank of Nigeria) for transfer of fund outside the country on behalf of Boko Haram for financing its activities. Equally, most elites children got enlisted into the sect through social internet networks. These elite children are born with silver spoon and have access to unlimited funds from ill gotten wealth of their parents, it is easy to brainwash them and make them feel like one fighting the cause of God and view Western education as haram (sin or forbidden).

**Robbery :** Along with ransom money, Boko Haram terrorists group has partly financed its militant operations by attacking and robbing banks (Ejiofor, 2014). The group robbed hundreds of banks in its home province of Borno and two other northern regions of Nigeria, mainly Yobe and Adamawa, and nabbed convoys and extorted from successful businesses. According to Boko Haram terrorist group Quranic interpretation robbery is justified. The group believed that bank robbery is permitted, since the money from the banks is considered ‘spoils of war’. Some estimations, according to Ejiofor, (2014) put Boko

Haram's annual 'income' from this source at \$ 6 million (N987,300,000).

Other Terrorist Organizations : Boko Haram is widely believed to have received funding from regional and international Islamist terrorist organizations, though how much and from which groups is in dispute. The Daily Beast's Eli Lake reports that the Boko Haram terrorists group received some early seed money from Osama bin Laden in 2002, through a disciple named Mohammed Ali, whom bin Laden sent to Africa with \$3 million (N493,650,000) for like-minded militant organizations (Ejiofor, 2014).

The connection between Boko Haram and al-Qa'ida and its money perhaps deepened when Yusuf fled to Saudi Arabia to escape one of Nigeria's first crackdowns on the terrorist group. It remains unclear what happened while he was in Saudi Arabia, or whom he met, but Boko Haram leaders have later confirmed that big portion of their funding comes from al-Qa'ida. A Boko Haram spokesman said in 2011: "*Al-Qa'ida are our elder brothers. We enjoy financial and technical support from them. Anything we want from them we ask them.*"

Duhaime (2015) asserts that Boko Haram terrorist group in Nigeria, pledged its allegiance to the leader of the Islamic State ("ISIS") with benefit of getting more media attention as an ISIS-affiliate than it would on its own without the name brand that ISIS has created on social media among its followers. The US Treasury Department said in a statement to Reuters that the United States has seen evidence that Boko Haram has received financial support from Al-Qa'ida in the Islamic Magreb (AQIM), an offshoot of the jihadist group founded by Osama bin Laden.

"Any financial support AQIM might still be providing Boko Haram would pale in comparison to the resources it gets from criminal activities," said one U.S. official, speaking on condition of anonymity.

The group has also reportedly gotten money from Somali group al-Shabab. Hailemariam Desalegn, the visiting Prime Minister of Ethiopia, said members of the radical Islamist sect, Boko Haram operating in Nigeria, as well as the al-Shabab operating in East Africa, get their funding from outside Africa. But even such alleged financial connections with al-Qa'ida cannot explain Boko Haram's money.

Drugs : Boko Haram has been significantly engaged in the drug trafficking world for a number of years (Duhaime, 2015). ISIS recently began the trafficking of drugs on a large scale, according to residents in ar Raqqa. In this respect, we are seeing a convergence of organized criminal activities with terrorism – a disturbing trend.

Trafficking is more profitable than other illegal activities, as terrorists can smuggle almost anything, including drugs and people, in order to finance their operations (Karaman, 2015). From the point of production compared to distribution, prices increase incredibly. As mentioned above, Passas (2007, cited in Giraldo and Trinkunas 2007, pp.31-33) emphasised that, in most cases, these groups do not engage in drugs during the

initial stage of their combat. However, due to an increasing number of cadres and operations, during the enlargement stage, this necessity compels them to get involved in drug trafficking. Their success in terms of enlargement is related to the funding demands of the organisation.

As a consequence, the network between illegal drug trafficking and terrorism has gathered a lot of attention and has conceptualised the term 'narco-terrorists'. Some of the more prominent terrorist organisations are involved in the drug trade. For instance, a 2012 report from the Inter-University Center for Terrorism Studies alleges that Nigerian terrorist groups are financed by drug cartels in Latin America. Lauretta Napoleoni, an Italian journalist and expert on terrorist finance, said this began to happen when the 2001 Patriot Act made it difficult to transfer drugs through the U.S. to Europe.

**"Nobody wants to admit that cocaine reaches Europe via West Africa,"** said Napoleoni, adding: **"This kind of business is a type of business where Islamic terrorist organizations are very much involved."**

Narco-terrorists are more politically oriented groups of combatants that have become involved in drug trafficking; these organisations are motivated primarily by political notions (Karaman, 2015). Their focus is to destroy the system and seek an equal distribution of income. They may protect the peasants from the state. Thus, they could be cooperating with drug traffickers in the exchange of drugs for weapons (Johnson 2007, cited in Giraldo and Trinkunas 2007, p.103).

Other Sources : Beyond drugs, Boko Haram has joined other criminal groups in Africa in the billion-dollar rhino and elephant poaching industry, according to a recent report from Born Free USA, a wildlife conservation organization cited in Ejiofor(2014).

**"While impoverished locals are enlisted to pull the triggers, it is highly organized transnational crime syndicates and militias that run the poaching and reap the lion's share of the profits, funding terrorism and increasingly war,"** New Scientist's Richard Shiffman wrote.

Using these extensive networks, Boko Haram members can smuggle anything from sugar and flour to weapons or even people across international borders. This, in addition to kidnapping ransoms and donations from abroad, is one of the most important factors keeping them 'in business'.

### 3. RESEARCH METHODOLOGY

This study covers Boko Haram terrorist group activities and its source of financing. The research approach to this study entails a literature review that is carried out to identify the knowledge gap in previous studies, to obtain background information to the research topic, to identify tested methods, techniques and research designs for uncovering the answer to the research questions, as well as to obtain an understanding of the conceptual principles that have a bearing on the study. Combination of historical research design and survey research technique was used in this study. Questionnaires was



administered to collect data relating to Boko Haram terrorist group, sources of funds, socio political/economic impacts and review of government policy and strategies in curbing the menace of Boko Haram. The questionnaire was subjected to a validity test.

This literature review is complemented with the use of nonparametric and descriptive statistics techniques and is applied on primary data obtained on a population of academic staff and professionals (anti corruption and terrorism agencies and forensic accounting experts in Nigeria). The sample size of the study is 240. The method of analyzing the data for this research study non-parametric using chi-square test and descriptive statistics. The use of chi-square is based on the fact that its magnitude helps to determine the acceptance or rejection of the hypothesis under test. The researcher expects maximum cooperation from the population; however, some of the population may not have adequate knowledge of activities of Boko Haram terrorist group. There may be instance of not willing to supply relevant information or co-operation from few population members.

#### 4. FINDING AND DISCUSSION

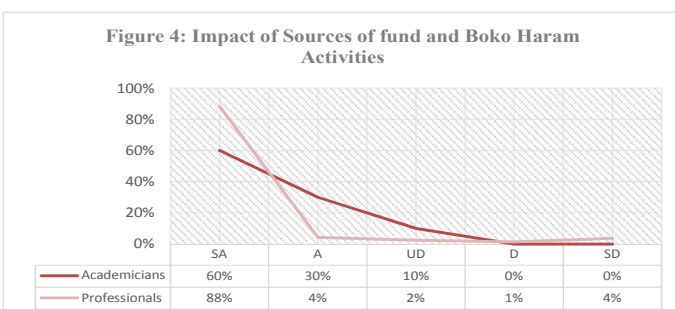
This section discusses the findings in the study relating to the impact of Terrorist Financing on Socio-Political/Economic Activities in Lake Chad region. It also discusses the findings in term of sources of terrorism financing available to Boko Haram terrorists group in carrying out its operation and possible effect on blockage of such fund.

The respondents were asked to either agree or disagree with the notion that the availability of several sources of financing the activities of Boko Haram terrorists group aid the increase in its activities. Findings in Table 2 and Figure 4 indicates that 87% strongly agreed with the notion and 4% strongly disagree. However, 3% are undecided on the notion. It can be inferred from the responses of the respondents that the menace of Boko Haram terrorists group is as a result of availability of several sources of funds to finance its activities, if these sources are cut off or contained, the menace will drastically reduce.

**Table 2 : Impact of Sources of fund and Boko Haram Activities**

		academicians		professionals		Total	
			%		%		%
valid	SA	6	60%	189	88%	195	87%
Q3	A	3	30%	9	4%	12	5%
	UD	1	10%	5	2%	6	3%
	D	0	0%	3	1%	3	1%
	SD	0	0%	8	4%	8	4%
	Total	10	100%	214	100%	224	100%

*Field Survey, 2015*



On whether cutting various sources of Boko Haram terrorist group financing will have significant impact on its activities, Table 3 show that 195 (87 per cent) of the total respondents answered YES to the notion and 29 (13 per cent) strongly disagreed with the notion. It can be inferred from this findings that government ability to cut the sources of terrorist finance will significantly affect Boko Haram activities.

**Table 3: Impact of Boko Haram Activities and cutting of financing**

		academicians		professionals		Total	
			%		%		%
valid	YES	7	70%	188	88%	195	87%
Q4	NO	3	30%	26	12%	29	13%
	Total	10	100%	214	100%	224	100%

*Field Survey, 2015*

Analysis of item Q5 revealed that majority of the respondents ranked four (4) items out of 6 as major source of financing the activities of Boko Haram terrorist group. The respondents basically agreed with the notion that kidnapping (73%); Money from other terrorist organisation (58%); state sponsorship (54%) and robbery (51%) contribute to the rise of Boko Haram terrorism through its source of available fund. While elite direct/indirect sponsorship (45%) and drugs money (43%) are ranked equally as contributing to increase in the sources of funding Boko Haram terrorist group.

It can be inferred that if governments in Lake Chad basin nations and international organisations blocked various identified sources of financing Boko Haram terrorist group, its activities and bombing capacity will be contained and reduce the menace.

**Table 4: Sources of Boko Haram terrorist financing**

	SA	A	UD	D	SD	TOTAL
State sponsorship	54%	20%	11%	12%	3%	100%
Elite direct/indirect sponsorship	45%	23%	8%	7%	17%	100%
Kidnapping	73%	15%	1%	8%	2%	100%
Robbery	51%	11%	5%	18%	15%	100%
Money from other terrorist organization	58%	14%	4%	14%	10%	100%
Drugs money	43%	19%	3%	17%	17%	100%
<b>TOTAL</b>						

*Field Survey, 2015*

Also, the respondents was asked to ranked 5 items each for socio, economic and political implication of Boko Haram activities in Lake Chad basin nations. Finding revealed that unemployment/under development/education deficiency in the region and unfulfil election promises was ranked (70%) and 5 items are ranked between 60 – 69% in the opinion of the respondents as effect of Boko Haram activities.

That is, closure of schools and increase in level of illiteracy in the affected area and rejection of corps member to serve the mandatory 1 years in Boko Haram infected areas are seen as socio effect or result of Boko Haram activities; while lost of investment opportunities (both local and foreign) are regarded as economic effect. On the other hand, less government support for armed forces and low moral are regarded as political effect of Boko Haram activities in this region. These findings revealed that the increase in Boko Haram activities in recent time in the region have negatively impact on the socio political/economic activities and these is due partly to increase in terrorist financing.

Table 5: Socio Economic and Political implication of Boko Haram activities

code	SA	A	UD	D	SD
SE1	66%	7%	14%	4%	9%
SE2	41%	23%	8%	18%	10%
SE3	51%	12%	8%	18%	11%
SE4	60%	15%	14%	3%	8%
SE5	70%	12%	3%	9%	6%
GEOMEAN	0.565756	0.128309	0.082245	0.081058	0.086174
Std.dv	0.095749	0.048233	0.038373	0.06022	0.01572

EE1	0.57	0.17	0.02	0.09	0.15
EE2	0.59	0.15	0.07	0.08	0.11
EE3	0.56	0.13	0.05	0.15	0.11
EE4	0.34	0.29	0.06	0.19	0.12
EE5	0.66	0.13	0.03	0.14	0.04
GEOMEAN	0.531114	0.165716	0.041694	0.123498	0.09728
Std.dv	0.098538	0.054738	0.017007	0.037048	0.033124

PE1	0.7	0.12	0.03	0.09	0.06
PE2	0.51	0.13	0.08	0.18	0.1
PE3	0.66	0.1	0.14	0.03	0.07
PE4	0.6	0.15	0.14	0.03	0.08
PE5	0.56	0.13	0.05	0.15	0.11
GEOMEAN	0.602158	0.12492	0.074866	0.073785	0.08195
Std.dv	0.062092	0.014838	0.041681	0.056467	0.016948

**Proposition 1**

There is no significant relationship between the menace of Boko Haram terrorist group and sources of funding terrorism activities.

Responses to item 1 of the questionnaire administered to the sample population in the study was used to test hypothesis one. There are two different variables in hypothesis one under reference. These variables are:

- (a) "Extent of Boko Haram reliance on various funds" (as independent variable)
- (b) "Effect of various sources of financing its activities" (as dependent variable)

That is, the effect of ever increasing Boko Haram terrorist activities and operations depends on the availability of various sources of funding its activities. Table 6 shows the chi square result.

Table 6. Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	28.000 <sup>a</sup>	30	.239
Likelihood Ratio	22.320	30	.570
McNemar-Bowker Test	.	.	<sup>b</sup>
N of Valid Cases	7		

a. 42 cells (100.0%) have expected count less than 5. The minimum expected count is .14.

b. Computed only for a P x P table, where P must be greater than 1.

In testing proposition 1, Pearson Chi-square test .239 or 23.9% reveals that significant relationship exists between the menace

of Boko Haram terrorist group and sources of financing terrorism in Lake Chad basin (Table 3). The level of confidence used is 95%, this implies that the maximum probability with which to reach the error is 5%. This is the level of significance.

From Table 6, the fact of the increase in Boko Haram terrorist group activities in Lake Chad basin region and Nigeria has been confirmed in this study  $\{\chi^2 (df = 3) = 23.9, p < 0.001\}$ . This should present a serious concern for United Nations, European Union, U.S government, ECOWAS, African Union and relevant Anti-Terrorism agencies to be effective and adopt tough punitive measures to combat Boko Haram terrorist group and its sources of finance. The concern of foreign bodies to compliment the effort of Nigeria and other Lake Chad basin nations in curbing the menace of this terrorist group. This is also emphasized by the findings of this study as respondents generally agree that the sources of terrorism financing and its availability to the Boko Haram terrorist group activities have effect on socio political/ economic development in the region (Table 6). Therefore, the null hypothesis is rejected and alternative which state that there is significant relationship between the menace of Boko Haram terrorist group and sources of funding terrorism is accepted.

**Proposition 2**

$H_1^2$ : Increase in terrorist financing has no significant relationship between socio political and economic activities in Lake Chad basin nations and Boko Haram activities.

Hypothesis two reflected in item 2 of the questionnaire administered to the sample population in the study was used to test the hypothesis. There are two different variables in hypothesis two under reference. These variables are:

- (a) "Extent of increasing terrorist financing" (as independent variable)
- (b) "Impact of Boko Haram on socio political and economic activities in Lake Chad basin" (as dependent variable)

In this instance, it could be inferred that the impact on socio political and economic activities in Lake Chad basin depends on the increasing source of terrorism financing. Table 7 shows the chi square result.

Table 7. Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	1.333 <sup>a</sup>	2	.513
Likelihood Ratio	1.726	2	.422
N of Valid Cases	4		

a. 6 cells (100.0%) have expected count less than 5. The minimum expected count is .25.

The crosstabulation shows the frequency of respondents to items 2 and 5 in the questionnaire administered. The chi-square test measures the discrepancy between the observed cell counts and what is expected if the rows and columns were unrelated. The two-sided asymptotic significance of the chi-square statistic is greater than 0.10 that is, Pearson chi-square is 0.513 or 51.3%, so it's safe to say that the differences are due to

chance variation, which implies that decrease in socio political and economic activities in Lake Chad basin depends on Boko Haram operations. Therefore the second null hypothesis is rejected and the alternative hypothesis which stated that "Increase in terrorist financing has significant relationship between socio political and economic activities in Lake Chad basin nations and Boko Haram activities" is accepted.

## 2. Conclusion

In spite of the madness of the group and its barbaric activities in Lake Chad region, some of its objective need to be reviewed and addressed by governments in the region especially Nigeria and international communities in preferring solution to the menace of Boko Haram terrorist group. For instance, some of the following reasons that led to the aggressiveness and motivate the sect into terrorism need attention and government sound policy to correct. These factors include (i) rampant corruption; (ii) unfulfil election promises; (iii) high poverty rate; (iv) under-development of the North Nigeria by previous administrations aid Boko Haram insurgency. It is very clear that governments in the past have not used the opportunity of power to educate the region, to develop the region, to lift the people out of poverty, it was irresponsibility in governance; (v) religion manipulation in which some took up the part of extremism to sow its seed from manipulating and distorting religious teachings; (vi) gap between government and the governed, that is a disconnection between the leader and the led which has created a vacuum, and has made it possible for violent extremists to take over that vacuum and propagate their murderous ideology; (vii) social and economic injustices factor in which the refusal of government at all level to invest in social security, led to more spending on national security (combating insurgency); (viii) the global terror epidemic – terror contagion. Terrorism in Yemen, in Afghanistan, in Somalia, in Sudan, Mali, in Africa spreads its cancerous effect destroying lives and property; (ix) another factor is the collapse of public education.

Normal schools that should have provided meaningful education have collapsed, and as such people who cannot find good place to learn, they will go and learn from bad places; (x) the massive unemployment is another factor. Many of the young people that ought to live decent and responsible life are roaming about in the street. People like these are vulnerable, a work tool for devil to use and represent one of the most potent threats to our collective existence, our unity, our peace and our democracy; (xi) the proliferation of arms and unguarded borders is yet another factor. It has become easy for arms to move around the region, so accessible that our borders are porous and as such extremists find it easier to pick up guns and ammunition to fight; (xii) human right abuses and extra-judicial killings has been identified as one of the Boko Haram annoyance in taking arms against the state. The killing of the sect leader Mohammed in the confinement of the law is example of violation of the fundamental rights of citizens. This act encourage lawlessness because lawlessness begets lawlessness and it is the root cause of this insurgency; (xiii) economic collapse of the North Nigeria, that is, closure of most of industries and neglect of agriculture; (xiv) capitalism breeds terrorism. Where we have an institutionalized master-servant

relationship, where you have a system that is unjust, unfair and unconcerned about the state of the poor, then you have created a ground for people to take desperate measures to survive (Vangaurd, 2015); (xv) lack of unity and ethnic crisis in the North Nigeria, that is, intra-fighting between ethnic groups and believes have created a vacuum. There is need for unity among the ethnic group; (xvi) distortion of religious realities in which the seed of terrorism is sown by the preachers distorting teachings of religion and bring something that is not supposed to be there to create a monster.

By addressing these factors in conjunction with other strategies, that is, applying 'carrot and stick' method and correct the ills that brought about Boko Haram sect will go a long way in reducing the menace of the sect activities. Also, the paper established the fact that multiple sources of financing the activities of the sect constitute the major problems in the fight to combat the sect, if these sources could be blocked or contained and sponsors identified and arrested with the help of international communities, the activities of the sect will be reduced.

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**Appendix A: Research Instrument (extract)**

1. In your opinion, do you agree or disagree that several sources of funding the Boko Haram insurgency aids its operations in Lake Chad basin and Nigeria.  
  
Strongly Agree [ ] Agree [ ] Undecided [ ] Disagree [ ] Strongly Disagree [ ]
2. In your opinion, do you agree or disagree that Boko Haram group activities has affected the socio political and economic activities in Lake Chad basin.  
  
Strongly Agree [ ] Agree [ ] Undecided [ ] Disagree [ ] Strongly Disagree [ ]
3. To what extent do you agree or disagree that availability of several sources of funds aid the increase in Boko Haram terrorist group?  
  
Strongly Agree [ ] Agree [ ] Undecided [ ] Disagree [ ] Strongly Disagree [ ]
4. Do you agree that cutting various sources of Boko Haram terrorist group financing will have significant impacton its activities? YES [ ] NO [ ]
5. Please indicate the extent you agree or disagree that the following sources of financing Boko Haram terrorist group increase its activites in Nigeria and Lake Chad basin nations.*Please tick the appropriate option. Note: 1 [Strongly Agree] .....5[Strongly Disagree].*

	SA	A	UD	D	SD
State sponsorship					
Elite direct/indirect sponsorship					
Kidnapping					
Robbery					
Drugs money					
Money from other terrorist organization					

6. To what extent do you agree or disagree that the effect of Boko Haram terrorist group in Lake Chad basin include the following among others



Codes	Effect of Boko Haram terrorist group	SA	A	UD	D	SD
	Socio effect					
SE1	Closure of schools and increase in level of illiteracy in the affected area					
SE2	Lack of talented lecturers/teachers/brain drain syndrome					
SE3	Non muslim perceiving most muslim as fundamentalist					
SE4	Rejection of corps member to serve the mandatory 1 years in Boko Haram infected areas					
SE5	Unemployment/under development/education deficiency in the region					
	Economic effect					
EE1	Micro economic instability distortions/leakages in the economy					
EE2	Closures of busiessess due to insurgency					
EE3	Problem of infrastructural constraints and hyper inflations					
EE4	Lost of revenue from tourism					
EE5	Lost of investment opportunities (both local and foreign)					
	Political Effect					
PE1	Unfulfil Election Promises					
PE2	View by Northerners tht a southern led government is systematically reducing their population					
PE3	Lack of government political will to fight the insurgency					
PE4	Political interest fuelling the insurgency					
PE5	Lack of government support for armed forces and low moral					

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