



## Effect of Insurgency on Socio-Economic Development of Nganzai Local Government of Borno State, Nigeria

*Laminu Mhammed<sup>1</sup>, Ahmed Kormi<sup>2</sup>, Umar Lawan Sheriff<sup>3</sup> and Anas Ishaq<sup>4</sup>*

<sup>1,4</sup>Department of Geography, Faculty of Social Science, University of Maiduguri, Maiduguri, Borno State, Nigeria

<sup>2</sup>Department of Geography, Faculty of Social Science, Federal University Gashua, Yobe State, Nigeria

<sup>3</sup>Department of General Studies, Mohamet Lawan College of Agriculture, Maiduguri, Borno State, Nigeria

[laminumohammed@gmail.com](mailto:laminumohammed@gmail.com)

### ABSTRACT

This study investigates the socioeconomic effect of insurgency within Nganzai Local Government of Borno State. The study encompasses a population of 66,005 individuals, from which 386 respondents were selected as the sample size. Data collection was carried out through the use of a self-developed questionnaire, with all 386 questionnaires administered returning, representing a 100% return rate. Descriptive statistics were employed for data analysis, with results presented in tabular form and aligned with the research objectives. The study revealed that the areas most severely impacted by the Boko Haram insurgency were Gajiram, Alarge, Miye, Jigalta, and Maiwa Lawanti wards. Furthermore, the findings indicated that nearly all local government areas (LGAs) in Borno State were affected by the insurgency. The insurgency resulted in reduced production of food crops and livestock, decreased acreage under cultivation, diminished business sizes, and decreased daily turnovers in Nganzai Local Government Area. Notably, wholesale, retail/wholesale, and daily turnover experienced significant declines during the insurgency. In light of these findings, the study recommends that the Borno State Government focus on rehabilitating the areas most severely affected by insurgency by providing essential infrastructure to facilitate the restoration of normalcy.

**Keywords:** Boko Haram Insurgency, Socio-Economic Development, Descriptive Statistics

### 1.1 Introduction

Insurgency represents a prolonged political-military struggle aimed at undermining or displacing the legitimacy of a constituted government or occupying power that controls all or part of a territory through the use of irregular military forces and illegal political organizations (Akinola, 2015). The impact of insurgency extends beyond direct conflict events, encompassing factors such as population displacement, casualties, physical destruction, international sanctions, and military expenditures, which collectively contribute to adverse changes in individual economic and social well-being (Ahmed, Mohammed, Faosiy, & Daud, 2015).

The consequences of insurgency on society include demographic shifts due to mass migrations from conflict-prone areas to regions perceived as safer, potentially leading to brain drain and other socio-economic challenges (Adebayo, 2014). Insurgency has become a recurring feature in many African nations, with violent conflicts like the Liberian Civil War in 1989 and the Rwandan Genocide in 1994 significantly impacting human and natural resources on the continent. Nigeria, too, has grappled with insurgency, particularly the emergence of Boko Haram, which has evolved into a significant national security concern, characterized by drive-by shootings, bombings, improvised explosive devices (IEDs), and suicide attacks (Muhammad, 2015).

Boko Haram, officially known as Jama'atu Ahalisunna Lidda'a awatil waljihad, translates to "People Committed to the Propagation of the Prophet's Teaching." Its ideology rejects Western education, ideas, and institutions, despite its name's literal translation, which means "Western education is forbidden" (Barna, 2004). The sect has targeted both Muslims and non-Muslims, causing loss of life, destruction of homes, and property damage, all under the guise of enforcing Islamic and Sharia law. However, their true agenda, which includes opposition to the government, only became evident over time, leading to a broader understanding of their motives (Abdullahi, Atsua, Amuda, & Ago, 2013).

The emergence of the Boko Haram insurgency, primarily in the northeastern part of Nigeria, has triggered a severe socio-economic crisis in the country. The sect has targeted government institutions, organizations, churches, and mosques, spreading terror and destruction among innocent people. The suicide bombing of the United Nations secretariat in Abuja in August 2011 followed a similar attack on the Nigerian police force headquarters in June 2011 (Adetoro, 2012). The northeast region, where Boko Haram is most active, has witnessed a decline in socio-economic activities due to the ongoing threat. This has resulted in the relocation of businesses from the north to more peaceful regions, devastating economic activity in the northeastern part of the country. Insurgency has taken its toll on Nigeria, particularly in Borno, Yobe, and Adamawa States (Eme, 2012).

Boko Haram poses a significant threat to the socio-economic development of Nigeria's northeastern region. The sect's violent actions, including the killing of civilians, kidnappings, and the destruction of property, have disrupted the lives of the local population. Entire farming communities have been displaced, with many becoming refugees in neighboring countries or residing in internally displaced camps within Nigeria. Nganzai Local Government Area, like other LGAs in the state, has also experienced attacks by Boko Haram. This study examines the effects of insurgency on the socio-economic development of Nganzai local government. It is essential to study this area since most existing research on the subject focuses on regional or state-level impacts (Tukur and Fumi 2014: Effect of Insurgency on Borno State Economy; Bintube 2015: Genesis and Development of Boko Haram in North Eastern Nigeria).

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## 2.1 Conceptual Issues

### 2.1.1 Concept of Insurgency

Insurgency is an organized movement that uses armed violence to overthrow a country's government while often hiding within the civilian population and using civilians to perform combat support functions. The use of civilian population differentiates insurgency from the regular warfare where such an exploitation of civilians would constitute a war crime (United States Department of Defense (DOD) (2007). Similarly, a rebellion where anti-government forces do not disguise themselves as civilians and fight as a regular, identifiable military is different from insurgency. The significant involvement of civilian population also distinguishes insurgency from a purely terrorists' movement, which relies primarily on a tight of professional terrorists. In the same vein, Okafor, (2011) defined insurgency as a violent political struggle for control of people and resources. Insurgency is primarily a political competition for legitimacy, but the violent aspect of the struggle most often alerts observers to the insurgency's existence. Insurgent groups often pursue some common objectives to undermine the legitimacy of the government and bolster their own standing with the population. Insurgents seek to: - Undercut the ability of the government to provide the population security and public services, including utilities, education, and justice (Ayangese, 2010).

An insurgent group may attempt to supplant the government by providing alternative services to the people, or it may be content to portray the government as impotent, to obtain the active or passive support of the population. Not all support has to be or is likely to be gained from true sympathizers; fear and intimidation can gain the acquiescence of many people, provoke the government into committing abuses that drive neutral civilians toward the insurgents and solidify the loyalty of insurgent supporters, undermine international support for the government and, if possible, gain international recognition or assistance for the insurgency (Maiyak, 2010). The distinction between civilians and combatants is blurred in insurgency, often resulting in proportionally higher civilian casualties than suffered in conventional conflicts.

Insurgency is a strategy adopted by groups which cannot attain their political objectives through conventional means or by a quick seizure of power. It is used by those too weak to do otherwise. Insurgency is characterized by protracted, asymmetric violence, ambiguity, the use of complex terrain (jungles, mountains, and urban areas), psychological warfare, and political mobilization all designed to protect the insurgents and eventually alter the balance of power in their favor. Insurgents may attempt to seize power and replace the existing government (revolutionary insurgency) or they may have more limited aims such as separation, autonomy, or alteration of a particular policy (Nossiter, 2012). They avoid battle spaces where they are weakest often the conventional military sphere and focus on those where they can operate on more equal footing, particularly the psychological and the political. Insurgents try to postpone decisive action, avoid defeat, sustain themselves, expand their support, and hope that, over time, the power balance changes in their favor (Oladujoye. & Omemu 2013).

### 2.1.2 Effect of Boko Haram Insurgency Based on Magnitude of Attacks

The Nigerian army on 29 July 2009 reportedly launched an offensive attack on the sect leader, Muhammad Yusuf 'compound and a nearby mosque used by the members in the Borno state capital of Maiduguri. This violence in Boko Haram and Nigerian security forces claimed the lives of over 700 killed in Maiduguri Borno state capital. This crisis later spread to Kano, Yobe, and Jigawa states. In Maiduguri, 1000 bodies were reported to be found beside police headquarters (Umar 2011). Thousand people fled their homes in order to escape the violence, while several civilian corpses laying the city's street; many were shot dead after being pulled from car (BBC Report, 2009). This violence led to the killing of the sect leader Muhammad Yusuf while in police custody, which brought to an end the days uprising (Murtala, 2013).

Consequently, since the 2009 uprising, the activities of the group appeared to be dissipated, but they regrouped and re-emerged in 2010 under the new leadership of Abubakar Shekau. Since the rise of the new leadership, the attacks have escalated in terms of frequency and intensity. The group carried out its first attacks in an orchestrated a large prison break in September 2010 in Bauchi which led to the escape of more than 700 inmates including its members (VOA Hausa, 2010).

Moreover, on 16<sup>th</sup>-June-2011, the group attacked police headquarters' in Abuja; many people were killed and more than sixty were injured which the then spoke person of the group, known as Abu Qaqa claimed responsibility (Nossiter, 2011).

The attacks from Boko Haram have increased both in frequency and intensity since 2009. In January 2012, the sect coordinated and carried out series of deadly bombing in Kano, the largest commercial city of northern Nigeria. The attacks resulted in the death of more than 180 people including a large number of security personnel and civilians. This is believed to be among the highest death in a single day since the group began its violent campaign in July 2009, therefore, the activities and attacks from the group escalated in 2013, as a result, the federal government declared a state of emergency in the

three most affected states of the region in May 2013, and extending it in some parts of Borno and Yobe in late 2013 (Blanchard, 2014). These attacks have increased substantially in frequency between 2013 and 2014 whereby the sect, in April 2014 adopted new tactics of kidnapping female students and women in northeastern part of the country. On April 14<sup>th</sup> 2014, Boko Haram kidnapped nearly 300 students from Government Girls Secondary School Chibok, as a result of which the United Nations Security Council committee blacklisted the group on 22<sup>nd</sup> –May-2014 (Nicholas, 2014). Between 2013 and 2013, more than 5000 people were killed in Boko Haram violence. United Nations and Nigerian official reported that more than six million Nigerian were affected, and more than 300 000 were displaced. And at list 2000 were killed in the first half of 2014 (Blanchard, 2014). Consequently, the threats posed by the group recently undermined the existence of Nigeria as one territory. On August 24<sup>th</sup>-2014, Shekau the sect leader declared an area under his sect's controls new Caliphate which will be governed according to strict Islamic code (Sahara Reporte, 2014). Furthermore, allegation has been raised that the kidnapped school girls by Boko Haram insurgents in 2014 year have been used as suicide bombers. This comes after series of female suicide bombings in the ancient city of Kano during and after Eid-el-Fitr (Sallah Festival). A ten-year-old girl wearing an explosive device was also caught in Katsina state in North-Western part of the country (Chothia, 2014). In a related issue, Boko Haram carried out its deadliest massacre in the Town of Baga in Borno state in which more than 2000 people were killed. The Amnesty International described the attacks as the worse in the history.

Aside the economic implications insurgency, the human cost is more worrisome, more than 10.000 have been killed, a lot of people have been maimed and women have been kidnapped and raped. These have left the family of the dead, the injured, the raped and the kidnapped in agony. In a nutshell, most of the family members of Boko Haram victims are going through a traumatized period. Many have left their homes and over six hundred and fifty thousand Nigerians have been displaced according to the United Nations High Commissioner for Refugees (UNHCR). These groups have carried out several attacks and issued threats to schools in the North in some of these attacks, teachers were killed or injured and structure razed. On the 12th of March, 2012, gunmen linked to Boko Haram attacked Hausawa – Danmaliki Primary School In Kumboso Local Government Area of Kano state. Several pupils and teachers were killed. In September, 2013, a school of Agriculture in Yobe state was also attacked at night by the Boko Haram and more than sixty students were killed (Vanguard, 2013). These are among the several attacks on schools by the Boko Harams.

Awortu, (2015) observed that the attacks on schools may lead teachers to giving their job or flee the area, or even the country. In Madagali Local Government Area (LGA), many teachers were forced to leave their community because of the increasing threat from Boko Haram. Continuing assassinations of teachers and the issuing of death threats will inevitably affect teachers' concentration and frame of mind for teaching. Insecurity has compromised the ability of teachers to perform their jobs well and has affected morale (Amnesty International, 2013). According to Education For All Global Monitoring Report (EFAGMR) (2011): "Attacks on higher education and teacher training institutions may restrict research, teaching content and pedagogical training and cause drop out, distraction, demoralization and traumatization of tertiary students and academics. This can in turn lead to restrictions on teacher content, knowledge and teacher quality".

Adetoro, (2012) observed that the persistent attacks on schools and teachers can also deter students from training to be a teacher. Similarly, attacks where teachers are killed in broad daylight, in some cases in full view of pupils, are likely to expose the children and other teachers to shock, distress and severe psychological trauma. Teachers may also experience psychological effects that are overcome by grief at the loss or maiming of their colleagues and students or are distracted by threats to colleagues, making it difficult for them to support their students or perform their job to the highest standards. If they are visibly anxious, this may heighten the fears of their own students. Fear may cause teachers to stay away from school for long periods, forcing their closure or preventing their resumption after attacks.

### ***2.1.3 Effects of Boko Haram Insurgency on Economic Activities***

The Boko Haram insurgency has adversely affected the economy of the north and by extension Nigeria generally. Every sector of the economy is disrupted in one way or the other by the sect's continued violence and insecurity in the Country. The economy of the country has been plunged into recession. According to the Human Rights Watch (HRW), Nigeria has lost more than 935 of its human capital between 2009 and 2012. The World Investment Report of the United Nations Conference on Trade and Development (UNCTAD) estimated that the domestic economy lost a whopping N 1.33 trillion Foreign Direct Investment (FDI), as a result of the activities of the Boko Haram.

The Central Bank of Nigeria (CBN), 2010 Annual Report showed that the total foreign capital inflow into the Nigerian economy stood at \$5.99 billion. The FDI represented about 78.1 percent drop from \$3.31 billion in 2009. The insecurity in the country has been clearly reflected as several other economic indicators have shown. For instance, Nigeria was ranked 14th in the list of the most failed states in the world out of the 177 Countries surveyed. Nigeria ranked 15th in 2009, 18th in 2008, 17th in 2007, 22nd in 2006, 54th in 2005. This shows that the country's ranking is getting worst over the period. Nigeria's worst scores were recorded in categories such as: Group Grievance (9.6), Uneven development (9.0), Legitimacy of the state (9.0), Public services (9.0) Security Apparatus (9.1), and factionalized Elite (9.5).

The security posed by the Boko Haram insurgency has crippled the economy of the north in particular. As non-indigenes moved out of the north, their economic contributions are withdrawn with attendant economic downturn. As this drain is crippling the economy in the north, it has a revibrating effects in the Nigerian macro economy. This is because, apart from the churches, the sect also attacks commercial places like markets, parks, government agencies and banks (Anthony, 2014).

Abadie, and Gardeazabal, (2013) further buttress the point above, about half of the 10. 000 shops and stalls in the markets, in Maiduguri have been deserted by the traders who fled the city. In the same vein, about 35 percent of the over three million Igbo engaged in both small and medium scale business have abandoned their businesses for other places as a result of the Boko Haram insurgency. The activities of Boko Haram have affected foreign investment not only in the North-Eastern Nigeria but Nigeria generally and threatened the Transformation Agenda of the Federal government

tremendously. The situation is compelling prospective investors to turn to stable economies to invest their money. When prospective investors hear news of violence and insecurity, they change their plans because issues of security is paramount to international investors. While this is happening, some industries operating in the North are relocating since the region is not safe for industrial activities. Another area affected by the insecurity in the North is tourism. The money accruing to tourism, estimated to be N80 billion annually is disrupted by Boko Haram.

Achumba, Ighomereho, and Akpor. (2013) stated that Boko Haram menace has had damaging security implications for North-eastern Nigeria such as giving signal to the international community that Nigeria is unsafe for even ordinary visit Statistics released by Global Peace Index, (GPI, 2012) have shown that between 2011 and 2012, there is a significant decline in peace as Nigeria dropped four places to 146th out of 158 countries in global peace ranking. As a matter of fact, Nigeria has been identified as the least peaceful country in West Africa. The widespread insecurity in the North has caused decline in the development of the country with implication for human, economic, political, security and psychological dimensions. There is symbiotic relationship between development and security.

Adebanjoko, and Okorie, (2014) observed that expenditures on security are essential components of the development process. The use of resources to improve a country's security system could be more beneficial in other areas. Therefore, insecurity is a drain on national resources at the expense of people's wellbeing. The adverse effects of insecurity on the economic growth and development of a nation is quite enormous. Most often when terrorists destroy human lives and property, the government responds by providing relief materials for the victims of terrorism. The huge amount of money that is released in such circumstances is a drain on the public treasury and the nation's economy. For instance, in the 2012 budget, the federal government allocated 21.91 (US\$5.58) billion to security agencies. Therefore, terrorists acts such as the Boko Haram hinders the development of the nation and increases the level of poverty. Another damaging consequences of the phenomenon of Boko Haram terrorism is that it is tarnishing the image of Nigeria abroad. With the designation of Boko Haram as a foreign terrorist organization (FTO) with the potential to kill foreigners; Nigeria is on the list of countries that are unsafe for foreign nationals. This situation is diminishing the integrity or rather the prestige of Nigeria in the comity of nations.

### 3.1 Material and Method

#### 3.2 Research Design

This study employed descriptive and survey research design. Survey research design was used to ascertain the effect of Boko Haram on social and economic activities as well as areas worst hit in the study area. Descriptive research design was used to describe the basic features of the data in the study. They provide simple summaries about the sample and the measures. Together with simple graphics analysis, they form the basis of virtually every quantitative analysis of data.

#### 3.3 Data Collection

The data required for this research is respond from sample individual within the study area which were to be obtained from respondents on various activities of Boko Haram insurgency. Therefore, this was guided by objectives that is; the activities of Boko Haram, the effect of Boko Haram on social and economic activities as well as areas worst hit in the study area

##### 3.3.1 Source of Data

To effectively carry out this research, the researcher focused on both primary and secondary sources of data collection. Embark on field observation, scheduled interviews, administering of questionnaires to the respondents, while the secondary data captured the existing literatures.

**Table 1: Distribution of questionnaires according to the population of the various wards**

Wards	Populations	Distribution of questionnaires
Alarge	7,886	46
Gajiram	28,672	168
Jigalta	8,156	47
Maiwa Lawanti	5,421	32
Miye	15,870	93
<b>Total</b>	<b>66005</b>	<b>386</b>

##### 3.3.2 Sample Size and Techniques

Sample size refers to the number of elements selected from a given population (Denscombe, 2014). Sample size determination is the act of choosing the number of observations or replicates to include in a statistical sample (Singh, 2008). The sample size is an important feature of any empirical study in

which the goal is to make inferences about a population from a sample (Noy, 2008). Singh (2008) states that a sample is a subset of a population, but that subset is only useful if it accurately represents the larger population. To ensure that this is achieved, the researcher will focus on the target population only. Statistical sampling techniques are the strategies applied by researchers during the statistical sampling process (Noy, 2008).

The researcher used purposive sampling in selecting 5 worse hit wards out of the 12 in the study area, which are Gajiram (28,672), Miye (15,870), Maiwa lawanti (5,421), Jigalta(8,156) and Alarge (7,886).The Total number of population is (66,005). The distribution of questionnaires is determined by Taro Yamane (1973). The sample size obtained from Taro Yamane (1973) formula is 397.

In calculating the sample size for this study, the researcher applied the formula propounded by Taro Yamane (1973) with 95% confidence level on the study population of 271 retirees.

The is given by:

$$n = \frac{N}{1+N(e)^2} \dots\dots\dots 1$$

Where

n= Computed sample size,

N = population size, and

e = Margin of error (MoE), e = 0.05 based on the research condition.

$$\text{Computed Sample size} = \frac{66005}{1+66005(0.05)^2} = 397.59 \dots\dots\dots 2$$

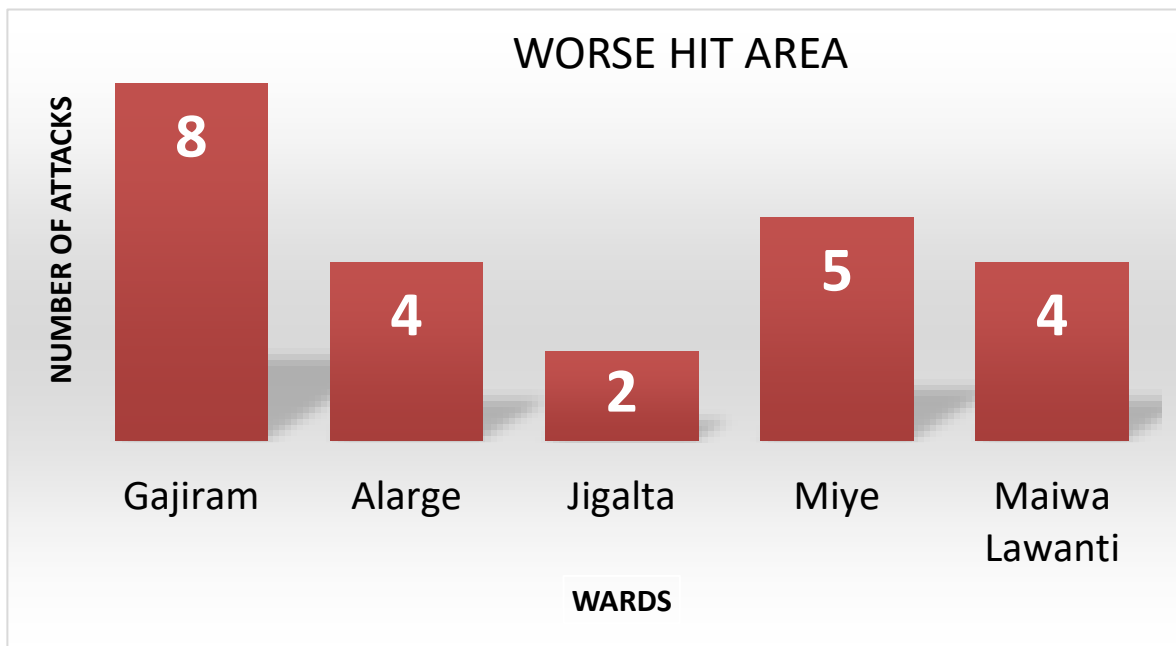
Computed Sample size = approximately 397

**3.3.3 Method of Data Analysis**

Data analysis is the systematic organisation and synthesis of the research data and the testing of research hypotheses, using those data (Creswell & Plano, 2010). Data analysis also entails categorizing, ordering, manipulating and summarizing the data and describing them in meaningful terms (Pearson, 2010). According to Cooper and Schindler (2011), the reason for information analysis is to lessen aggregated information to a sensible size, creating synopses, searching for examples, and applying statistical techniques. Therefore, the data collected from the study was presented using frequency distribution table, for the analysis of data, the use of charts, and percentages table was employed.

**4.1 Results and Discussions**

**4.1.1 Results**



**Figure 4.1:** Number of Attacks

Figure 4.1 shows that Gajiram recorded eight (8) attacks. This means that Gajiram was the worst hit ward based on the magnitude of attack in the study area.

**Table 2: Effects of Boko Haram Insurgency on Economic Activities (agriculture)**

S/N	Item	Before Insurgency		During Insurgency	
		Frequency	Percentage (%)	Frequency	Percentage (%)
<b>1.</b>	<b>Farm Size</b>				
	1-2 acres	183	51.4	272	76.4
	2.00- 2.99	112	31.5	67	18.8
	3.00-3.99	37	10.4	11	3.1
	4.00-4.99	19	5.3	4	1.1
	> 5 acres	5	1.4	2	0.6
	<b>Total</b>	<b>356</b>	<b>100.0</b>	<b>356</b>	<b>100.0</b>
<b>2.</b>	<b>Crop cultivated</b>				
	Millet	195	54.8	170	47.8
	Beans	79	22.2	129	36.2
	Groundnut	56	15.7	38	10.7
	Maize	20	5.62	17	4.78
	All	6	1.69	2	0.56
	<b>Total</b>	<b>356</b>	<b>100.0</b>	<b>356</b>	<b>100.0</b>
<b>3.</b>	<b>Bags of farm produce</b>				
	2-5	59	16.6	256	71.9
	5-15	125	35.1	79	22.9
	15-20	112	31.5	14	3.9
	20-25	37	10.4	5	1.4
	Above 25	23	6.5	2	0.56
	<b>Total</b>	<b>356</b>	<b>100.0</b>	<b>356</b>	<b>100.0</b>
<b>4.</b>	<b>Category of livestock lose during the insurgency</b>				
	Cattle			56	15.7
	Goat			62	17.4
	Sheep			57	16.0
	All			181	50.8
	<b>Total</b>			<b>356</b>	<b>100.0</b>

Sources: Field Survey, 2019

Table 2 shows the effects of Boko Haram insurgency on economic activities in Nganzai Local Government Area. 51.4% of the respondents use to cultivate 1-2 acres of land, 54.8% used to produce millet/bean and 35.1% use to produce 5-15 bags of grain before the insurgency while, 76.4% of the respondents

cultivate 1-2 acres of land, 47.8% produce millet / bean and 71.9% use to produce 1-5 bags of grain during the insurgency respectively. From Table 4.2.1 above, it can be deduced that the insurgency has drastically reduced food crop and livestock production in Ngaiza Local Government Area.

**Table 3: Effects of Boko Haram Insurgency on Trade/commerce**

S/N	Item	Before Insurgency		During Insurgency	
		Frequency	Percentage (%)	Frequency	Percentage (%)
1.	Nature business				
	Retail	87	24.4	212	59.6
	Hawking	21	5.9	134	37.6
	Wholesale	121	33.9	6	1.7
	Retail and wholesale	127	35.7	4	1.1
	<b>Total</b>	<b>356</b>	<b>100.0</b>	<b>356</b>	<b>100.0</b>
2.	Daily turnover				
	₦1000-₦2000	112	31.5	271	76.1
	₦2000-₦5000	131	36.8	61	17.1
	₦5000-₦10,000	57	16.0	12	3.4
	₦10,000-₦20,000	31	8.7	8	2.2
	above ₦20,000	25	7.0	4	1.1
	<b>Total</b>	<b>356</b>	<b>100.0</b>	<b>356</b>	<b>100.0</b>

**Sources:** Field Survey, 2019

Table 3 shows the effects of Boko Haram insurgency on trade/commerce in Nganzai Local Government Area. The Table 4.3 shows an increase in retail and hawking while there is a significant decrease on the whole sale and retail and wholesale during insurgency. The Table 4.2.2 further shows that there is significant decrease in daily turnover during insurgency in the study area. This indicates that wholesale and retail were affected during insurgency which may be as a result of the restriction of movement of trucks for the distribution of goods and the delay caused by military checking points and roadblocks in the study areas.

#### 4.1.2 Discussions

The area most affected by the Boko Haram insurgency were Gajiram, Alarge, Miye, Jigalta and Maiwa Lawanti wards. The result is in line with a study conducted by Barna, (2014) who examined the effect of insurgency on the magnitude of attack in Borno State. The study used descriptive design, systematic sampling technique and structured questionnaire to select 150 respondents. The study used descriptive and inferential statistics for data analysis. The result of the study revealed that almost all the LGAs in Borno State were affected by the insurgency. Reduction in food crops production, livestock production, number of acres cultivated, size of business and daily turnover were the effects of Boko Haram insurgency on economic activities in Nganzai Local Government Area. There was significant decrease in wholesale, retail/wholesale and daily turnover during insurgency. This finding supports a study conducted by Tukur and Fumi (2015) who studied the effect of Boko Haram insurgency on the economy of Borno State. The researcher uses both primary and secondary data and applied simple descriptive statistic for the analysis. The study findings reveal that insurgency affected all spectrum of the Borno State economy. Specifically, all international trade routes were no more accessible. Agricultural activities grounded as farmlands, rivers and fish ponds were abandoned.

#### 4.1.3 Conclusion

Based on the findings within the limitation of this study, it was concluded that the activities of the insurgency constitute a serious threat to lives and properties of Nganzai. The physical, social and economic effects of the insurgent's atrocities is enormous. These can be seen from number of people, mosques, churches, schools, markets and military formations bombed by the insurgents. These have posed a serious threat to the development of this great nation. Which resulted to thousands of people flee their homes, abandoned all their social and economic activities making them to be dependent on individuals and organizations.

Consequently, lives and property are lost, people were displaced, and businesses, public offices and schools have remained closed. The social challenges posed by insurgence of Boko haram can also be attested to by the mass movement of residents who are from other communities out of the Nganzai Local Government Area.

#### 4.1.4 Recommendations

Based on the results, the study recommends that:

1. There is need to pay particular attention to the areas worst hit by Insurgency by providing adequate infrastructure to restore normalcy.
2. There is also need for more funding for reconstruction and development in the area worst hit

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