

5-15-2021

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Recommended Citation

Adisa, Waziri Dr (2021) "TRANSNATIONAL ORGANIZED CRIME, TERRORIST FINANCING AND BOKO HARAM INSURGENCY IN NIGERIA," *Journal of Terrorism Studies*: Vol. 3 : No. 1 , Article 1.

DOI: 10.7454/jts.v3i1.1028

Available at: <https://scholarhub.ui.ac.id/jts/vol3/iss1/1>

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JOURNAL OF
Terrorism Studies

**TRANSNATIONAL ORGANIZED CRIME, TERRORIST FINANCING AND BOKO
HARAM INSURGENCY IN NIGERIA**

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Abstract

Terror attacks on the African continent have continued to impose significant costs on the people, particularly in the West African sub-region where Boko Haram and the Islamic State in the West African Province have remained active for the last decade. While the security threat that the Boko Haram insurgency poses to the West African sub-region has been well established in the literature, there is a dearth of studies on the role of transnational organized crime and terrorist financing in the wake of the sects' activities in the sub-region. This article therefore argues that Boko Haram and ISIS in Nigeria have managed to sustain their campaigns based on financing from multiple sources within the complex transnational and transactional criminal networks in Nigeria and in most of the West African sub-region. In order to overcome this challenge, the article argues, there is need for effective counterinsurgency plans in Nigeria to go beyond military warfare and move to issues of inclusive governance that can drastically reduce criminality in the larger society.

Keywords: Transnational, Organized Crime, Terrorist Financing, Boko Haram, Nigeria

INTRODUCTION

Over the past two decades, the West African sub-region and the majority of African countries have come under the threats of terrorism and transnational organized crimes. Terrorist groups and transnational organized criminal networks seeking to profit from the continent's poor governance systems have continued to unleash terror on innocent citizens and security forces, thereby threatening the stability of the African continent. While this

crisis continues, the international community and national governments in the West, East, South and North African regions have been wary about the failing security infrastructure in the region, given the audacity of terrorist groups and their financing by state and non-state actors (Maina, 2021; International Crisis Group, 2019; Maza, 2020; Mazzitelli, 2007; UNODC, 2005).

It is on the basis of these security threats to the stability of the African

continent that public discourse of terrorism and the financing of terrorism have been intensified. Critical among these concerns is the growing threat that the radical Islamist groups pose to peace on the continent, especially the rise of radical Islamist fundamentalists and the killing of thousands of innocent civilians in the eastern and western sub-regions by groups such as Al Qaeda in the Islamic Maghreb, Al Shabaab in Somalia, An Saru Dine in Mali and Boko Haram in Nigeria. In the face of these attacks, most African leaders believe they will overcome the challenge of insecurity in the coming years as more investments go into counterinsurgency (Akanji, 2019; Financial Action Task Force, 2013; Inter-Governmental Action Group against Money Laundering, 2019; Mazzitelli, 2007).

Although the problem of terrorism is not alien to the developing world generally, in Africa, terrorism marks a new twist to Africa's security challenge (Abrahamson, 2004; Elkaim, 2012; Okoli, 2019; Lyman & Morrison, 2004; UNODC, 2013). It is clearly different from the ethnic and communal conflicts that confronted most postcolonial African countries in the 1980s to 1990s. This staggering difference in the impact of terrorism on Africa's security landscape is now forcing many people on the continent to

ask the question: *Who are the sponsors of terrorism in Africa?* Key to this debate is the issue of terrorist financing in the West African sub-region.

In recent decades terrorism and terrorist financing have constituted a critical component of the West African security situation. Like other organized crimes, terrorist financing is the lifeblood of terrorism anywhere in the world. Terrorists need money to do many things, such as recruiting members, buying equipment, as well as paying the salaries of their fighters and the informants who supply them intelligence. Meeting these obligations is so important that without consistent funding of a terrorist organization, a terrorist group may be unable to raise funds to meet its daily obligations of funding its cells, paying the salaries of its fighters in different places and buying sophisticated weapons comparable to those of the security agencies. To that end, Levitt and Jacobson (2005) concluded that money is at the heart of terrorism.

While the international community, the U.S., the European Union and other regional bodies in the advanced countries, have worked hard to shut the tunnels of terrorist financing, efforts to curb the menace in the developing world have been hampered by the twin problems of corruption and

money laundering. Corruption fuels terrorism and aids the process by which terrorists get huge funds from politicians and state actors to cause mayhem. Apart from the fact that corruption aids the funding of terrorist activities, it also makes it difficult for law enforcement agencies to track down potential funders of terrorist organizations. This explains why relatively few cases of terrorism financing have been brought before the courts in Nigeria (The International Governmental Action Group Against Money Laundering in West Africa, 2016). In many developing countries, corruption has created sophisticated organized criminal networks between drug trafficking, trafficking in small and light weapons and illicit financial flows. Laundering of looted funds into foreign accounts is still a major way of perpetrating corruption in the Third World (Financial Action Task Force, 2016; Inter-Governmental Action Group against Money Laundering, 2019; Maza, Koldas & Aksit, 2020).

Informed by the opacity created by corruption and terrorism financing in the developing world, the international community, immediately after the September 11, 2001 terrorist attacks on the World Trade Center, swung into action by tightening the noose on terrorist financing in the developing

countries. The international efforts, which began with the strengthening of the powers of *Financial Action Task Force (FATF)* established by the G-7 group in Paris in 1989, saw a number of African countries domesticate regional bodies that could help fight massive corruption in government, illicit financial flows and the financing of terrorism (Greenberg, Wechsler & Wolosky, 2002).

Interestingly, what these collective efforts have done so far to money *flowing into* the hands of terrorist and insurgent groups in many African countries, including Nigeria, is that it has reduced the sources of funding from formal financial institutions to the groups, although some of these groups can still access other national and international sources of funding (Maza, Koldas & Aksit, 2020).

The Islamist sect, Boko Haram is one of such extremist groups in West Africa that have defied international pressure on terrorist financing. The sect has done this by shifting its source of funding from formal financial institutions to local sources of funding. Consequently, since July 2009 the sect has been able to kill thousands of people – around twenty thousand, according to some sources (Wilson, 2018). Despite reeling under military pressure since 2015, the sect has

succeeded in conducting multiple suicide bombings in its hotbed of Maiduguri, the capital of Nigeria's Borno State, where it has created hordes of internally displaced persons.

Against this backdrop, this chapter examines the nexus of corruption, terrorist financing and Boko Haram insurgency in Nigeria. Corruption is chosen because of its deleterious role in the depletion of African wealth. Unlike most of the developed world, where corruption is checked via institutional restraints, in much of Africa corruption is the means by which the political elites perpetuate themselves in office and ensure regime security. In the West African sub-region, elites do this in connivance with transnational organized criminal groups as well as terrorist organizations (UNODC, 2005).

UNDERSTANDING CORRUPTION AND TERRORIST FINANCING

Several definitions of corruption have been offered in the social science literature but the most acceptable definitions in development circles are those having to do with the *corruption-public office nexus* and the *corruption-public interest approach* (Adisa, 2016). The *public-office* approach states that corruption is the abuse of public office for private interests, denoting the betrayal of trust and confidence reposed on

the office and officials of government. The public-office approach is popular in most recent social science literature, as it denotes dereliction of duty by public officials whose responsibility is to safeguard the public interest.

According to Nye (1967), corruption is any;

'behavior which deviates from the normal duties of a public role because of private-regarding (family, close private clique), pecuniary or status gains; or violates rules against the exercise of certain types of private-regarding influence. This includes such behavior as bribery (use of reward to pervert the judgment of a person in a position of trust); nepotism (bestowal of patronage by reason of ascriptive relationship rather than merit); and misappropriation (illegal appropriation of public resources for private-regarding uses) (Nye, 1967: 417).

The second approach to defining corruption, i.e. as the abuse of public interest, is rooted in the assumption of the Principal Agent Theory, which sees public office as an institution for the protection of public interests. Mbaku remarkably observed this when he stated inter alia:

In Africa, most people see corruption primarily in terms of political opportunism by civil servants and politicians—opportunism, as used here, involves a series of extra-legal behaviors by the country's ruling elites, which impose significant costs on public and private transactions and limit, and in some cases, stunt political, social and economic development. Specifically, corruption is seen in terms of (1) the illegal appropriation of public resources by civil servants and politicians; (2) illegal taxation of private-sector economic activities; (3) nepotism; (4) embezzlement of common resources; (5) privatization of one's public office in order to use it to extract extra-legal income and other benefits for the office holder; and (6) capricious and arbitrary enforcement of state regulations (Mbaku, 2010: 8).

Broadly speaking, corruption in Nigeria may be regarded as the abuse of public office for private gains, with the intent to enrich oneself or members of one's family. It entails the diversion of public funds (money) into private accounts, bribing of political office holders, engaging in political

prostitution and political opportunism, cutting illicit deals in government office designed to subvert tax regulations or transferring billions of dollars into foreign accounts (money laundering) and vote rigging ostensibly to win an election or maintain regime security (Adisa, 2016; Mbaku, 2010; Transparency International, 2007). In 2011, the World Bank stated that corruption in the developing world undermines development by giving corrupt government officials the opportunity to divert billions of dollars meant for the construction of roads. This practice, the global financial institution added, is fueled more by collusion in the roads sector (World Bank, 2011).

Just as corruption is a major problem in the developing world, so also is terrorism an excruciating problem there. It is not only a problem because it has caused humanitarian crises in the Third World but it is also at the heart of political instability in the region. Indeed, terrorism is a problem because it challenges the sovereignty of African nations where it has had debilitating effects and subject society to criminal attacks. Although many scholars now agree on specific characteristics of terrorism, consensus has not been reached on what should constitute terrorism. The UN Security Council

Resolution 1566 (2004) defined terrorism as all:

criminal acts, including against civilians, committed with the intent to cause death or serious bodily injury, or taking of hostages, with the purpose to provoke a state of terror in the general public or in a group of persons or particular persons, intimidate a population or compel a government or an international organization to do or abstain from doing any act (UN, 2004).

On its part, the US State Department (2013) defined terrorism as “the premeditated, politically motivated violence perpetrated against noncombatant targets by subnational groups or clandestine agents, usually intended to influence an audience” (see Sinai, 2008). While terrorism involves the entire activities of planning and executing a terrorist attack, terrorist financing is the funding of the activities of a terrorist organization by individuals, state and nonstate actors who are either members of the terrorist group or its sympathizers (FATF, 2016).

The Inter-Governmental Action Group Against Money Laundering in West Africa (2013) described terrorist financing as all efforts:

‘to directly or indirectly, unlawfully, provide or collect funds with the intention that they should be used or in the knowledge that they are to be used, in full or in part, to carry out any act intended to cause death or serious bodily injury to a civilian, or any other person not taking an active part in the hostilities in a situation of armed conflict, when the purpose of such act, by its nature or context, is to intimidate a population, or to compel a government or an international organization to do or abstain from doing any act (GIABA, 2013: 7).

BOKO HARAM: THE RISE OF AN EXTREMIST TERRORIST ORGANIZATION IN NIGERIA

Boko Haram is an Islamist sect that believes "Western education is a sinful". The history of the sect dates back to 2002, when a group of radical youth who worshipped in Alhaji Muhammedu Ndimi Mosque in Maiduguri decided to declare the city and the establishment in the city "intolerably corrupt and irredeemable" (Walker, 2012: 3). The grouse of the youth at the time, which was led by the Salafis, was that northern Islam had been infiltrated by Westernization and this infiltration had consequently led to massive corruption in government and widespread poverty among the people. In order to move

out of this shameful and corrupt society, Muhammed Ali, the leader of the sect propagated an antistate ideology and called on other Muslims to join 'the group and return to a life under "true" Islamic law, with an aim of making a perfect society away from the corrupt establishment" (Walker, 2012: 3). The first step taken by the group in order to actualize this objective was to embark on "Hijra" (a withdrawal along the lines of the Prophet Muhammed from Mecca to Medina). The sect, whose activity was relatively peaceful at the time, soon moved out of Maiduguri to a village called Kanama in Yobe State, near the border with Niger. The group set up a separatist community with hard-line Islamic principles. This set of ideologies formed the basis upon which Boko Haram would later radicalize its members and engage in massive killings of innocent citizens in northeastern Nigeria.

Actually, Mohammed Yusuf's foray into the leadership of Boko Haram dates back to the 1990s, when Yusuf had a clash of interests with some radical Islamic leaders in Borno State, particularly the leader of the Islamic Movement of Nigeria (IMN), Jafa'ar Adam. By 2002, Yusuf had grown in prominence in the Salafis movement. It was this level of desperation to be independent and his charismatic leadership that earned

him much respect among his followers, a development which the sect would later exploit to draw membership from all the northern states of Nigeria (see Onuoha, 2013; Pantucci & Jespersion, 2015).

Pantucci and Jespersion (2015) noted that in no distant time Muhammed Yusuf and others formed a new movement called *Ahlul sunna wal'jama'ah hijra* (Adherents to the Sunnah and the Community), a name which was later changed by Muhammed Yusuf to *Jama'atul Ahlus Sunnah Lidda'Awati Wal Jihad* (People committed to the Prophet's Teachings for Propagation and Jihad), when the previous emir left to pursue studies in Saudi Arabia. Eager to carve his own ideological path, Yusuf radicalized the group, embarked on aggressive campaigns and gave sermons on the need to return Islam to orthodox Islam (an idea he borrowed from Hassan Al-Banna and Said Qutb of the Egyptian Muslim Brotherhood, who had muted the idea of the establishment of an Islamic State governed by Sharia Law in the second half of the twentieth century). Yusuf and his followers eventually agreed to regroup and re-strategize on the future of the sect in Nigeria (see Pantucci & Jaspersion, 2015:4).

The emergence of Yusuf as the leader of Boko Haram changed the ideological path

of the sect. First, the sect now appeared as a radical Islamic movement determined to rid the northern society of its time of corruption and inequality. Second, the group also sought to embark on a purge of the society that would see to the establishment of an Islamic State in Nigeria, contrary to the secular state recognized by the Nigerian constitution. These two issues (*corruption and the struggle for Islamic revivalism*) could be regarded as the immediate causes of the emergence of Boko Haram in northeast Nigeria. While corruption is seen as widespread across Nigeria (Walker, 2012), the idea of Islamic Revivalism was believed to have been rekindled in northern youths with the elevation of Sharia Law to State Law in the twelve northern states after the return of democracy in May 1999.

THE DESCENT OF THE SECT TO EXTREMISM AND VIOLENT CLASHES

Boko Haram's descent into violent extremism began in December 2003, when some members of the group clashed with the police over a local fishing pond. During that clash the group had overpowered the police and seized their weapons. Walker (2012) stated that "this confrontation led to a siege of its mosque by the army that lasted into the New Year. The siege ended in a shootout in which most of the group's seventy members

were killed, including Mohammed Ali" (Walker, 2012:3).

Reports also have it that the sect struck on the eve of the 2007 presidential election, killing a popular Islamic cleric and regular preacher in the Alhaji Ndimu Mosque (the mosque where the youths who later formed Boko Haram had used to pray) (Walker, 2012). As if that was not enough, Yusuf's group began to target Islamic preachers who were opposed to its ideology. In a swift reaction to the sect's violent extremism, the police began arresting members of the radical Islamist group.

Elaborating on the events, Walker (2012) reported thus:

Much bloodier events soon followed. In July 2009 the group came into conflict with the authorities in a strikingly similar way to the events of six years before. Traveling en masse to the funeral of a fellow member, the group, was stopped by police traffic officers, who were enforcing a tightened restriction on motorcycle helmets, and an argument ensued. The circumstances are unclear, but a member of the group is reported to have fired on the police, injuring several officers. The group then attacked police stations in Bauchi and

Yobe, killing scores of police officers. Yusuf released several video sermons in which he explicitly threatened the state and the police with violence. They were circulated on DVD and gained a widespread audience. These events led the Bauchi government to crack down on the group, arresting more than seven hundred members. In Maiduguri, the police surrounded the group's mosque, but the members of the sect managed to break out and for three days they had the run of the town. They roamed the city acting independently, fighting police when they came across them, killing Muslim and Christian civilians indiscriminately. The police eventually regained control of Maiduguri, and then embarked on a bloody purge of the group's members and anyone they suspected of being a Boko Haram supporter or sympathizer. Dozens of people were rounded up and executed without trial, including Yusuf's father-in-law. Muhammed Yusuf was arrested by the army and handed over to the police, who killed him within hours (Walker, 2012: 4).

The killing of Yusuf, instead of dousing tensions in the region and reducing the sect's influence, provided the ideological grounds for further radicalization of adherents of Jama'atul Ahlus Sunnah Lidda'Awati Wal Jihad (People committed to the Prophet's Teachings for Propagation and Jihad), also called Boko Haram in the local Hausa dialect. For about two years after the police crackdown and the killing of Muhammed Yusuf, members of Boko Haram went into hiding. Reports have it that some members went for training in the Islamic Maghreb among Al Qaeda in the Islamic Maghreb and the Al Qaeda affiliate in Somalia, Al Shabaab. In the process of this ideological rejuvenation, the Sharia Council of Jama'atul Ahlus Sunnah Lidda'Awati Wal Jihad (People committed to the Prophet's Teachings for Propagation and Jihad) appointed Yusuf's deputy, Abubakar Shekau, as the leader of the sect. It was during the appointment of Abubakar Shekau that Boko Haram expanded the frontiers of its operations, financing and attacks on civilians and symbolic targets in Nigeria (see Onuoha, 2013; Pantucci and Jespersion, 2015).

In June 2011, Boko Haram carried out its first daring suicide attack in Nigeria, when a car laden with explosives was detonated at Louis Edet House, the police headquarters in

Abuja, killing scores of police officers and other people in the compound. In August of the same year, the sect attacked the UN House in Abuja, killing twenty-three people and wounding scores of others. Walker (2012) noted that "The attack (on UN compound) launched Boko Haram onto world news and established it as a militant group with the technical, doctrinal, capacity to produce suicide bombs" (Walker, 2012: 6).

Boko Haram continued its attacks on civilian populations attacking mosques, churches, schools, police, army and other symbolic targets. In mid-2014, the sect succeeded in taking over some swathes of territory in the region but the combined firepower of the military and other security agencies pushed back the group a little until 2015, when the new administration of President Muhammadu Buhari finally degraded the group, pushing it to Sambisa Forest and returning relative peace to most of the affected northern states. Before then the radical Islamist sect was said to have deployed its arsenal to attacks schools at will and abduct over 276 girls from a secondary school in the Borno State town of Chibok on the night of April 14 through the morning of the 15th, a development which attracted global condemnation against the sect's

activities in Nigeria (US Country Reports on Terrorism, 2015).

Despite military pressure on the terrorist group, the group is still able to launch occasional attack on civilian populations using Improved Explosive Devices (IEDs). Multiple suicide bomb attacks were reported to have killed scores of people in Maiduguri, Borno State (*The Punch*, 2017; *Sahara Reporters*, 2017). At one point, there was an ambush of over 60 oil workers in northeastern Nigeria, Maiduguri, Borno State, as well an attack which cost the lives of some soldiers and the abduction of some University of Maiduguri staff and prospective oil workers sent by the Federal Government to check for the possibility of exploring oil in the northeastern region (see *The Vanguard*, 2017).

THE NEXUS OF CORRUPTION, TERRORIST FINANCING AND BOKO HARAM EXTREMISM IN NIGERIA

There is a strong nexus between corruption and terrorism (see Shelley, 2005; FATF, 2016;).Corruption is believed to be responsible for the widespread insecurity in the developing world. When people are poor and unable to feed themselves and their family members, they are more likely to resort to violence. Thus, corruption helps developing nations create the environment for conflicts to thrive, while conflicts later

create an atmosphere that is conducive to the siphoning and looting of the public funds allegedly budgeted for the control of terrorism and other conflicts in the society.

In Africa, corruption is a real-time business for corrupt public officeholders who rely on government resources to feed their family members and cronies in and outside government (Willet, 2009; World Bank, 2011; Adisa, 2017). The intricate nature of the relationship between the cankerworm and terror attacks manifests, for instance, in the \$2 billion *Arms Deal Scandal*, which saw the return of some stolen funds by some persons who agreed they had collected money from the former security adviser to former President Goodluck Jonathan, Col. Sambo Dasuki. Although the case of former security adviser Sambo Dasuki is still in court, some members of the PDP and ex-military officers who also returned some of the monies received, admitted having got the money from the office of the National Security Adviser (*Sahara Reporters*, 2017).

The audacious, daring and fearless nature of Boko Haram attacks since 2009 indicates a strong connection between the pervasive nature of corruption within the Nigerian society, the financing of Boko Haram's activities and the boldness of the radical Islamist sect to execute attacks on

symbolic targets despite the military onslaught against them since 2015. Corruption is key to the issue because it is one of the factors reported to have prompted the rise of the Islamist sect in the North. For several years, majority of the youths in northern Nigeria groaned under acute and excruciating poverty. With the return of democracy in May 1999, many of these youths had hoped that things would improve and democracy would produce abundant opportunities for employment and education (Onuoha, 2012; Walker, 2012, Guitta and Simcox, 2014). However, the reverse was the case, as over 70% of the youths are still unable to secure gainful employment, not to talk of the millions of Al Majaris who do not have access to Western education. It is clear, therefore, that the vicious circle of corruption-poverty is responsible for the problem of terrorism in northeastern Nigeria.

In order to overcome this state of absolute poverty, Boko Haram is reported to have devised new means of sourcing funds locally and internationally in its bid to frontally confront the Nigerian state.

TRANSNATIONAL ORGANIZED CRIME AND TERRORIST FINANCING: AN ANATOMY OF SOURCES OF THE FINANCING OF BOKO HARAM EXTREMISM IN NIGERIA

The history of terrorist financing in Nigeria dates back to the early 2000s, when Osama bin Laden sent seed money of \$3 million to sympathetic Salafi movements in Northern Nigeria. Guitta and Simcox (2014) observed that "among the recipients (of the money) was Mohammed Yusuf, Boko Haram's founder. Shekau, in a message released in November 2012, praised al Qaeda, its leaders (including Bin Laden and al Zarqawi) and its fighters across the world, threatening the US, Britain, Israel and Nigeria"(Guitta and Simcox, 2014). The seed money was only a minor bit of the covert funding that the Boko Haram sect had enjoyed from its sponsors before its proscription by the government, following its violent uprising, in July 2009.

Like other terrorist and insurgent groups in Africa, Boko Haram is reported to have survived on multiple sources of incomes and criminal dealings, including sale of precious gold, farm products, arms trafficking, the hawala system, cattle rustling, squeezing of money from local residents, robbing of banks and receiving of bulk money from Al Qaeda affiliates in the Islamic

Maghreb (US States Department, 2013; UNODC, 2013; GIABA, 2013; FATF, 2016). While other terrorist organizations in the Middle East seem to have enjoyed a "centralized system of financing", Boko Haram has consistently maintained a "loose system of financing" such that its cells could devise multiple sources of funding of their activities wherever they operate.

Similarly, another important distinction in the discussion of terrorist financing is that between 'state-sponsored terrorism' and "nonstate sponsored terrorism. While the former has reduced largely around the world, the latter persists in Nigeria. State-sponsored terrorist financing has subsided because the international community strongly discourages national governments that have not joined in the war against corruption, money laundering and terrorist financing in Nigeria (Levitt and Jacobson, 2008).

Although it lacks state sponsorship like some other terrorist organizations in Africa, Boko Haram's reliance on non-formal financial systems and multiple sources of income heightens the possibility that the sect is not likely to disappear anytime soon, except most of its alternative sources of funding are blocked. The next section addresses these sources of incomes.

i. Access to the Banking System

The oldest means of sending cash to terrorist organizations is the formal financial system. Al Qaeda and its affiliates used this method effectively to transfer huge amounts of money to their members in different countries. Although this means has been largely blocked by the Central Bank of Nigeria, the Economic and Financial Crimes Commission, the Financial Action Task Force and GIABA, reports continue to suggest that Boko Haram and other terrorist groups have not stopped exploiting the loopholes in the formal financial system to move cash to members and the survivors of slain members. Fanusie and Entz (2017) observed that in its early days the sect robbed hundreds of banks and stole up to \$6 million, which it distributed to communities and also used in prosecuting its terror war.

ii. Cash Couriers and the Hawala System

With the tightening of the formal financial system, Boko Haram resorted to the use of cash couriers to move money across the states and regions where it was fighting the government. Apart from giving Boko Haram members the opportunity to move funds without any hindrance from financial institutions, the use of cash couriers potentially helps terrorist groups to hide the sources of their incomes, especially when

culprits manage to evade security agents. Cash couriers are still being used by Boko Haram and other terrorist groups but to a limited extent owing to the increased risk of being apprehended by security agents (see Guitta and Simcox, 2014; Fanusie and Entz, 2017).

The hawala system is the transfer of money to one's relatives or other members of one's community by bypassing the formal financial system. It is usually based on mutual trust between the senders and the receivers of the money. However, a disadvantage of this system is the likelihood of the middleman not disclosing the actual amount received from the senders. Boko Haram is believed to have used this method to receive money from sponsors (see Gennarelli, 2015).

iii. Fake Charities

Charities to the less privileged have always been part of world religions, including Islam; however, terrorist groups have also been invoking God's name as a way of persuading unwary individuals to give in support of their cause. Such voluntary donations, when obtained from innocent individuals, are usually diverted by the terrorists into terrorist campaigns. Al Qaeda, ISIS and Al Qaeda in the Islamic Maghreb have effectively used this method to get

money from people in order to pay the salaries of their fighters, buy weapons and carry out symbolic attacks. Fanusie and Yaya (2017) noted that the major source of donations enjoyed by Boko Haram since its establishment has come from certain individuals in the Gulf nations – a key factor that helps link the radical Islamist sect to Al Qaeda sympathizers in the region.

iv. Squeezing and Extortion of Money from Locals and Spoils of War

The use of force to squeeze out money from local residents has always been one of the strategies of terrorist organizations. Terrorists believe that by right every victim of war must pay dearly for it. Like other terrorist organizations around the world, Boko Haram uses extortion to get funds from people in the community. Where the extortion fails to work, squeezing of money from the victims may be the last option.

In some instances the sect might demand money, while in other instances, if the sect thinks that the victim does not have the wherewithal to pay such money, the most valuable items in the victims' houses might be seized. In most cases, victims of this type of attacks usually comply out of fear of being killed or being taken as spoils of war. If taken as spoils of war, terrorists may decide to

marry the women or sell them into sex slavery. This was one of the challenges that confronted the 276 Chibok girls kidnapped in 2014.

Apart from taking victims as spoils of war, Boko Haram members can loot and steal food items from the locals, especially when the sect is faced with food shortage. For instance, there were reported cases of attacks on markets in 2014, with food items and money extorted from traders. It was through this means that the militant Islamist group was able to feed its large number of fighters in different parts of Nigeria (Fanusie and Entz, 2017).

v. Robbery and Deliberate Attacks on Symbolic Targets

Boko Haram also engages in robbery, like other terrorist organizations. Although robbery is criminal, most of the terrorists do not see it as such in the course of prosecuting their terror war. Instead, robbery is seen as the only option left to source for sustainable incomes for the group and its members from the state and its citizens. The FATF (2013) reported that Mr L was apprehended in the suburbs of Okene, Kogi State. During an interview, he confessed that his group was a cell of the BH splinter group known as Ansaru located in Bauchi in northern Nigeria. He confessed that his group was involved in

robbery and kidnapping. This was done to raise funds, with attacks on law enforcement units undertaken to obtain arms (FATF, 2013: 11).

vi. **Sale of Gold and Jewellery**

Boko Haram members also trade in gold and jewellery across the borders with Niger, Chad and Cameroon in order to make money that is used in funding their terror war in Nigeria. Sale of gold and jewellery is a lucrative business in many parts of Northern Nigeria; in fact, it was a flourishing business before the emergence of Boko Haram in the region. Faced with a volatile environment, some gold sellers are reported to have succumbed to pressure to allow Boko Haram members participate in the flourishing business. In its 2013 report on terrorist financing in West Africa, the FATF gave two scenarios where Boko Haram members were arrested by security officials for trading in gold and jewellery. The first incidence reported by FATF was in October 2015, when a

BH member was arrested at a checkpoint in northeastern Nigeria and was found in possession of 341 gold coins. He informed authorities that the gold was sourced from raids conducted at the nearby villages and towns by

BH with the intention to sell the coins at nearby markets or exchange them for other commodities" (FATF, 2013: 11).

The second incidence of sale of gold jewellery was "in January 2016 when an agent of BH was arrested with a bag of gold jewellery which was stolen during raids of villages by BH. The jewellery was taken to the market for assessment and valued at NGN 5 000 000 (approximately EUR15 000) (FATF, 2013: 11).

vii. **Cattle Rustling and the Financing of Boko Haram**

Cattle rearing or pastoralism is a common agricultural practice in most northern parts of Nigeria up to Niger, Chad and Cameroon. Before the advent of Boko Haram, people used to herd their cattle across most borders of northern Nigeria. The trade was central to the informal economy of the region such that the southern part relied largely on northern herders for their daily beef supply. However, the emergence of Boko Haram changed the dynamics of the business, as dealers 'safety could no longer be guaranteed in the face of constant attacks by the militant sect. Consequently, sect members began to seize cattle meant for sale. For instance, report has it that on September 9, 2014, Boko Haram confiscated about 7, 000 cows from Chad heading to Maiduguri,

Borno State. The incidence was reported to have occurred around Dikwa community in the state (FATF, 2013: 12; Okoli, 2019).

viii. **Kidnapping for Ransom**

Kidnapping for ransom is one of the major strategies of terrorist financing around the world – a strategy used by both big and small terrorist organizations. This strategy mostly succeeds because it involves human life, which could easily be snuffed out if the requested ransom is not paid. To this end, Boko Haram has succeeded largely in using this approach to squeeze out substantial amounts of money from the families of victims since most of their formal sources of funding have been blocked by government and the international community.

Although kidnapping for ransom is not peculiar to terrorists, the problem with terrorists is the high risk of victims being killed should the demanded ransom not be paid as and when due. In April 2013, Boko Haram received a \$3 million ransom from a French family in a kidnap case involving a foreigner. This incident was just one of several cases of kidnapping for ransom carried out in the country (see BBC News, 2013). Fanusie and Entz (2017) stated that Boko Haram regularly threatens the families of businesspeople, politicians and government officials who delay in paying

them ransom. These threats may come in the form of text messages or threat letters specifying the location where the money would be collected. To be sure, if family members of victims continue to pay ransom, kidnapping will persist in being a significant source of terrorist financing around the world.

ix. **Arms Trade and Arms Trafficking**

The sale and proliferation of small arms and light weapons had been a flourishing business in many parts of Africa before the emergence of the Boko Haram insurgency. Evidenced for this claim is the rise in armed conflicts on the continent leading to protracted civil wars in Liberia, Sierra Leone and the Democratic Republic of Congo. Such wars, which significantly affected the security of the continent, were facilitated by warlords who exploited the continent's porous borders to engage in the illicit trafficking of small arms and light weapons across countries.

With the increase in armed conflicts and transnational organized crimes in contemporary Africa, insurgents and terrorists see the illicit sale in arms as an important source of funding. Arms are needed to prosecute war and engage the state but the arms usually cannot be easily procured from the state. As such, his

difficulty in officially accessing arms from the state makes the "black market" for arms procurement a big business (Adisa, 2019).

As already noted, the problem of porous borders has also contributed to Boko Haram's involvement in the arms trade. Nigeria has swathes of territory that lack effective border security. Poor border patrol and the inability of government to deploy enough personnel to these borders often contribute to the widespread movement of arms from Nigeria to other countries and from other countries to Nigeria (GIABA, 2013).

Apart from participating actively in the illicit arms trade, Boko Haram is also reported to have benefitted from access to arms stolen from late Libyan leader Muammar Gaddafi's armoury. Gaddafi had been ousted and killed by US forces and Libyan militia groups because of his long history political dictatorship. Onuoha (2013) described the arms smuggling operations in contemporary Africa thus:

Transnational trafficking refers to the movement of arms and weapons across borders of sovereign States. During the Libyan uprising, for instance, state armouries were either ordered opened in February 2011 by Muammar Gaddafi or looted by rebel forces and

mercenaries, and majority of these weapons were never recovered. Terrorist groups like AQIM acquired heavy weapons such as SAM anti-aircraft and anti-tank missiles, transporting them back to the Sahel region. They were either surreptitiously obtained by posing as Gaddafi's supporters or indirectly purchased from mercenaries who had acquired these arms from Libyan depositories (Onuoha, 2013: 4).

Onuoha added that:

Courtesy of the AQIM, these arms have been transferred to groups such as Ansar Dine, Boko Haram and MUJAO, emboldening and enabling them to mount more deadly and audacious attacks. Thus, the audacity of Boko Haram grew with the proliferation of weapons in the Sahara Sahel region. The porous borders in Borno and Yobe States, which are the strongholds of the sect, made it possible for Boko Haram to smuggle arms into Nigeria. Boko Haram has been able to smuggle arms into Nigeria using various methods such as the use of specially crafted skin or thatched bags attached to camels, donkeys and cows where arms are

concealed and moved across the borders with the aid of nomadic pastoralists or herders. Its members are known to connive with merchants involved in cross border trade to help stuff their arms and weapons in goods that are transported via heavy trucks, trailers, and Lorries. Given the huge size of the goods loaded on these vehicles, very little or no scrutiny is conducted on them by security and border officials (Onuoha, 2013: 5).

Similarly, Demuynck, Mchra & Bergema (2020) noted that the proliferation of small arms and light weapons in the West African sub-region and the Sahel seems to have transformed the dynamics of transnational organized trafficking in the region. Armed groups wanting to profit from states' weak governance systems now have to depend on organized criminal networks of services offered by terrorist organizations. In return, terrorist groups serve as shields for different shades of organized groups by protecting them from the consequences of arms trafficking and trading in other illicit goods across the West African sub-region. This is why it is difficult to disentangle insurgents groups from armed bandits in countries where complex relationships have been established in the course of the illicit

arms trade. Demuynck, Mchra & Bergema (2020) stated further that evidence suggests that weapons seized by Al Qaeda in the Islamic Magreb are probably being shared to other terrorist groups in the West African sub-region such as Mali-based Katiba Macina, Burkina Faso's Ansarul, Somalia's Al Shabaab and Boko Haram in Nigeria.

The illicit arms circulating across the Horn of Africa and the West African sub-region come from different sources. First, there is the stockpile of arms stolen from the Libyan armoury following the collapse of Muammar Gadhafi's government. Second, there is the cache of arms seized from national armies during combat and peace keeping operations. In such situations, large collections of arms are usually carted away by insurgent groups, especially when the national armies are overwhelmed by the superior numbers of the terrorists (Demuynck, Mchra & Bergema, 2020; Szczepankewicz-Rudzka, 2016).

Arms proliferation is not only escalated by arms seizure during combat; terrorist organizations also get their arms from those sold to the continent by merchants of death from Europe, Latin-American and the Middle East to rebel groups fighting their national governments. However, there is a growing concern that some armed groups

tend to get a small number of their arms from illicit arms markets in their own countries. Although national governments in West Africa have continued to monitor and closely police the activities of these illicit arms markets, the complexity of the transnational organized criminal networks has made such efforts particularly difficult (Adisa, 2019; Demuyneck, Mchra & Bergema, 2020; Mazzitelli, 2007; UNODC, 2005).

x. Al Qaeda and ISIS Financing of Boko Haram

While Boko Haram is said to be accessing funds mainly locally, the sect has also enjoyed relative monetary and training supports from Al Qaeda in the Islamic Maghreb as well as from members of the Islamic State. As already noted, Boko Haram funding by Al Qaeda dates back to 2002, when Osama bin Laden donated some money to the emerging radical Islamist groups in Africa ostensibly to get commitment from these organizations and ensure they swear allegiance to Al Qaeda. That seed money helped the group to fund most of its activities. Only later on did sympathizers within the states in which it operated start supporting it with money to propagate its religious activities (Elkaim, 2012).

In the wake of the 2009 crackdown on Boko Haram members by the police and

government authorities, Boko Haram leader Abubakar Shekau was reported to have sought the support of foreign Jihadist organizations, among which was Al Qaeda in the Islamic Maghreb (Pantucci & Jaspersen, 2015). The intricate relationship between Boko Haram and foreign Jihadist movements was further exposed in March 2015, when Abubakar Shekau swore allegiance to the leader of the Islamic State in Iraq and Syria, Abu Bakar Al Banawi. In solidarity with the sect, Al Banawi quickly rebranded the name of the sect to Wilāyat al Islāmiyya Gharb Afrīqiyyah or the Islamic State in West Africa Province (ISWAP). But because Abubakar refused to take orders from Daesh, factions sprang up within the ranks of Boko Haram. It was the Ansaru faction of the Boko Haram sect, which believed that the current war should be directed to Western countries rather than Muslims in the country.

In August 2016, ISIS named the son of Mohammed Yusuf, the former leader of Boko Haram, Abu Musab al Barnawi, the leader of Ansaru. Ansaru's primary target in Nigeria is to coordinate attacks on Western interests. Onuoha (2016) noted that this factional crisis between Boko Haram leader Abubakar Shekau and Ansaru leader Abu Musab Barnawi has significantly affected the relative control the sect's leader had enjoyed

prior to August 2, 2016 when the issue came into the open (Onuoha, 2016: 3).

Boko Haram's continued influence in the Lake Chad region has been partly attributed to the hegemonic control of the Islamic State in the peripheral nations and the weak governance systems in the region (International Crisis Group, 2020). With the collapse of ISIS in Iraq, Zenn (2019) noted, ISIS leaders have continued to render leadership and operation supports to terrorist organizations in the West African sub-region and in Asia. In the West African sub-region, Boko Haram remains a strong ally of the Islamic State in Iraq and Afghanistan. For instance, the Abu Bakar Al Banawi faction of Boko Haram is reported to have adopted the style of the Islamic State by focusing on Western targets, kidnapping Western tourists and business people in the northeastern region of Nigeria (Zenn, 2019).

xi. Commercial Businesses and Front Companies

The use of front companies is another means by which terrorist organizations source funds. Front companies are usually owned by people who are not known by government or the people to be members of a terrorist organization but in fact have clandestine relationships with terrorists. In the heat of the military attacks on Boko Haram bases in the northeast, FATF (2016)

reported, some members of BH were arrested with 463 bags of fish in April 2016. FATF added that:

Upon arrest they confessed that they were engaged in the business of selling fish in order to raise funds and support the activities of BH. Each bag of fish was worth NGN 50,000, with the estimated total value of the stock NGN 23, 150 000" (FATF, 2016: 17).

EFFORTS AT COMBATING THE FINANCING OF TERRORISM IN NIGERIA

Combating terrorism and terrorist financing had always been part of the United Nations' agenda since the end of the Cold War. However, the September 11, 2001 terrorist attacks on the World Trade Center in New York rekindled the international community's interest in the issue (Napang, Nurhasanah, Rohman, (2019). First, concerted efforts at the global level were made to compel African nations to put in place an *appropriate legal framework* for fighting terrorism. In addition to this, African leaders were told to work on the domestication of the international regulations for combating terrorism, corruption, money laundering and terrorist financing (Levi, 2010).

This development later led to domestication of the financial regulations of

Financial Action Task Force in the West and Central African sub-regions. In West Africa, African leaders came together to form the Inter-governmental Action Group Against Money Laundering in West Africa (GIABA), as well as the Task Force On Money Laundering in Central Africa (GABAC).

In Nigeria, the administration of President Olusegun Obasanjo took a bold step by establishing anti-corruption agencies such as the Economic and Financial Crimes Commission, the Independent Corrupt Practices Commission (ICPC) and the Nigerian Financial Intelligence Unit (NFIU). The NFIU was established, in line with global best practices, to monitor cash flows in and out of Nigerian banks as well as to report suspicious cases of money laundering and terrorist financing to the government.

The reform was holistic, as it touched virtually all the financial institutions in the country. In order to legal further legal effects to the reforms, the country's anti-terrorism bill titled "Terrorism (Prevention) Bill, 2011" was signed into law in 2011. This was followed by the Central Bank of Nigeria's Anti-Money Laundering and the Financing of Terrorism framework. The regulation, which is designed to curb the pervasive problem of money laundering in the country, also sought to effectively block all the loopholes in the

banking system that could enable Boko Haram and other terrorist groups to move cash to their members (CBN, 2012; Ogba-Ojukwu & Osode, 2020).

In 2013, the Federal Government approved the Terrorism (Prevention) Amendment Act as a way to strengthen Nigeria's resolve to curb terrorism. The Federal Government under President Muhammadu Buhari also made the Nigeria Financial Intelligence Unit an autonomous entity, thus putting it outside the control of the Economic and Financial Crimes Commission. Tightening the sources of funding of terrorist organizations in Nigeria has also been facilitated by the implementation of the Single Treasury Account, which mandates all federal ministries and parastatals to remit their revenues through an account designated and closely monitored by the Central Bank of Nigeria.

Despite the enactment of the Anti-money Laundering Act and the Anti-terrorism Act, reports suggest that Boko Haram still covertly gets sponsorship from some Nigerians and foreigners who provide them both logistic and financial supports against the Nigerian government. For instance, in November 2020, Nigerians received the news that the conviction of six

Nigerians for funding of Boko Haram to the tune of \$782,000 had been confirmed by a Federal Court of Appeals in the United Arab Emirates. Two of the convicts were sentenced to life imprisonment, while the remaining four were jailed for ten years (Campbell, 2020; *Daily Trust*, 2020, *Premium Times*, 2020). The conviction of the six Nigerians in Dubai was a confirmation of the finding that some Nigerian elites use choice properties in the United Arab Emirates as conduit pipes for money laundering (Page, 2020).

Notwithstanding the concerted efforts that have been put in place by the Federal Government of Nigeria, Boko Haram and other terrorist organizations in the country have remained resilient by using informal sources of funding to prosecute their terrorist activities. Consequently, future government policy reforms need to target this area if the Nigerian state must completely degrade Boko Haram.

CONCLUSION

Terrorist financing is indeed a crucial aspect of anti-terrorism and counter-terrorism discourse. Certainly, without knowing the true sources of funding for terrorist groups in today's society, it would be difficult to checkmate them. This paper has argued, therefore, that the persistence of

transnational organized crimes in the West African sub-region has complicated the process of fighting the financing of terrorism and the Boko Haram insurgency in the West African sub-region, particularly in Nigeria where the Islamist terrorist group has killed thousands of people. While the impact of corruption is almost impossible to measure directly, it is far less difficult to measure the role that terrorist financing is playing in promoting the unlawful activities of terrorist and insurgent groups in a country. The paper thus notes that corruption aids terrorism while terrorism also provides jobs for opportunistic public servants to divert the public resources allegedly meant for the prosecution of terrorism into private pockets. In conclusion, therefore, the success of the war against terrorism in Nigeria will depend on how effectively government is able to tackle the menace of terrorist financing both within the formal financial system and in terms of the alternative methods being covertly deployed by Boko Haram.

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