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RELIGION, TERRORISM AND DEVELOPMENTAL CHALLENGES IN NIGERIA

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ABSTRACT

Religion and terrorism are two prominent features on the African scene today. Nigeria as a nation is one of the victims of religious conflict and terrorism. The disruptive terror acts and conflicts have crippled the country's development. The terrorist herdsmen operate without any clear cut ideology and the Boko Haram insurgents unleash violence on the Nigerian people at will. This paper explores the various manifestations of religious conflict and terrorism and its developmental challenges in Nigeria. However, the main motive behind this article is to advance the frontier of knowledge on global peace as the act of terrorism remains a global pandemic. The paper adopted the human security paradigm and gathered data from textbooks, e-books, journals, online articles, newspapers, and magazines. It highlights the root causes of religious conflict/terrorism in Nigeria and visible patterns in this malady. The paper recommends the promotion of African traditional values, such as the value of the sacredness of life, human respect and good human behavior. The article also calls for peace education which is important for religious adherents to understand the need to live in harmony with people of other faith. This is necessary in the service of common goals, closer understanding of other faiths and in line with building life bridges. Such dialogue programmes should be included in the curriculum of the schools and institutions of higher learning.

INTRODUCTION

The terrorist attacks and the destruction of the Twin Towers in New York, the United States of America, on September 11, 2001, changed the understanding of terrorism in the world (Egbegi, Ajah & Ogbonnaya, 2018; Okpa, Ajah & Okunola, 2018). This attack touched part of the United States (US) Pentagon building. Three years earlier, the terrorists had attacked the embassies of the US in Kenya and Tanzania (Okpa et al., 2018; Sani, 2016). These attacks set off modern way of terrorism in the world. Many more attacks have taken place since then, especially in Nigeria, Kenya, Rwanda, Egypt, and in many other countries of the world (Igbo, 2012). The attacks have also altered many things in the affected areas, including travelling regulations, and relationship between nations.

Today, the impact of these contractions weighs against the economic and social development of many nations under attack, including Nigeria. Nigeria has received its own share of terrorism since 2000. The emergence of Boko Haram has changed the views of Nigerians on terrorism and has created a wide gap in relationship among the over 250 ethnic groups. This hydra headed monster characterized by its unprecedented and unpredictable threats has kept Nigeria under economic woes (Egbegi et al., 2018; Okpa et al., 2018; Stibi, 2010).

The entrance of herdsmen into the terror scene since 2015 complicated the Nigerian situation. The herdsmen have killed, raped, destroyed properties, expelled farmers from their ancestral homes, and deprived them of their economic base. The hindered economic base of the people has added to the stunted development of the nation (Henry & Peter, 2018; Nwatu & Ogbuabor, 2013; Sani, 2012). Sadly, every successive government including the present All Progressive Congress (APC) led administration have tried to address the impasse but their efforts have not yielded reasonable results.

Albeit, enquiries into the above identified problems in Nigeria are legion (see, for example, Okpa et al., 2018; Ajah & Nweke, 2017; Ajah, 2018; Nweke & Ajah, 2017; Nwune, Chikwelu, Ajah, & Obiefuna, 2018; Ajah, 2019). These studies contribute significantly in understanding the problems and developmental challenges of the country and their way out; but they failed to explain in detail the frameworks that could best establish innovative mechanisms in addressing the developmental challenges of Nigeria. This is the objective of the present study. In specific terms, this paper looks at holistic approaches in addressing the developmental challenges of Nigeria.

It was Patrick Chabal (2005) who once said that conflict seems to be a hallmark of African societies. Indeed, various forms of violent conflict have engulfed Africa, exacting a heavy toll on the continent's human and natural resources (Ndlovu-Gatsheni, 2012). But how can we explain the logic of violence in Africa? Fanon (1963) revealed how colonial violence influenced the colonised to be violent. Firstly, Fanon noted that the colonised people 'manifest the aggressiveness which has been deposited in their bones against their own people.' Secondly, he showed how the colonised person's confrontation with the 'colonial order of things' placed the individual in 'a permanent state of tension' (Ibid). This pattern is evident in the anti-colonial

and anti-Western stance of extremist Islamist groups like Boko Haram in northern Nigeria. Thirdly, Fanon demonstrated how the colonised native was 'an oppressed person whose permanent dream is to become the prosecutor.' In an insightful article on 'Coloniality and Violence in Africa,' Ndlovu-Gatsheni (2012) similarly locates the logic of violence in Africa in 'coloniality' and the reproduction of African subjectivities where race is used not only to denigrate the black population in what Fanon called the nation of the damned ('the wretched of the earth'), but to rob them of their very humanity, so as to justify the use of violence against them. Ndlovu-Gatsheni argues that this form of colonial violence and authoritarianism was reproduced by African nationalism, which bequeathed it to postcolonial Africa as a mode of governance (ibid). In the postcolonial African context, 'the violence [is] justified in the name of national identity, security, and postcolonial development seen as necessary to secure a postcolonial modernity' (Ndlovu-Gatsheni 2012). Another shortcoming of the colonial era, which the African leaders willingly reproduced, was the entrenchment of particularistic new forms of identity and consciousness, often structured around religion and ethnicity (Hutchful and Aning, 2004). Both the logic of violence and particularistic forms of identity are evident in Nigeria where the state relies heavily on the use of violence to quell internal disputes and where disgruntled politicians and other sinister actors, far from building a coherent nation, adroitly cash in on religious or ethnic identity to incite wars (Agbiboa and Maiangwa, 2013). Nowhere is this more evident than in northern Nigeria, a region that has been in the throes of escalating Boko Haram terrorism and state counter-terrorism.

In fairness, insecurity is not a problem that is unique to Nigeria. It has a geographical spread across the globe. The United States, United Kingdom and many other countries face the challenges of insecurity within their borders on a daily basis (Adejumo, 2011). The difference between these nations and Nigeria according to Adejumo is how they manage the threats. The speed with which this evil is growing in Nigeria and the merciless ways that lives of innocent ones are being wasted is worrisome. People are burdened on a daily basis with psychological and emotional trauma resulting from gory sights of lifeless and mutilated bodies of loved family members, close associates and colleagues littered on the streets, public squares and everywhere. Consequently, a lot of contradiction has been identified in the extant literature with respect to the relationship between terrorism, religion as well as national economic development, particularly when it is applied to different levels or stages of the country life cycles. In order to logically address the identified contradiction, we will paint a more logical picture by thoroughly scanning the literature to locate highly comprehensive research that can satisfactorily explain Nigeria's complex historical socio-cultural environment. Consequently, two important questions remain unanswered with respect to terrorism, religion as well as developmental challenges confronting the most populous black nation 'Nigeria': what is the explanation behind the logic of violence in Africa in general and in Nigeria in particular? Why is war against terrorism in Nigeria a white elephant project?

To address these research gaps in Nigeria, we will begin by outlining the methodology used for analyzing terrorism, religion as well as national economic development. Here we propose an ethnology approach with the intention of “broadening” the routes along which the monstrous act of terrorism are tearing apart on daily basis the foundational existence of the colonial forceful amalgamation of the Southern and Northern regions of the entity called Nigeria. Thus we will analyze, based on the extensive review of the extant literature, how Nigeria economic are affected by the dastardly and barbaric activities of these dreadful terrorism acts. We will consider the peculiarity of terrorism act and religious violence in Nigeria because, up till date, extant literature research on terrorism and religious violence has not provide satisfactory insight for the persistence of these act of wickedness and why it is quite difficult for government to win the war against terrorism and permanently put to an end religious violence.

Literature review methodology and descriptive findings

To identify the relevant literature eligible for our review, we combined three databases:

- (a) Business Source Complete, one of the most complete databases of academic articles available,
- (b) Scopus, the largest abstract and citation database of peer-reviewed literature, and
- (c) JSTOR, a digital library of academic journals, books, and primary sources.

We focused our search on articles published in academic journals up to December 2019, without a lower boundary for the timeframe. We used the following search algorithm of keywords in either the title or abstract: (“terrorism” or “Boko Haram”) and (“Religion” or “Christianity” or “Islamic” or “Traditional Religion”) OR (“Kidnappers” or “Herdsmen” or “Ritualists” or “Militants”). The plurals of these keywords were also checked to ensure that any potentially relevant articles were not omitted. Through these three databases, we identified 184 articles. In addition we double checked on Google Scholar that all the existing 2019 articles were detected and found 2 articles in press at the time. Thus; we carefully read the 186 articles to identify the truly relevant ones.

We limited the literature review to influential articles published in established peer- reviewed journals, as articles in academic journals can be regarded as validated knowledge and likely to have a major impact on the field (Ordanini, Rubera, & DeFillippi, 2008; Podsakoff, MacKenzie, Bachrach, & Podsakoff, 2005). Established journals are acknowledged to shape research in a field by setting new horizons for investigation within their frame of reference (Furrer, Thomas, & Goussevskaia, 2008). We therefore considered that this approach provided an accurate and representative picture of relevant scholarly research. We excluded articles that were not written in English (5 articles), teaching cases (8), those not addressing terrorism and religious issues (36), not focused on

developmental challenges of terrorism (19), not focused on militancy (29), and book reviews/interviews for book reviews (2). This procedure led to a final population of 87 articles published in 40 different academic journals.

REVIEW OF LITERATURE

Understanding the Concept of Religion

The word 'religion' means piety, conscientiousness. Definitions of religion come from different disciplines in the social sciences. Etymologically, religion comes from the Latin word *religio* meaning to bind together (Okpa, Ajah & Okunola, 2018). From its origin, *religio* means to bind, obligation (*obligatio*). Ayto (1999) argues that *religio* was derived from the Latin verb, *religare* meaning 'to tie back, tie tight', which later developed into a specialized sense of 'bonding between human beings and the gods', and was later to be used for 'monastic life' in the 5th century. It was Cicero who defined religion from its Latin root, *relegereto* mean to gather; it is a bond of piety that binds to God. Religion simply means a set of beliefs, dogmas that defines relations between human beings and the sacred or divinity (Elu & Prince, 2016).

Anthropologists see religion from what it does rather than what it is, that is, its functionality. Thus, Luzbetak (1990), sees religion as providing succor in times of hardship and distress, practically beyond human experience which mysteriously humans are bound to pass through in life as they struggle to live a life worthy of emulation or otherwise. According to the Encarta Concise Dictionary (Student Edition, 2001) religion is a divinely beliefs of a group of people that shaped their *modus operandi* and *modus vivendi* as well as informing their methodology of worshipping god or synthesis of gods. According to Yinger (1957) in Luzbekat (1990), religion has been described as a mysterious system of binding practices and beliefs through which a conglomerate of people, wage warfare against the power and principality of human life in a culturally approved relationship with supernatural powers or beings. Religion deals with the sacred and eternal. Religion is found in every culture, as there are no people without religion (Okpa, Ajah & Okunola, 2018).

In Nigeria, it is undeniable that religion has played significant roles in the development of the country. This is quite uncontested, as a result of early arrival of missionaries that was highly instrumental in the establishment of schools across the length and breadth of the country by both Christianity and Islamic religions. Interestingly, immediately after the Nigeria's independent, there was a magical explosion in the establishment of mission schools and healthcare centers by the missionaries especially the Christian genre with keen enthusiasm in the provision of educational and healthcare that meet the yearnings and aspiration of many Nigerians particularly the nationalist that had their education in overseas and have the knowledge of the importance of the education in socio-economic development among others.

Today, To God be the glory, missionaries schools still rank among the best throughout the nooks and crannies of Nigeria and still represent great landmark in the history of as Nigerian governments at all levels (Federal, State and Local

government) continue to struggle with the provision of qualitative education and affordable healthcare institutions due to high level of corruption particularly among the political elites with their flamboyant life styles. The inability of the government to provide or manage efficiently public educational and health institutions is evidenced from the dilapidated structures of offices and students' hostels with an eye saw facilities witnessed in virtually all our public schools; and deplorable conditions of government hospitals with outdated equipment. However, the effort of the missionaries in the provisions of these essential services to the development and advancement of the Nigerian populace has continued to be aborted by the incessant violence and all forms of criminalities which continue to be growing at same pace with our churches and mosques.

Act of terrorism like poor working conditions and arrangement such as casualization with its slavery methodology couple with employees' low productivity has continue to truncate our fragile political and economic land space. Poor governance has inflicted untold hardship on the peoples' psyche, and increase poverty level astronomically as well as compelling people particularly the impatient but intelligent massive youths to start taking laws into their hands; by indulging in different kinds of social vices like kidnapping, robbery, ritual killings, prostitution, cybercrimes, advance fee fraud, and best source of recruit for the terrorists in Nigeria while church and mosque continue growing at alarming rate. In fact, there a big confusion when considering the level of corruption evidence by poor governance, increase in criminalities as well as astronomical spread of worship centers across the countries with the Boko Haram as a religious sect now stealing, maiming and destruction of lives and property in the name of their "gods", which however, forced many to begin to query the impact of religion on our moral values and economic well being.

Development

The concept of development is wide with no universally accepted definition. The idea of development we have today differs from what we had by the second half of the twentieth century ago. It is not the structures of imperial colonial power, which had little provisions for economic and social advances in the developing countries and showed little concern for social justice and equity (Ajah & Okoro, 2017).

Different approaches to development have evolved over the time. From the emphasis on productive agriculture and industrialization to focus on provision of basic human needs, such health, housing, education, etc in the 70s. Emphasis was changed in the 80s to 'structural adjustment', which rather stifled the life of many Africans to liberation of trade and elimination of government deficits. Today, the global concept is a sustainable development program. The World Commission on Environment in Ajah and Okoro (2017) defines sustainable development as development, which is highly concerned about the good living standard as well as satisfaction of the present generation through provision of its basic needs without jeopardizing the ability of future generations for the purpose of meeting their own needs as well. Three aspects of sustainable development have since then been globally acknowledged to include. economic, social as well as environmental.

According to Economist (2019), uninterrupted and continuous production of goods and services, servicing external and internal debts and promoting agricultural sustainability remain the by-products of an economically sustainable system. Environmental sustainability should be able to maintain a stable system, maintenance of biodiversity, atmospheric stability, effective management of resources and a functional ecosystem. Sustainable development in the area of social system is expected to achieve adequate provision of social services in gender equity, education, health, distributional equity as well as political accountability and participation. If Nigeria will key in into these multidimensional sustainable development ideals, the kidnappings, banditry and terrorism in the country will fissile out. According to Harris (1987), sustainable development is not easy to subject to and/or pin down analytically, but the aforementioned three principles have resonance at a common sense level. They satisfy any criteria set forth earlier and can easily have wide applicability as a concept. Nigeria and indeed the world would be a better place if we come close to achieving the three goals.

Terrorism

Unarguably, terrorism definition seriously remains a herculean task simply due to its amoeba like shape. Two major issues practically involved in terrorism definitional problem include: the nature or the circumstances surrounding the act of terrorism and the individuals involved in the act of terrorism itself. Knowledge of those involved in the act of terrorism help define it. Are the State and state actors involved or is it non-state actors alone? Further questions can be asked; is the act of terrorism politically motivated or not? Is an act of protest or strike or a terrorist act? Nwatu and Ogbuabor (2013), in their contributions to terrorism definitional matter argue that it is highly subjectively perceived and viewed from different perspective by different groups of people at different point in time contingent on the circumstances surrounding the act since practically ‘one man’s terrorist’ is indeed another man’s freedom fighter.’’ That is to say, a terrorist in the sight of one person is a freedom fighter in the eyes of another with a different interpretation in the eyes of the law depending on the applicable constitution of the various countries. Kofi Annan (2005), contributed his opinion concerning “the protracted debate about what terrorism mean,” whether States or the non-State groups, can be guilty of terrorism, and whether terrorism includes “acts of resistance against foreign occupation”.

According to Annan, terrorism is defined as any destructive action perpetrated with the intention of causing death or genocide or lifetime incapacitation to non-combatants or unharmed civilians and/or, with the intimidation agenda on the part of the unsuspected population or compelling an organization or government or international organization to do or not to do something. In the same line of argument, Sampson and Onuoha (2011) define terrorism as a well calculated attempt to inflict terror or act of dreadful violence by a group of people or an individual to cause serious mayhem, pandemonium, fear, destruction of lives and property or even death, perpetrated most times against unarmed group of people or even genocide against a community or settlement, as well as mercilessly destruction of private/public property or infrastructures in a

giving state, with the intention to force the government to urgently pay attention to the yearnings as well as aspirations of the group of people or individuals perpetrating such criminal acts.

The Nigerian terror group is home grown with external influence. Their terror actions have brought the Nigerian development to its knees. Terrorism in Nigeria is linked to religion as the drivers of terror acts are members of a particular religious group, Islamic religion. Issues such as poor governance, corruption, unbalanced development and leadership failures are some of the reasons for their actions (Kufour, 2012; Oluwarotimi, 2012).

The Implications of Terrorism

Terrorist threats have expanded considerably since after September 11. They have crossed the line to pursue their political or religious agenda. The terrorist's mode of operation, whether foreign or domestic, is through bombing, kidnapping, hostage taking, and murder, destruction of farmland, arson and creation of a sense of insecurity in the place. These styles of terrorism support their causes (Ajah, Nwokeoma & Okpan, 2017). When in Nigeria, the Niger Delta groups started kidnapping foreign and oil workers, the global oil market price went up. The problem was felt worldwide. At home in Nigeria, the foreigners left the country and multinational oil companies relocated their operational base away from the Niger Delta region. The terror acts in the region created the downfall in oil exploration, generation, drilling and revenue (Egbegi, Ajah & Ogbonnaya, 2018).

When the menace in the Niger Delta region was coming under control, the Jama'atu Ahlis Sunna Lidda'Awati Wal-Jihad ('people committed to the propagation of the prophets teaching and jihad'), popularly called Boko Haram emerged to terrorize the country. The Boko Haram terrorist group motivated by Islamic religion has killed hundreds of thousands, destroyed properties, attacked public and private houses, including churches and mosques (Nwanegbo & Odigbo, 2013). They kidnapped schoolchildren, burnt farmlands and chased away many communities. There are today several Internally Displaced Peoples' (IDPs) camps all over Nigeria. Today, the Fulani herdsmen with their style of banditry have overrun the country killing, raping kidnapping and ravaging communities.

Terrorism and its implication for Development

Okpa, Ajah & Okunola, 2018; Nweke & Ajah, 2017; Imhonopi & Urim, (2016) argue that sustainable development in any country can only be possible in an atmosphere of good governance characterized with zero tolerance of corruption, adequate provision for security of lives and property, sustainable peace, socio-economic growth and political stability. The aforementioned researchers opined that where the environment has suddenly becomes a war zone with a lot of incessant violence, terror, hostage-taking, kidnappings, unleashing of bloodletting, threats and bombings, destruction of private/public infrastructure, fear, incessant and unpredictable killings, carjacking, harassment, as well as suicide bombings, national development become a nightmare; hence, synthesis

of various kinds of terrorism have inadvertently become a serious demon sucking the blood of the nation's peace as well as economic cobweb wagging serious war against the prosperity and the development of the most populous black nation in Sub-Saharan Africa 'Nigeria'. Accordingly, terrorism menace has wrecked a lot of havoc on the Nigeria industry which is the hub of nation's economic development. Consequently, few interactions concerning the impact of terrorism on the national economic development is diametrically of necessity.

Okpa, Ajah & Okunola, 2018; Nweke & Ajah, 2017; Imhonopi & Urim, (2016), first, terrorism has stylishly massacre social obligations of the Nigeria business men and women which is globally recognized as a necessity for business growth due to anxiety disorder and fear of inflicting terror capable of resulting into death or lifetime incapacitation which has rendered many children orphans while rendering many homes widow/ widower through untimely death of either of the spouse or even in most cases both spouses. Accordingly, this unfortunate situation has inflicted unbeatable pains on the citizenry, unprecedented devastating effect on, and portent serious threat to the growth and socio-economic development as it rubbed the nations entrepreneurs their freedom of gathering or meeting for breakfast, lunch, dinner or events such as sports, cocktail party, ceremonies among other which have been very instrumental in commercial activities facilitation as well as constituting great avenue for interaction that led to the development of business ideology, creativity and innovativeness. Nigerians are compelled to curtail their social engagements for fear of not losing their lives to terrorists. Nigeria Industries, therefore, operate in fear in the midst of insecurity and left to their faith.

Okpa, Ajah & Okunola, 2018; Nweke & Ajah, 2017; Imhonopi & Urim, (2016), second, in Nigeria, many business organizations including small and medium enterprises (SMEs) as well as multinational corporations have relocated to another part of the country or out rightly to another country where they believe that their investments and businesses are very save compare to terror hot spots zone. Incessant suicide bombings, destruction of lives and private/public properties, pandemonium over kidnappings, killings and rapping of women and girls both at home and in the farm, blood littering chaos particularly in the erstwhile Niger Delta militant strongholds and North are majorly responsible for business forceful relocation as the entrepreneurs of such enterprises are not willing to sacrifice their investments and capital to terrorists. This act of terrorism also resulted to many businesses untimely liquidation as well as high rate of mortality of both the owners and the business were also recorded. This is a terrifying situation in the Northern part of the country where Boko Haram members out rightly forbidden sales of good to the people as a way of inflicting terrible pains on the inhabitants, thereby making small and medium size enterprise their main targets; the business owners who had narrow escape from such a gruesome attack, therefore have no option than to relocate to another part of the region while some were even forcefully compelled to relocate completely to another region or even outside the country where there is relatively guaranteed for protection of lives and property. The colossal loss to the national economy not only end with forceful businesses relocation, the state and the local government internally generated revenue (IGR) drastically dwindled, the employment of people and its multiplier effect becomes a nightmare as well as

the supply chain naturally involving large or small manufacturers of such products disappear especially if in situations where such business owners lives are abruptly terminated. In a nutshell, terrorism in Nigeria has constitutes a big monster destroying human beings, businesses and any other things destroyable without immediate panacea to address the situation Nweke & Ajah, (2017), third, this uncontrollable demon called ‘terrorism’ act has finally chased away the most intelligent, rare and non-imitable skilled workers of Northern and Southern indigenes to other states in different parts of the country or to their states of origin for the sake of safety. Majority of these workforce’ decisions to relocate and run away from the trouble zone was not unconnected with incessant violence, terror, hostage-taking, kidnappings, unleashing of bloodletting, threats and suicide bombings, destruction of private/public infrastructure, fear, incessant and unpredictable killings that witnessed on daily basis. Consequently, the negative effect of this mass exodus of workers from the trouble zone on the industries operating in this terror zone is quite immeasurable as they are seriously starved of the required personnel to run the affairs of their business successfully. This terrorism act, no doubt astronomically increase the costs of doing business in the terror zone with respect to additional costs in terms of hiring, training and development as well as costs of insurance which in the long run suffocated the foundational existence of the business to mortality.

Okpa, Ajah & Okunola, 2018; Nweke & Ajah, 2017; Imhonopi & Urim, 2016), fourth, terrorism in Nigeria has geometrically increase the state of insecurity with its negative multiplier effect on liberalization of trade in many states particularly within and around Northern part of Nigeria where Boko Haram terrorists domiciled to perpetrate their evil act and unleash terror on the innocent and unsuspected harmless citizenry. Unequivocally, where trade activities are stifled, commercial activities such as buying and selling, employment opportunity, production of goods and services become nightmares as the lifestyle suddenly results in survival of the fittest. In fact the untold hardship on the citizenry due to twin economic problems of scarcity and inflation has sent so many people to their early grave. Financial intermediaries like microfinance institutions, finance houses as well as commercial banks also have their own share of mayhem and terror inflicting on innocent people as many of their properties were destroyed and make the Northern zone a very hot spot to transact businesses and were forced to relocate at the end of the day.

(Okpa, Ajah & Okunola, 2018; Nweke & Ajah, 2017; Imhonopi & Urim, 2016), fifth, terrorism act has serious devastating effect on the economy of the North-West and North-East since the place is no longer conducive for commercial activities; hence, the reasons that compelled majority of the suppliers of goods and services to the trouble zone of the North to forcefully withdrawn their operations for fear of becoming victims of terrorist attacks. The commercial activities in this region is almost zero with its suffocative impact on the industrial activities as most of the indigenes now live in Internally Displaced People (IDP) camp, just like refugees in their own country.

Okpa, Ajah & Okunola, 2018; Nweke & Ajah, 2017; Imhonopi & Urim, 2016),sixth, Nigeria under the terrorism attack forcefully sent the foreign expatriates back to their home countries due to incessant kidnappings, killing,

and destruction of their investment particularly in the Niger Delta and some parts of the Northern region. The negative multiplier effect of this terror on the national development is very grave as it sent a wrong signal to the international business community about Nigeria's hostile attitude towards the foreign expatriates, trade liberalization as well as foreign direct investments.

Okpa, Ajah & Okunola, (2018), seventh, colossal financial cost of insurance, security equipments, infrastructure repairs and others has tremendously increase government burden resulting to unprofitable diversion of limited resources that is meant for socio-economic development of the country through investment in social infrastructures such as electricity, education, good roads and modern transportation system, which definitely slows down industrial development which consequently has a serious devastating effect on the socio-economic development of the country, evidenced by high costs of living.

Okpa, Ajah & Okunola, 2018; Nweke & Ajah, 2017; Imhonopi & Urim, (2016), eight, Nigeria educational system is not left out of the disaster befalling the country as a whole from the terrorism menace as school calendar of primary, secondary as well as tertiary institutions has been badly affected with a lot of confusion, complicating already complicated educational system. Many of the affected schools are under lock and key while the concerned students have no other options than to stay back in their different home while some travel out for fear of either being kidnapped, maimed, killed, or permanently incapacitated by these terrorists while subjecting their teachers to the mercy of the employers. The aftermath effects of the closure of schools was highly devastating and catastrophic as many of these brilliant students were found roaming about the streets of the terror hot spots and since the empty mind is the devil's workshop, they eventually end up joining the terror gangs as the only means of surviving since most of these students were abandoned by their incapacitated parents and government also could not cater for their needs due to high level of corruption by the government officials. This badly affected industrial development particularly in the trouble zone as the products of these institutions that are expected to provide the critical human capital needed for smooth running of the industrial processes are compelled to stay at home or disappear from the trouble spots for a better future somewhere else.

Okpa, Ajah & Okunola, 2018; Nweke & Ajah, 2017; Imhonopi & Urim, (2016), lastly, the colossal revenue accruing to the nation's GDP from the tourism and hospitality has been badly affected by these various forms of terrorism in different parts of Nigeria; since these sub-sector of the economy can only thrive where business environment is very conducive as no citizens or foreign nationals would dare or risk taking a trip to trouble zone for vacation or holiday for fear untimely death through the act of terrorism. kidnappings of expatriates and Hostage-taking which form part of the major activities of the terrorist have also drastically reduced the number of the foreign nationals or tourists to various beautiful tourist centres, thus dwindle the respective authority concerned the internally generated revenue (IGR), goodwill and business opportunities that naturally flows from such rendezvous.

Causes of Insecurity in Nigeria

Conflict between herders and farmers:

Herding is the major business of the Fulani. Ibrahim (1966), commenting on the observation of Lord Lugard, said that the Fulani as pastoral nomads in the endeavour to secure fresh grazing ground for their cattle business, become invaders and conquerors. These Herders operate as a form of organized crime, triggered by land and wealth acquisition that does not attract state taxation (Alemika, 2013; Okoli and Okpalake, 2014). Kwaja (2014) quoted in Azeez and Aliyu (2016), captured the reasons as “the underground economy” for these syndicated criminality of the herdsman and bandits, which linked to the political economy of the pastoralists. This underground economy, according to him, thrives on secrecy and the accumulation of wealth without tax. These accumulations include the acquisition of land without payment and rustling. In essence, they kill, displace and occupy. The use of proxy or a secret third party to acquire farmlands causes conflict between farmers and herdsman and the retaliatory terrorism and banditry (Ndubuisi, 2018).

Proliferation of arms:

One of the question-making rounds in Nigeria is ‘who is supplying the insurgents the sophisticated weapons they are using? Azeez and Aliyu (2016) accept the facts of proliferations of small arms at the disposal of bandits and terrorists. The Nigerian security forces seem so weak to take control of the situation (Kwaja, 2014). They concluded therefore that the Nigeria security forces are grossly inefficient while in contrast, the terrorists and bandits (criminals) are well armed and well motivated.

Poverty:

Poverty is one of the driving forces of insurgency and terrorism. Poverty can be defined here as lack of want. It is the absence of needs and the available means of obtaining the needs. The World Factbook (2010) projected that the proportion of Nigerian who are below the poverty line is 70% even when the population of Nigeria is estimated at over 280 million. The level of unemployment is increasing every year leading to serious competition and conflict for the little available resources.

Climate change and environmental degradation:

This automatically leads to insurgency as well as different kinds of criminality. Climate change has drastically affected the northern part of Nigeria. Desertification affects the grazing business. This leads to the movement of herdsman to the south with their herds. The herds uncontrolled stray into farmland and even private homes and schools, destroying farm produce and personal properties. The reaction of farmers and the accusation of the herdsman against the farmers result in terror acts.

Corruption:

One can ask the question, how is corruption a driving force for terrorism? Let us define corruption first before we respond to the question. The Webster New Encyclopedia Dictionary (1993) defines corruption as a moral decadence and depravity; temptation to do wrong by unlawful or improper means as bribe; departure from what is pure or correct. In Nigeria, we can expand the definition to include fraud, looting of public funds, embezzlement, inflation of price of contracts, mental corruption, which includes examination malpractice, sorting, false declaration of assets, registration and awarding of contracts to phony companies, etc.

The first Nigerian republic collapsed through corruption, which led to the military overthrow of the government and the crises that followed. Corruption led to the several coups d'état, which contributed to socio-economic crimes. Corruption has distorted radically the roles of representative institutions, since the institutions are used as an arena for political bartering as was the case in Nigeria during the 2018 political party primaries (Anozie, 2008), and the subsequent general elections conducted in 2019. If systems of administration, economy, politics, etc, are corrupt, policies are affected, execution of policies are impaired and responsibilities are hampered, people will react and some negatively. The Economic and Financial Crime Commission (EFCC) in Nigerian is saddled with the responsibility of checkmating the surge of corruption. The agency is however accused of paying its attention to those opposed to the ruling party, which unfortunately, corrupts the agency's program.

Weak governance:

Poor leadership leads to weak governance. Leadership is one of the most important factors affecting governance. We cannot separate leadership from governance. Good leaders enthrone peace, justice and development; on the other hand bad leadership leads to chaos in the society. Governance is not easy to define since it attracts different interpretations (Hout 2003). The Commission on Good Governance (1995) defines governance as the many ways through which individual institutions, both private and public, manage their common affairs. Basically it normally includes the continuing process through which diverging views or conflicting interests may be accommodated and co-operative action may be taken. It would also include the institutions and regimes empowered to enforce compliance. Effiong (2016) is of the view that good governance embodies such qualities as responsiveness, transparency, accountability, effectiveness and efficiency. He went on to say that governance is the ability to guarantee law and order, maintenance of social cohesion and peace, promote or create conditions necessary for socio-economic growth, and ensure a minimum level of social security.

We have weak governance when these driving forces and pillars of good administration are lacking. The basic things people need from any government is security, shelter, water, food security, health facilities, good network of road and transportation. When these basic needs are not there, and there are no

reassuring policies in place, whatever the government is saying sounds empty. What you expect in such a scenario is a breakdown of law and order. Criminality will increase leading to manifest conflict. This is exactly what the Nigerian society is experiencing.

Theoretical Framework

The theoretical base for this article is theory of human security. According to Ajah, Nwokeoma & Okunola, (2018), this theory described human security as an emerging moonlight that shed more light on the global vulnerabilities whereby the proponents vehemently challenge the traditional conception or belief of national security through highly sophisticated military and other para-military security by heroically putting up an unbeatable argument that the security at human level remain the most successful and should be accorded due recognition since the synthesis of individual security makes the best national security. In other words, the theory emphasizes the fact that since national security is rightly contingent on human security information, therefore, it is quite imperative to take human security seriously for proper alignment with national level security. Human security reveals a people-centred and multi-disciplinary understanding of security involving a large number of research fields, such as international relations, development studies, strategic studies as well as human rights. Accordingly, the United Nations Development Programme's 1994 Human Development Report has been duly acknowledged as a milestone publication in the field of human security, with its heroic argument that insuring "freedom from want" and "freedom from fear" for all persons remains the best strategies or panacea to tackle the menace of global insecurity.

The UNDP's 1994 Human Development Report's definition of human security argues that the scope of global security should be expanded to include threats in seven areas:

Economic security

The globally recognized basic prerequisite for economic security of an individual remains an assured basic income, usually emanates from productive activities and remunerative assignment or, as a last resort, from a publicly financed safety net. However, according to the report, only about 25% percent of the world's population is presently economically secure. The report therefore makes a special declaration with respect to high vulnerability of economic security challenges in Sub-Saharan Africa and developing countries, developed countries are also not exonerated from the pandemic of economic security challenges ravaging the existence of human beings. An unemployment problem which is a by-product of economic security pandemic constitutes a vital instrument of ethnic violence and political tension could represent an act of terrorism depending on the circumstances.

Food security

Food security actually measures the availability of food and individual capability to access it. In other words, food security globally advocates that all people all over the world at all times have both unrestricted economic and physical access to basic food for sustainability. In the opinion of the United Nations, the major challenge confronting food security globally is not even the overall availability but its distribution and lack of purchasing power saga ravaging particularly, most Sub-Saharan Africa nations including the most populous black nation 'Nigeria'. So therefore, in the past, according to the United Nations, food security menace, both at national and global levels have been given unprecedented attention and seriously dealt with to ensure availability, prudent distribution as well as improvement in the individual purchasing power. The impact was mild, according to UN, providing solutions to the problems relating to accessibility to assets, work and assured income remain the safety net or final panacea to the global problem of food security.

Health security

Health security simply means activities required both proactive and reactive that adequately guarantees a basic protection of people all over the world, from diseases and unhealthy ways of life. According to the UN, in the past, there is peculiarity in the healthcare requirements of developing countries vis-a vis industrialized countries, since the causes of death in the developing countries traditionally were infectious and parasitic diseases while diseases of the circulatory system remain the major killer prevalent in the developed nations. But today, there is a paradigm shift in the pandemic diseases waging war against the foundational existence of humanity as lifestyle-related chronic diseases are leading killers worldwide, with 80 percent of deaths from chronic diseases occurring in low -and middle-income countries. The United Nation however asserts that threats to health security are usually very heavy to handle for poor people in rural areas, particularly the most vulnerable like women and children, in both developing and industrial countries as a result of malnutrition and lack of accessibility to health services, clean water and other basic necessities of life.

Environmental security

Environmental security connotes environmental viability for life supports which intends to protect people all over the world from the short- and long-term destruction of nature, threats of nuclear weapons and terrorism as its being experienced globally now, as well as deterioration of the natural environment through climate change among others. According to UNDP, lack of accessibility to clean water resources represents one of the greatest environmental threats in developing countries resulting in a high rate of mortality while air pollution remains one of the major threats in industrialized countries. Another environmental security issue calling for urgent attention includes global warming which is caused by the emission of greenhouse gases.

Personal security

Personal security is the security consciousness of the individual and the capability to build a wall of fire against any form of violence, whether from within or without states, from predatory adults, from domestic abuse, from violent individuals and sub-state actors, or from terrorists both at local and global level. Accordingly, the greatest source of anxiety to many people all over the world remains crime, particularly violent crime.

Community security

This is a process focused on promoting a community driving approach to understanding and providing adequate security with the genuine intention of protecting people from the loss of traditional values, customs, relationships as well as from ethnic and sectarian violence which can be very devastating. Minority ethnic groups are often the most vulnerable as they are most of the times threatened by the majority ethnic groups, in the traditional communities setting in most African countries, Nigeria inclusive. Inter-ethnic strife or crisis is a common phenomenon particularly in the developing countries as almost 50% of the world's states have experienced some chronic inter-ethnic crisis at one time or the other in the past. Hence, reason for the United Nations declaration of 1993 the Year of Indigenous People to highlight the continuing vulnerability of the 300 million aboriginal people in 70 countries as they face a widening spiral of violence.

Political security

This is ultimately prevention of government repression, protection of citizenry against the infringement of their fundamental human right as well as threats from militarization. This actually concerned the people's fundamental human right which ought to be respected by the society and highly honoured by the government but which in most cases turned out to be the other way round. Political security is all about the degree of basic human rights such as freedom of speech, association, right to live and other basic amenities among others, of the citizenry actually honoured by the government. Amnesty International research on political security showed that ill treatment or sudden disappearance, systematic torture, political repression, police brutality and judicial killings, electioneering malpractices, unlawful detention among others are still the practices of the day in nothing less than one hundred and ten countries in the world. Human rights violations represent the by-product of political unrest particularly in developing countries that take pleasure in blood bathing during political transition periods including Nigeria as the most populous black nation in Sub-Saharan Africa. In fact in most developing countries in Africa, citizenry are nothing other than political slavery as governments most times exercise control over ideas and information.

In this context, lack of human security creates opportunity for hoodlums to perpetrate terror acts, and draw attention and cause harm. Dissatisfied with the social problem and or trying to alter and impact on the existing dissatisfied structure, push individuals and groups to act negatively on the society. Thus,

Terrorism impedes development through destruction of infrastructure, damaging private/public property, incurring a terrible loss of human capital, reducing short-run commerce, reducing school enrolment, causing internally displaced persons (IDPs), as well as reallocation of developmental resources, among others. Terrorism also thwarts economic growth indirectly by affecting macroeconomic variables, e.g., by reducing FDI, lessening domestic investment, increasing inflation, increasing non-development government expenditures (law and order), damaging stock markets, and increasing unemployment, among others.

Relationship between Terrorism and National Economic Transformation

Despite the fact that the monstrous word ‘terrorism’ has been defined from different perspectives by different scholars as well as institutions in various ways, but then in order to quantify and or measure the impact of such dastardly acts on human life and on the socio-economic development process, the government of the United States of America came up with universally acceptable definition of terrorism that describes the concept as any predetermined, politically motivated violence perpetrated against noncombatant targets by sub-national groups or clandestine agents, usually intended to influence an audience. Adebayo, 2013 and Udama, (2013) assert that in agreement with the above definition, the incessant occurrence of the act of terrorist such as kidnapping, massacre of innocent souls, bombing and destruction of properties, specifically those perpetrated by Boko Haram insurgents and other deadly groups in Nigeria, can simply be classified as acts of terrorism conducted either directly or indirectly so as to divert attention and gain recognition of both the citizenry and government. Tom, (2012) contend that by considering the relevant extant literature on the topic, terrorist activities are nothing other than serious threats to the growth process of any sovereign nation as they pose terrible challenge to foundational existence, national security of lives and properties, peace, and unity. It also constitutes a great threat to industrialization journey, provision of goods and services for public consumption, as well as creation of an enabling environment for foreign direct investments that would have improved human capabilities prerequisite for sustainable economy development.

There is no doubt that most of the economies suffer a serious set-back as a result of the prolonged terrorist activities such as armed bandit, kidnapping, suicide bombing among others; inflicting serious pain on the citizenry which consequently affected their mental health and drastically diminished the socio-economic development directly and indirectly. This view was in agreement with Whalley and Brewin (2018), Maguen, Papa, and Litz (2008), Fischer and Ai (2008), when they offer unique insight in this sense, by arguing that the acts of terrorism all over the world have both short-term and long-term effects on the citizenry psyche as such heinous activities create ripple of fear and uncertainty in healthy living. In this regard, they, therefore, contended that though there is no doubt in the resilient capability of some individuals as they recover fast from the attack over time, many others terrorism activities survivors are not so lucky as they remain functionally and

psychologically impaired for the rest of their lives. Bandyopadhyay, Sandler, and Younas (2004), Enders and Sandler (2004), Sandler and Ender (2006), Sandler and Enders (2004), Enders and Sandler (1993), also investigated the impact of terrorism on the ability of a developing country to attract foreign direct investments for socio-economic development, and opine that the acts of terrorism in its highest order, can only produce bitterness fruits, especially when it involves developing countries with fragile economies, drastically decreases the returns on local and foreign investments resulting in a lesser number of foreign investors. A study investigating the impact of terrorism on foreign direct investment found that increase in the domestic terrorist activities diminishes net foreign direct investment by as much as US\$ 323.6 to US\$ 512.9 million on an average, while the comparable reduction for transnational terrorist incidents was between US\$ 296.5 million and US\$ 735.7 million.

According to Akça and Ela (2017) in a review of the extant literature, came to a conclusion that the costs of terrorist activities in any economy in the world usually consists of direct and indirect effects. Grober and Gnanaselvam, 1993; Ajogbeje, Adeniyi, & Oludele, (2017) submit that direct costs effects of terrorism normally include injuries, loss of life, destruction of both private and public properties and infrastructure, as well as other businesses and trade losses. Indirect costs effects, are economic, financial, and fiscal in nature, often more intensely felt after the incidents, and are experienced for a long period of time. According to the Global Terrorism Index Report (2015) over 61,000 acts of terrorism which claimed more than 140,000 lives have been dully recorded in the last one decade as well as since the beginning of the twenty-first century; however, the number of deaths recorded from the acts of terrorism rose by 9% which means a sharp increase from 3,329 in the year 2000 to 32,658 in the year 2014. Unequivocally, similar results were made available in Europe where the statistics made available depicts that between the year 2004 to the year 2016, 28 European Union member states lost around h180 billion in Gross Domestic Products terminology as a result of the acts terrorism. Among the EU countries seriously affected include the United Kingdom that lost nothing less than h43.7 billion and France with about h43 billion. The loss from terrorism activities was closely followed by Germany and Spain with h19.2 and h40.8 billion losses, respectively, which arguably evidenced the fact that terrorism is highly monstrous to peace, stability, and unity as well as very destructive to national economic development. Consequently, going by the estimation of Global Terrorism Database (2018) where it was estimated that out of the total global terrorist activities, almost 87% were domestic in nature with the implication that the costs effects of terrorism was majorly borne by the citizenry of the country where the acts of terrorism took place. Accordingly, from the year 2001 to 2014, the synthesis of terrorism acts across the globe was 14,195 out of which around 12,898 were domestic terrorism where more than 15,300 people lost their lives. This ultimately signaled and attested to the fact that domestic terrorism accounted for almost 85% of the entire global acts of terrorism.

World Economic Forum, (2015) offer unique insight with respect to terrorism incidents in Africa, when contended that right from the beginning of 2009, acts of terrorism has taken a new dimension of total paradigm shift in the waves of terror unleashing, causing series of mayhem, chaos and pandemonium, in countries such as Niger, Kenya, Cameroon, Lake-Chad, Nigeria among others. These incessant attacks, and other terrors, have cripple both human psyche and national growth as well as casting a dark shadow across the continent's long-desired political and economic development through different ways. First, there is an astronomical increase in human fatalities occasioned by nearly uncontrollable malnutrition and all kinds of diseases becoming increasingly prevalent. Second, terrorism is undermining the GDP growth as well depressing and dwindling overall economic performance. In the same line of argument, Institute for Economics and Peace, (2015) it was established from an investigation carried out on the effects of terrorism and the developmental challenges that due to the continuous attacks sporadically lunched by Islamic State terrorist, the projected 2015 annual Gross Domestic Product growth for Tunisian economy automatically dropped from 3% to 1%, thus forcefully dwindling and quizzing down the quantum of output and fiscal revenue. It is therefore important to note that out of the majority of lives lost to terrorism in 2014, 78% took place in Nigeria, Pakistan, Cameroon, Afghanistan, Iraq as well as Syria and more than half of these acts of terrorism were attributed to, and perpetrated by Boko Haram and the Islamic State (ISIS or ISIL).

Unarguably, just between 2013 and 2014 only, Nigeria recorded the largest increase in the loss of lives through terrorism, compared to such acts ever witnessed by any country across the globe, as there was sharp increase by more than 300% to around 71,512 casualties, with the dreadful Islamic fanatics sect called 'Boko Haram' solitarily responsible for over 60,644 deaths, according to Global Terrorism Index Report, (2015) revealing that acts of terrorism are more intensified in Nigeria than other countries. In addition to above claims, Chuku, Abang, & Isip, (2017) submitted that the incidence of the acts of terrorism in different parts of the country, particularly in the Northern region, is quite alarming and appears to be on the increase daily, leaving unpalatable consequences on the door steps of the citizenry by making their lives very miserable and shadowed or cloudy the growth of the national economy. Notwithstanding the government's effort and counterterrorism heavy expenditure, the acts of terrorism in Nigeria is still on the increase with clear evidence that terrorism is the greatest enemy of economic growth, occasioned by the reallocation of economic resources, from private investment spending to government spending, with defense expenditure taking the lion share when compare with other items.

Eckstein & Tsiddon, 2004; Enders & Sandler 1997; Enders, Sandler, & Parise, 1992; Drakos & Kutan, 2003), based on the available extant literature from different countries, using different research designs, methods and data, large number of studies have practically found that terrorism acts negatively affects the socio-economic growth and development. Consequently, a wide range of research embarked upon by various researchers comparing developmental levels in many countries suggest that in countries experiencing internal violent

conflicts, socio-economic drivers correlate more prominently with terrorist attacks. Others have examined the impact of this group on the micro and macroeconomic performance of the economies in both developed and developing countries.

Omede and Omede (2015) conducted a research on Terrorism and Insecurity in Nigeria: Moral, Values and Religious Education as Panaceas. Data were collected through semi-structured interviews and asked open-ended questions by following an interview protocol interview. The study find out that security plays a vital role in the development of nations for which Nigeria cannot be an exception. Based on the findings, the study recommended that moral, values and religious education be put together as a single subject to be named Character education and taught to the students at all the levels of the educational system in Nigeria in their increasing levels of difficulties. The study concluded that many Nigerians now live everyday of their lives in fear and suspicion. Nigeria has lost man productive lives in the struggle to win terrorism battle, many people are displaced and live in constant fears, agony and pain of the lost of loved ones. Foreign direct investments are scared away from Nigeria due to incessant bombings, kidnapping of foreign nationals and so on. The nation's educational institutions are not spared either as institutions of learning are equally points of targets and attacks of terrorists.

Agbibo and Maiangwa (2019) conducted a study on "Nigeria united in grief; divided in response: Religious terrorism, Boko Haram, and the dynamics of state response." The study was qualitative and data for the study was collected through structured interview as well as extant literature. The study find out that current Boko Haram crisis poses the greatest challenge ever to unity of Nigeria since the end of the three-year Civil War in 1970. Based on the findings, the study recommended that there is a need for an adoption of intelligence-based strategy to better neutralised and or weaken Boko Haram's terrorist activities both at local as well as its global network operation. In addition, there is a necessity for greater global security networking as well as international collaboration in order to identify, intercept and extinguish Boko Haram's growing source of external funding, training and recruitment hideout, sources of deadly weapon which are essential to the group's operational capabilities. It therefore, imperative for the Nigerian security operatives in general to liaise, collaborate and spread their tentacles with global security organizations like International Criminal Police Organisation (INTERPOL) who have more sophisticated intelligence gathering equipments and experts on transnational crime in West Africa so as to benefit from its operations, training, and equipment. However, the study concluded that the Boko Haram crisis has disintegrated Nigerians along religious lines, ethnicity and thus 'reversed some of the country's hard-won gains in building national unity and stability'. In addition, the generalized sense of insecurity and ubiquitous bomb scares has cripple northern Nigeria's political and socio-economic development activities in particular and the entire country in general.

METHODOLOGY

The research method for this study was qualitative. Researchers of qualitative studies often use interviews, participant observation, audio recordings, historical

information, and other approaches (Simon, 2011). When using the qualitative approach, researchers study individuals, groups, or issues in depth in their natural setting, identify patterns and themes, and subsequently use them as the focal point to analyze contextual data (Barnham, 2012; Yilmaz, 2013). We planned to generate thick, rich descriptions rather than to report statistical data and to explore the causal relationship between terrorism, religion and developmental challenges in Nigeria. The research design selected for this study was an exploratory single case study. We carry out a deeper exploration of the information gathered for a better understanding. Through careful planning of the study, we are able to detect and develop themes to answer the research question using data obtained from participant interviews. This research design was employed because it support the goals of the study, the data collection instruments, and the data analysis. This research design is also used because it helps in collecting data and information from within a natural environment and free from external limitations. One way to reach data saturation is by asking probing questions (Bernard, 2012). To reach data saturation, we were not looking solely at the quantity of interviews but more on the quality of data received during the interviews. We interviewed six participants. We made certain to interview enough participants to reach data saturation. The population for this exploratory single case study was forty-two.

A purposive sampling technique was used for selecting participants who have experienced in the phenomenon and who could provide answers to the research questions. Researchers selected participants for this study based on their position and experience in terrorism, religion and their general effect on the national socio-economic development. We used face-to-face interviews to gather data from a minimum of six participants. A thorough review of the secondary data sources like incessant released Boko Haram massacre video tapes and documentaries, national dailies, internet, media, various institutional reports, germane parliamentary session report, NNPC annual reports among others completed the data collection. The researcher purposefully selects participants who suit the purpose of the study. The researchers selected six participants as the recommended sample size for a case study was between two and six participants (Yin, 2012), while at the same time, the selection of the participants in an exploratory single case study was an essential element to the study's validity (Robinson, 2014). The participants met the sampling criteria and were comfortable in the environment and during the interview process. A two-step process is an accepted method to obtain data saturation (Francis et al, 2010). To apply this method, the researcher selects a minimum sample size for initial analysis. We selected a minimum of six participants. If data saturation is reached, then the second step involved two more interviews. If no new ideas emerged, then we stopped interviewing at that point. If need be, the second step was repeated until data saturation is met. To further ensure data saturation, we used a technique discussed by Morse (1995). At the end of each interview, we asked participants the following: 'Do I need to know anything other than what I have asked to understand more your view concerning terrorism, religion and developmental challenges in Nigeria?' This was an additional method to ensure that saturation was achieved and to ensure that nothing else was needed to be added to the topic of interest.

Data Collection Instruments

In qualitative research, the inquirer is the main instrument in the data collecting process (Wagstaff & Williams, 2014). This researcher was the primary data collection instrument. Semi-structured interviews and archival data were the data collection strategies for this exploratory single case study. The semi-structured interview is appropriate as the primary data for a qualitative case study (Yin, 2012). For this study, data collection methods included interviews and review of incessant released Boko Haram massacre video tapes and documentaries, national dailies, internet, media, institutional reports, germane parliamentary session reports, NNPC annual reports. Interviews were the primary source of data. A personal interview is the most efficient way of obtaining the necessary data for most qualitative studies (Simon & Goes, 2013). A case study is efficient when researchers try to determine why, how, what, and when certain events transpired (Yin, 2013). A semi-structured interview provided an opportunity to probe participants' experiences for a more in-depth understanding. The interview protocol assisted with consistency throughout the study.

Participants received interview questions via the consent form. In qualitative research, interviewing is critical to the data collection process and requires active listening and comprehension (Rowley, 2012). Semi-structured interviews allow the researcher to explore further questions on subjects introduced by the interviewee. Procedures for qualitative data collection included observations, interviews, and documents. Incessant released Boko Haram massacre video tapes and documentaries, national dailies, internet, media, institutional reports, germane parliamentary session reports, NNPC annual reports were thoroughly reviewed. In a case study, all evidence is of value to the study (Sinkovics, Penz, & Ghauri, 2008). Semi-structured interviews and archival data were used for this exploratory single case study. Participants answered open-ended questions relating to the level of terrorism, religion and developmental challenges at the interviewee's location. It is understood that reviewed documents may not always reflect the reality of what is occurring in the battle field; however, reviewing the documents is a form of triangulating data.

To be very certain that the data collected for this study is thorough, reliability and validity has to be established. Reliability relates to the consistency and repeatability of the data source (Simon & Goes, 2013). To ensure repeatability, a copy of the interview questions was completed and submitted to all participants before the interview session. Reliability reduces the chances of bias within the study. The researcher's responsibility to the study is to select the most reliable instrument. To ensure validity of the qualitative study, the researchers assured: a) the research question is valid for the projected outcome; b) the design is valid for the methodology, and c) the chosen methodology relates to the research question (Leung, 2015).

Data Collection Technique

Researchers use multiple sources of data for qualitative studies. Interviews were conducted at a location and time convenient to participants. Telephone

interviews are an option to consider for qualitative studies and participant convenience (Lechuga, 2012). When necessary, interviews were conducted via telephone conference. We conducted semi-structured interviews and asked open-ended questions by following an interview protocol. Analysis will continue throughout the process. The data collection technique chosen for this study was face-to-face interviews and telephone interviews, depending on the accessibility of the participants. For consistency, the study involved asking every participant the same questions. Steps involved in data collection techniques included making initial contact with participants by telephone and email, scheduling and conducting the interview, and recording and taking detailed notes of the interview process. These steps are in accordance with suggestions made by Miller and Dorman (2014). Interviews took place at a location identified by the participant after participant signed the consent form and lasted between 30 and 45 minutes and took place in a private room at participants' places devoid of any forms of distractions. Note taking is an effective way to describe nonverbal communication and to collect information on behavioral observations and impressions (Miller & Dorman, 2014). We used NVivo 8 software to manage and analyze the data. An Olympus WS-823 voice recorder with 8 GB built-in memory was used for recording interviews. All signed consent forms and data will remain in a locked safe for a minimum of 5 years. This process is in accordance with recommendations made by Junehag, Asplund, and Svedlund (2014).

Data Organization Techniques

The researchers obtained digital voice recordings of participants' responses to interview questions, downloading audio interviews into a password-protected computer, and transcribing interview responses verbatim into Microsoft Word. To maintain a proper log for all participant interviews, each audio file included a letter and a number. NVivo software was utilized for organizing and analyzing the data. A secure computer thumb drive served to preserve electronic records. The data received from the interview was transcribed, coded, and organized to help researchers understand consistent themes. Accordingly, downloading the raw data after the interview helps the researchers with data organization. The researchers employed the use of NVivo software as it provides many different options for playback, including audio, video and use with social media. Electronic data such as audio files and interview transcripts were accessible only by password. Participants were advised that the collected data will remain in the researcher's home office on a secure external drive for five years, after which time the external drive will be destroyed and discarded.

Data Analysis Technique

Data analysis is a systematic review of data elements involving data interpretation to discover underlying meaning (Klassen et al., 2012). During this process, the researchers utilized data coding which include using a coding process to capture topics, experiences, and other key information obtained during interviews. Qualitative data analysis software was also employed to analyze the data in this study. Semi-structured interviews included predetermined questions for probing. The participants' responses to the interview questions were the

primary source for data analysis. Semi-structured interviews were the primary data source in this exploratory study. Interview questions were examined based on responses given by the participants. Researchers use methodological data triangulation to establish the quality and rigor of a study with the application of multiple data sources (Yin, 2014). Triangulation was utilized for data analysis for this exploratory study. In addition to interview data, we analyzed the incessant released Boko Haram massacre video tapes and documentaries, national dailies, internet, media, CBN report, germane parliamentary session report, NNPC annual reports were thoroughly reviewed. A five-stage data analysis process suggested by Yin (2014) was used as follows: a) collect the data; b) separate the data into groupings; c) group the data into themes; d) assess the material, and e) develop the conclusion.

After the interviews were completed, all information was analyzed to see how it applied to the study. All documents relating to terrorism, religion and their influence on socio-economic development were thoroughly analyzed for their value to the study. The process consisted of associating key themes identified in the literature review as the foundation for sorting all data collected during the study (Johnson and Campbell-Stephen, 2013). An overall data analysis on information collected from interviews was performed. The process of categorizing and compiling data into subgroups helps make the findings transferable to other settings. During the process of disassembling, codes were assigned based on the component described in the literature review and placed in the appendix (Yin, 2011). After completing the review of archival data and interviews, the analysis of data began.

The manual coding process started by reviewing the raw data and bracketing experiences to eliminate biases. Coding procedures will include highlighting significant statements on the raw transcript and color coding statements to organize statements into themes. The next phase was to reassemble all that was disassembled in the last phase. A codebook, NVivo software, and a research log were used to organize and track the evidence to support the analysis of data. An Excel spreadsheet was used to maintain and label emerging themes and patterns for analysis. During this process, data was evaluated continuously to eliminate specific bias and patterns. During this phase of the data analysis, an explanation of the facts was identified based on the evidence found. NVivo software is a tool to organize, store, code, and manage collected data to improve research dependability (Pfaff, Baxter, Jack, & Ploeg, 2014). The software facilitates the process of analyzing raw data gathered from the interviews to identify clusters or themes based on participants' experiences. The researcher will need to highpoint and be able to explain specific issues during this phase of the analysis. All responses were treated with confidentiality and only the researcher will perform the analysis and interpret the data. The name of participants will not be mentioned or appear in the study. All key themes were compared and contrasted with existing literature, and the findings were discussed in terms of the question that guided the study and the conceptual framework that provided the foundation for it as recommended by Johnson and Campbell-Stephens (2013). Key themes developed during the interview process. Conclusions were drawn based upon the emphasis participants place on specific events during the interview.

CONCLUSION

Religious violence and terrorism dent any nations' security and image. These two hydra-headed monsters are threatening Nigeria unity and existence. Unfortunately, the government at the center is not showing the seriousness needed to combat the menace. Nigeria has the opportunities of economic recovering, and infrastructural developments but this is hampered by terrorism and religious violence. We therefore suggest the need for peace education so that religious adherents can understand the need to live in harmony with people of other faith. There is the need for inter-religious dialogue, understanding the religious plurality of a nation like Nigeria. The objective should be to discuss the various aspects of the problem that pose a threat to the unity of Nigeria. Our borders should be properly manned to check foreign intruders and cross border bandits. Security of life and properties of the country must be held high. There is a need to promote the values in African tradition, such as the value of the sacredness of life, human respect and good human behavior. Without good governance and participatory democracy, development will not be achieved. Good governance is a driving force for development and it must be pursued by the political elites. Finally, various religious adherents in Nigeria should guide their utterances so as not to wound people's sensibilities.

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