



UNIVERSITY OF CAPE TOWN
IYUNIVESITHI YASEKAPA • UNIVERSITEIT VAN KAAPSTAD

Counter-Terrorist Financing (CTF) Regimes and Institutional Responses: A Case Study of Boko Haram Insurgency in Nigeria

Matthew Onoja Obonyilo
Faculty of Law
University of Cape Town
South Africa

Thesis submitted in partial fulfilment of the requirements for the degree of PhD Criminology in the Department of Public Law at the University of Cape Town

Term 2024

Word Count: 88,852 (excluding bibliography and footnotes)

First Supervisor Prof. Elrena van der Spuy.....
Sign

Second Supervisor Prof. Cathleen Powell.....
Sign

The copyright of this thesis vests in the author. No quotation from it or information derived from it is to be published without full acknowledgement of the source. The thesis is to be used for private study or non-commercial research purposes only.

Published by the University of Cape Town (UCT) in terms of the non-exclusive license granted to UCT by the author.

Dedication

This doctoral research project is dedicated to the loving memory of two of the most influential persons in my life: my dear late father, Mr. Sunday Onoja Obonyilo, a patriot, veteran, and a soldier's soldier of the Nigerian Army of no mean standing. He fought gallantly in the Nigerian Civil War to keep the country as one indivisible entity. The second is my late grandmother, Enem Uneh Adejo, who gave her blessings at the outset of this project but passed to eternal rest before my PhD journey at the University of Cape Town, South Africa, came to a fruitful end.

Acknowledgements

This research would not have been possible without the assistance of various organisations and individuals. I am grateful to the Petroleum Development Technology Fund (PTDF) and the Department of State Services (DSS) for their immense support, especially to the Director General, Chief Oluwatosin Adeola Ajayi (MON), and his predecessor, Alhaji Yusuf Magaji Bichi (fwc), for their remarkable support. I owe a debt of gratitude to my research advisors, Professor Emeritus Elrena van de Spuy and Professor Cathleen Powell, for being exceptional intellectual mentors who guided me through this endeavour. I must also note that my second supervisor, Professor Powell, passed away after the independent external examiners' reports were released. Her passing is a profound loss not only to me but also to the entire academic community at the University of Cape Town and, indeed, to South Africa as a whole. I will always cherish the memories of her immense support to Professor Elrena during the supervision process, as she played a crucial role in guiding me through the challenging supervision with great success.

My special thanks to Professor Mark Shaw, who, before being appointed by the United Nations as the Director of the Global Initiative for Transnational Organised Crime, was my research advisor at the University of Cape Town. I also appreciate Associate Professors Kelly Mount and Irvin Kinnes for their early feedback on this work. I wish to thank all who agreed to be interviewed and those who facilitated the various high-level interactions in Nigeria, South Africa, Austria, Senegal, Italy, and the United Kingdom. I also wish to acknowledge research and professional organisations which contributed in one way or another to the successful completion of this research: the European Consortium for Political Research (EPCR), Standing Group on Organised Crime (SGOC), the Global Initiative for Transnational Organised Crime (GI-TOC), the British Society of Criminology, the Criminological Society of South Africa (CRIMSA), the British Library, the Bodleian Library Oxford University, the University College London Science Library, the University of Cape Town (UCT) Law Library, the School of Oriental and African Studies (SOAS) University of London Library, the Department of Political Science University of Pretoria,

and Transparency International.

I would equally like to express my heartfelt gratitude to my friends who have supported me throughout this study, particularly my good friend Malcolm Lim from the Singaporean Air Force, as well as my British companions, Alex Burton and Oscar Newlands. The bond and companionship we formed at the School of Public Policy at University College London have been invaluable. I also want to thank Annie Kok, my closest friend at UCT, for her remarkable support. Also worth mentioning are my doctorate colleagues, Owethu Majola, Faith-Tunde Yara, and Andrew May.

My heartfelt gratitude extends to Chief Ohi Alegbe, Dr. Patricks Ogiji, Ema Clark, Professor John Ekore, and Professor Nils Metternich for their invaluable assistance throughout the duration of this project. I also appreciate my colleagues at the DSS for their best wishes: TC Minti, Tony Adinweruka, Dr. Nkadap Obi-bisong, Dr. Peter Afunaya, Adedoyin Adetuberu, Friday Okolo, Samuel Olorunfemi, and Linus Odama. I am profoundly grateful to Rev. Mathias Echioda, Rev. (Mrs.) Grace Echioda, Rev. Victor Atokolo, Pastors John and Michelle Pearse, and Mr & Mrs David Grace Aneju for their spiritual support during my challenging moments throughout this research.

My appreciation also goes to my family members, particularly my loving mother, Mama Anthonia Ajuma Obonyilo, my uncles O.O. Onoja (mni), Gabriel Onoja, Emmanuel Onoja, my siblings, and in-laws Mr & Mrs David Jayne Ogwuche, Peter Enenche Enenche Obonyilo, Mary Obonyilo, Sunday and Ladi Igoche, and Favour Obonyilo. Most importantly, I am grateful to my beloved wife, Jane Owoloyi Obonyilo, and my two adorable daughters, Aimee Gimbiya Uneh Obonyilo and Joanne Ajuma Obonyilo, who have supported me every step of the way.

Declaration

I declare that this doctoral thesis is an original report of my research, composed entirely by myself and that it has not been previously submitted, in whole or in part, towards any degree. Unless explicitly stated otherwise through reference or acknowledgement, the work presented is wholly my own, both in concept and execution.

A handwritten signature in black ink, appearing to read 'Matthew Onoja Obonyilo', with a stylized, overlapping structure.

Matthew Onoja Obonyilo

Abstract

This thesis examines the intricate process of transmitting United Nations Security Council Resolutions 1267 and 1373 to Nigeria and operationalising global counter-terrorist financing policies through legal frameworks and a matrix of security and other state institutions in the domestic environment. The investigation focuses on the complex dynamics of the transmission process, from international to national, and inter-institutional diffusion involving internal institutions in Nigeria as a developing state. By critically engaging Michael Boyle's contributions to our understanding of how local contexts and situational specificities impact the effective transmission and diffusion of international counter-terrorism policies, the study considers how Nigeria's local conditions impact efforts to limit Boko Haram's access to funding through international regulatory instruments on counter-terrorist financing. The study both confirms and augments Boyle's analysis by drawing on qualitative field data involving nineteen policy specialists attached to governance and security elites in Nigeria and three multilateral institutions: United Nations Office on Drugs and Crime (UNODC), Financial Action Task Force (FATF), and Inter-Governmental Action Group against Money Laundering in West Africa (GIABA). Although the study demonstrates the applicability of Boyle's theory to Nigeria's conflict landscape, it rejects the idea that associates the failures of international counter-terrorism policies in third-world countries solely with the peculiarities of the domestic environment. The study sought to carve out space for other variables beyond Boyle's local conditions. They are those linked to development dynamics – corruption and underdevelopment, and global geo-political calculus - international assistance, international regulation, and the politics of the global war on terror. The study argues that to arrive at a more comprehensive understanding regarding counter-terrorism outcomes in a non-western context, an overarching framework of formative influences in both the domestic environment and at the global governance level gives more profound insights into the issues impacting the effectiveness of counter-terrorism measures in a non-Western environment like Nigeria.

TABLE OF CONTENTS

Dedication.....	ii
Acknowledgments.....	iii
Declaration.....	v
Abstract.....	iv
Table of Contents.....	vii
List of Acronyms.....	xii
List of Tables.....	xiv
List of Figures.....	xv

CHAPTER 1 INTRODUCTION

Boko Haram and International Counter-Terrorist Financing Frameworks	1
Background of Study.....	1
1.1. Boko Haram and United Nations Resolutions 1267 and 1373.....	5
1.2. Boyle’s Analytical Framework.....	7
1.2.1. Boyle's Analytical Framework and Situational Crime Prevention	10
1.2.2. Boyle's Theoretical Assumption and Primary Research Question.....	15
1.3. Significance of the Study.....	18
1.4. Study Design.....	19
1.5. Conclusion	22

CHAPTER 2 LITERATURE REVIEW

Boko Haram Insurgency and Northeast Conflict Environment.....	23
2.1. Introduction.....	23
2.2. Boko Haram Home Territory in Northeast and Lake Chad Basin.....	24
2.3. Post-Colonial Relations Between Nigeria, Cameroon, Niger and Chad	30
2.4. Boko Haram and Organised Crime in Terrorist Black Hole.....	36
2.5. Crime - Terror Continuum and Boko Haram Funding Streams.....	40
2.6. Conclusion.....	44

CHAPTER 3 LITERATURE REVIEW

Boko Haram Funding Streams and FATF Models of Terrorist Financing in West Africa.....	45
---	----

3.0. Introduction.....	45
3.1. Boko Haram and International Funding Streams... ..	47
3.2. Selected Cases of Boko Haram International Funding Dynamics... ..	53
3.2.1. GSPC and Boko Haram Funding	54
3.3. Boko Haram Insurgency and State-Sponsored Terrorism.....	59
3.4. NGOs and Terrorism Funding in Northeast.....,.....	67
3.5. Boko Haram and Political Funding Stream.....	70
3.6. Conclusion.....	75
 CHAPTER 4 LITERATURE REVIEW	
Global Policies and Counter-Terrorist Financing Frameworks in Nigeria.....	76
4.1. Evolution of CTF Regimes in Nigeria	76
4.2. Domestic Institutional Norms and Security Landscape Pre-9/11	78
4.3. UNSCRs 1267 and 1373 and Post-9/11 CTF Frameworks in Nigeria	85
4.4. Legal Frameworks, Institutions and Terrorism Prevention Acts.....	104
4.5. CTF Regimes and International Technical Assistance.....	107
4.6. Political Landscape and Enactment of Terrorism Prevention Act (2011).....	111
4.7. Terrorism Prevention Act 2011 - Benefits and Constraints.....	114
4.8. Terrorism Prevention Act 2013 (As Amended).....	116
4.9. Conclusion.....	117
 CHAPTER 5 METHODOLOGY	
5.0. Introduction.....	118
5.1. Reflexivity and Positionality Statement.....	119
5.2. Research Philosophy: Ontological and Epistemological Stance.....	122
5.3. Data Sources and Sampling Criteria.....	126
5.4. Data Collection and Semi-Structured Interviews.....	130
5.5. Accessing Research Field - Gatekeepers, Institutions and Participants.....	130
5.6. Ethics Considerations.....	135
5.7. Data Analysis and Boyatzis's Thematic Analytical Framework.....	136
 CHAPTER 6 DATA PRESENTATION: TERRORIST FINANCING SOURCES	
6.1. Introduction.....	138

Section 1 Qualitative Data on Terrorist Financing Sources

6.1.1. Terrorist Financing Sources in Nigeria.....	139
6.1.1.1. Summary of Formative Influences.....	144
6.1.2. Drug Trafficking and Boko Haram Funding.....	145
6.1.2.1 Summary of Formative Influences.....	148
6.1.3. Terrorist Financing in Northeast and Lake Chad Corridor.....	149
6.1.4. Oil Prospecting in Lake Chad.....	151
6.1.4.1. Summary of Formative Influences... ..	151
6.1.5. NGO and Boko Haram Funding.....	152
6.1.5.1. Summary of Formative Influences... ..	155
6.1.6. Political Influence and Terrorism Sponsorship... ..	157
6.1.6.1. Summary of Formative Influences... ..	159
6.1.7. Section Conclusion.	160

Section 2 Data Analysis

6.2. Discussion on Formative Influences	163
6.2.1. Organised Crime as Boko Haram Funding Stream.....	165
6.2.2. Drug Trafficking as Boko Haram Funding Stream... ..	171
6.2.3. Boko Haram and Foreign State Sponsorship.....	173
6.2.4. Boko Haram Funding and Mineral Exploration... ..	178
6.2.5. Boko Haram and Political Sponsorship... ..	182
6.2.6. Boko Haram Funding and Round-Tripping of Terrorist Financing... ..	186
6.3. Chapter Conclusion... ..	191

CHAPTER 7 QUALITATIVE DATA PRESENTATION: LEGAL AND INSTITUTIONAL FRAMEWORKS

7.0. Introduction.....	192
------------------------	-----

SECTION 1

7.1.1. Institutional Capacity and NFIU Independence	193
7.1.2. Terrorism Prevention Act (TPA) and CTF Regimes	198
7.1.3. TPA Implementation and Associated Challenges... ..	204
7.1.4. Terrorism Conceptualisation and Boko Haram Designation.....	209

7.1.5. UNSCRs 1267 and 1373 and Boko Haram Designation...	213
7.1.6. Counter-Terrorist Financing and International Assistance	178
7.1.7. Boko Haram Decline and Rise in Banditry...	224
7.1.8. Section Conclusion...	226
SECTION 2 Data Analysis	
7.2. Introduction...	224
7.2.1. Formative Influences and Terrorism Conceptualisation...	226
7.2.2. Formative Influences and Boko Haram’s Structural Environment.....	242
7.2.3. Formative Influences and Institutional Capacity Problem...	256
7.2.4. Formative Influences and International Assistance and Regulation.....	270
7.2.5. Formative Influences and Politics of the Global War on Terror	279
7.3. Chapter Conclusion...	286
CHAPTER 8 STUDY FINDINGS AND RECOMMENDATIONS	
8.1. Thesis Summary...	288
8.2. Findings...	294
8.2.1. Crime-Terror Nexus and Boko Haram’s Structural Environment.....	294
8.2.2. Boko Haram Funding: Domestic and International Interest Variables	296
8.2.3. Legal and Institutional Frameworks, International Regulation and Assistance.....	296
8.3. Data Analysis and Overarching Findings...	297
8.4. Implications for Policy...	300
8.5. Implications for Theory	300
8.6. Implications for Future Research...	304
Bibliography.....	307
Appendices.....	330
Appendix 1. United Nations Security Council Resolution (UNSCR) 1267.....	330
Appendix 2. United Nations Security Council Resolution (UNSCR) 1373.....	333
Appendix 3. FATF 40+9 Recommendations	336
Appendix 4. Legal and Institutional Norms for Combating Terrorist Financing.....	340
Appendix 5. Organised Crime and Boko Haram Funding Streams.....	348
Appendix 6. U.S. Department of Treasury Press Release.....	353

Appendix 7.	Letter addressed to Chairman Counter-Terrorism Committee.....	358
Appendix 8.	US Department of Treasury Press Release	369
Appendix 9.	Turkish Airlines Arms Shipment to Nigeria Report... ..	373
Appendix 10.	Turkish Airlines Refutes Arms Shipment Report.....	374
Appendix 11.	US Geographical Survey Report.....	375
Appendix 12.	Letter Addressed to Chairman Counter-Terrorism Committee	378
Appendix 13.	US Senate Select Committee on Intelligence Report.....	389
Appendix 14.	Sample Interview Request... ..	399
Appendix 15.	CBN Non-Disclosure Agreement Request... ..	401
Appendix 16.	Response to CBN Non-Disclosure Agreement Request.....	402
Appendix 17.	CBN Decline of Interview Request... ..	404
Appendix 18.	Supervisor’s Supportive Note	405
Appendix 19.	Interview Records Summary.....	406
Appendix 20.	NAPTIP Questionnaire.....	407

List of Acronyms

ACOTA	Africa Contingency Operations and Training and Assistance
AGF	Attorney General of the Federation
AML	Anti-Money Laundering
AQIM	Al-Qaeda in the Maghreb
CBN	Central Bank of Nigeria
CCG	Complex Case Group
CTC	Counter-Terrorism Committee
CTF	Counter Terrorist Financing
DNFBPs	Designated Non-Financial Businesses and Professions
DPP	Director of Public Prosecutions
DSS	Department of State Services
ECOMOG	Economic Community of West African States Monitoring Group
EFCC	Economic and Financial Crimes Commission
FATF	Financial Action Task Force
FCP	Federal Character Principle
FCT	Federal Capital Territory
FGN	Federal Government of Nigeria
FIU	Financial Intelligence Unit
FTO	Foreign Terrorist Organisation
GIABA	Governmental Action Group Against Money Laundering in West Africa
GSPC	Salafist Group for Preaching and Combat
GWoT	Global War on Terror
ICC	Intelligence Community Committee
ICPC	Independent Corrupt Practices Commission
IMF	International Monetary Fund
IMN	Islamic Movements of Nigeria
IPOB	Indigenous Peoples of Biafra
ISIL	Islamic State in Iraq and Levante
ISWAP	Islamic State West Africa Province

MEND	Movement for the Emancipation of the Niger Delta
MLA	Money Laundering Act, 2022
MNJTF	Multi-National Joint Task Force
NAPTIP	National Agency for the Prohibition of Trafficking in Persons
NATO	North Atlantic Treaty Organisation
NCS	Nigerian Customs Service
NDA	Nigerian Defence Academy
NDLEA	National Drug Law Enforcement Agency
NEDC	North East Development Commission
NFIU	Nigerian Financial Intelligence Unit
NIA	National Intelligence Agency
NIS	Nigeria Immigration Service
NPF	Nigeria Police Force
NSA	National Security Agencies
NSC	Nigerian Sanctions Committee
ONSA	Office of National Security Adviser
SCP	Situational Crime Prevention
SCUML	Special Control Unit against Money Laundering
TPA	Terrorism Prevention Act
UNODC	United Nations Office on Drugs and Crime
UNSCR	United Nations Security Council Resolution
UNCTOC	United Nations Convention Against Transnational Organised Crime, 2000
USGS	US Geological Survey

List of Tables

Table 1. Boyle's Eight Analytical Variables	20
Table 2. Conflicts Involving Nigeria and Neighbours in Lake Chad Corridor.....	64
Table 3. Service Chiefs and Heads of Security Agencies, 1999 - 2003	83
Table 4. Counter-Terrorist Financing Frameworks in Response to 1267 and 1373.....	102
Table 5. Anti-Terror Legislation in Third World Countries between 2001 and 2007.....	107
Table 6. Study Participants Distribution.....	129
Table 7. Participants' Views on Boko Haram's Funding Sources.....	160
Table 8. Formative Influences Impacting Scope of Boko Haram Funding Sources.....	162
Table 9. Boko Haram Funding Sources - Respondent, Literature and FATF.....	164
Table 10. Formative Influences and Legal and Institutional Responses to CTF Regimes	187
Table 11. Formative Influence Codes on Terrorism Conceptualisation	226
Table 12. Security Sector Appointments in Buhari's First Term, 2015 - 2019	239
Table 13. Formative Influence Codes on Boko Haram's Structural Environment	243
Table 14. Formative Influence Codes on Institutional Capacity Problem.....	256
Table 15. Formative Influence Codes on International Assistance and Regulation.....	270

List of Figures

Figure 1. SCP Triangle of Counter-Terrorist Financing Framework.....	14
Figure 2. Map of Nigeria Showing 36 states, FCT, and 6 Geopolitical Zones.....	26
Figure 3. Map Showing Northeast Nigeria and Lake Chad Basin.....	28
Figure 4. Kanem-Borno Empire and Trans-Sahara Trade Route.....	30
Figure 5. Tamara Makarendo Crime-Terror Continuum.....	40
Figure 6. Boko Haram Command and Control Structure.....	50
Figure 7. USGS Map Showing Oil Deposits in Niger, Chad, Cameroun and Nigeria....	66
Figure 8. Boko Haram Genealogy.....	125
Figure 9. Natural Resource-Conflict Map.....	180

CHAPTER 1

Boko Haram and International Counter-Terrorist Financing Frameworks

1.0. BACKGROUND OF STUDY

The evolution of Boko Haram from a plethora of radical Islamist groups in northern Nigeria to a regional, ideological terrorist movement has been one of the most distressing developments in Nigeria's history, particularly since the three-year civil war that ended in 1970 (de Montclos, 2014). Even though the country has historically been marred by internecine conflicts, armed violence, political instability and religious and ethnic divisions, the Boko Haram insurgency has been a defining moment for Nigeria's national security (Shuaibu et al., 2015). The fluidity and transitional nature of the sect's operational environment, which extends beyond Nigeria's northern borders in the northeast and Lake Chad into territories in Cameroon, Chad, and the Niger Republic, made Boko Haram's terrorist activities an instant regional problem. The post-9/11 escalation of transnational terrorism and the link between Boko Haram and international terror groups like Al-Qaeda widens the sect's notoriety across continental borders (Zenn, 2020). Within a short period, the sect gained regional and global notoriety due to its extensive levels of brutality and extremist violence, evidenced by attacks on key and vulnerable points across northern Nigeria. This eventually led to its designation as a Foreign Terrorist Organisation (FTO) by the United States, the United Nations, the United Kingdom and other international stakeholders leading the Global War on Terror (GWOt) (Segie & Johnson, 2022).

Therefore, efforts have been underway to bring the insurgency to an end by limiting the group's access to funding in and outside its operational environment in the northeast of Nigeria and the Lake Chad corridor (See the footnotes for why Boko Haram is referred to as a terrorist and

insurgent organisation in this thesis).¹ Against this backdrop, this doctoral research examines the impact of domestic structural factors, as well as international regulation and assistance, on the effectiveness of counter-terrorism policies aimed at limiting Boko Haram's access to funding. It engages with the literature on counter-terrorism strategies in non-Western settings by addressing the challenges presented by Nigeria's sociocultural and sociopolitical landscape to the efficacy of global anti-terror regimes. The research investigates the formative factors that shape the government's responses to Boko Haram's financing within international regulatory frameworks, particularly the United Nations Security Council Resolutions (UNSCRs) 1267 and 1373 (see Appendix 1 - S/Res/1267/1999 and Appendix 2 - S/Res/1373/2001 for both resolutions). In this context, Boko Haram financing encompasses both material and non-material, as well as financial and non-financial support, which sustain the organisational structure and the terrorist and insurgent activities of the group (Biersteker & Eckert, 2008, p.1). The study explores an under-explored area in counter-terrorism, where international regulation converges with domestic efforts to tackle the problem of terrorist financing (Minella, 2013).

Following years of international cooperation to mitigate poverty and conflicts in Sub-Saharan Africa (SSA), the inability of international intervention policies to achieve set objectives has sparked renewed interest in policies transferred from the global governance environment into non-Western countries (Easterly, 2009). Domestic governments and institutions have been scrutinised for their roles in interpreting and implementing global policy frameworks (Obeng-Odoom, 2013). However, the blame for poor policy outcomes has often been laid on the doorstep of implementing institutions in domestic environments. This is done without scrutinising salient influences at the

¹ “The thesis does not aim to make impressions on conceptual or theoretical debates on terrorism. The author is not unaware of the overlap between the concepts of terrorism and insurgency and why they are not mutually exclusive throughout the thesis. It may be challenging to adhere to just one of the two concepts because Boko Haram, as an insurgency, is a movement that seeks political change and territorial control by exploiting terrorist tactics. Hence, it is not inappropriate to refer to Boko Haram militants as both insurgents and terrorists. Not all terrorists are insurgents; conversely, every insurgent movement exploits terrorism for gain. Boko Haram, as an insurgent organisation, advances its causes through terrorist violence. It is reasonable that a segment of the literature, including this thesis, considers it an insurgent as well as a terrorist organisation.” (Ojo, 2024; Kalu, 2023; Lacey, 2012).

global governance level impacting policy outcomes in third-world countries (Uwizeyimana, 2024). Such an approach presumes that foreign intervention policies and programmes are flawless and that international regulatory institutions are impeccable in dispatching their regulatory roles (Cramer et al., 2020).

The study, therefore, treats counter-terrorist financing regimes as a tale of two stories: the familiar accounts of how Nigeria's local politics, ethnic differences, religious divisions, and cultural traditions affect institutional responses to counter-terrorist financing regimes and the less familiar narratives detailing how the actions (or inactions) of international regulatory bodies influence Counter-Terrorist Financing (CTF) regime outcomes in Nigeria. The globalisation of counter-terrorism measures post-9/11 and the collapse of states across Africa have prompted increasing interest in domestic governments' efforts to control conflicts. Consequently, African counter-terrorism regimes have been thoroughly examined in terrorism literature (Abiodun et al., 2019). As Nigeria has participated in the global endeavour to devise lasting solutions to the complex issue of terrorist financing, efforts to deprive Boko Haram of funding provide new evidence for those debating the most effective means of combating terrorist financing—organisationally, institutionally, or strategically (Tar, 2021).

The study was inspired by such debates on how to stop terrorist groups like Boko Haram from accessing funding. It looks at international counter-terrorist financing policies, UNSCRs 1267 and 1373, transferred to Nigeria to stem the flow of funding to Boko Haram. It focuses on domestic influences and issues at the global governance level affecting state responses to the intervention measures derived from both UN resolutions (Girdaldo & Trinkunas, 2007). The thesis hinges on the assumption that since terrorist financing is the lifeblood of transnational terrorism, effectively de-funding terror through relevant legal and institutional norms is central to the GWoT (Clunan, 2007; Gurulé, 2008). In other words, the process of defunding terrorism must commence with a clear definition of terrorism itself, an identification of the operational environments in which

terrorists operate, and a delineation of the various sources of financing that support these activities (Gurulé, 2008). Following this, the relevant legal and institutional measures can be designed to prevent terrorist groups from exploiting these funding sources. The underlying assumption is that the sources of terrorist financing are directly linked to the countermeasures needed to restrict access to them (Gurulé, 2004; 2008).

This study specifically focuses on the financing of Boko Haram terrorism as distinct from the broader landscape of violence that encompasses communal conflicts, ethno-religious clashes, militant activities, armed robberies and criminal gangs that perpetrate widespread violence and instil public fear in Nigeria (Okwuwada, 2023). In focusing on Boko Haram terrorism, the thesis addresses global counter-terrorism frameworks designed to prevent funding from reaching fundamentalist Islamist movements that promote Wahhabism and advocate for extremist Islamic Puritanism (Morgan, 2024). Terrorist groups like Al-Qaeda, ISIS, and Boko Haram, which uphold such extremist views, are fundamentally opposed to Western civilisation, which is rooted in Judeo-Christian ideals (Lama & Paul, 2024; Caldararo, 2014).

This author acknowledges the ongoing debate among scholars of counter-terrorism ethics, particularly regarding whether global counter-terrorism initiatives disproportionately target Islam or disparage Muslims worldwide (Marsili, 2023). However, this perspective often overlooks the reality that global terrorism, especially since 2001, is deeply rooted in Islamic fundamentalism (Maraulang, 2024). It is crucial to clarify that this is not an indictment of Islam as a religion. The fact remains that terrorist groups such as Al-Qaeda, ISIS, the Taliban, Boko Haram, Ansaru, and ISWAP share a common ideology that promotes Wahhabism and extremist Islamist puritan ideology (Morgan, 2024). Therefore, it would be overly simplistic to use the generic term "terrorism" to describe the specific violence being investigated in this thesis without associating it with the Islamist terrorist group – Boko Haram (Rehman, 2022).

1.1. Boko Haram and United Nations Resolutions 1267 and 1373

Prior to the bombings of the US embassies in Kenya and Tanzania in 1998, existing measures to combat terrorist financing primarily targeted the sponsorship of terrorism by legitimate governments, often categorised as rogue states in the Middle East, North Africa, South America, and Russia (Schmid, 2011, p. 39; Clunan, 2007, pp. 263-264; Williams, 2005, p. 78). The attribution of responsibility for the embassy bombings to Osama bin Laden's Al-Qaeda shifted the focus from state-sponsored terrorism to that funded by individuals and non-state actors (Byman, 2022). In response, several policy measures were introduced to mitigate the funding of terrorism by these entities, including the United Nations Security Council Resolution 1267, adopted on October 15, 1999 (see Appendix 1). This resolution mandates that UN member states implement asset freezes, travel bans, and arms embargoes against individuals, groups, and entities associated with Al-Qaeda and the Taliban. The incidents of September 11, 2001, further propelled the need to expand and update this framework through the US-sponsored UNSCR 1373. This new resolution requires member states to designate every extremist group within their jurisdiction as a terrorist organisation, regardless of any links to Al-Qaeda (Andersson, 2020).

The Financial Action Task Force (FATF), established in 1989, and the Egmont Group of Financial Intelligence Units, formed in 1995, have become integral to global frameworks for combating the financing of terrorism. This integration occurred when the provisions of UNSCR 1267 and 1373 were incorporated into the FATF's 40+9 recommendations through Article 7 of UNSCR 1617 in 2005 (Minnella, 2013, pp. 4-5). Consequently, the FATF has assumed the role of regulator for the 1267 and 1373 provisions through its regional bodies, such as the Inter-Governmental Action Group against Money Laundering in West Africa (GIABA) (Ifeakandu & Ardzard, 2022). Article 7 of UNSCR 1617 also designated the UNODC and the 1267 Committee as observers of the FATF. Similarly, the Counter-Terrorism Committee (CTC) monitors the implementation of the 1373 provisions via the FATF's 40+9 recommendations (Minnella, 2013).

However, in response to the escalating threats posed by Al-Qaeda following the September 11 terrorist attacks, the sanctions regimes outlined in UNSCR 1267 were restructured and divided between Al-Qaeda and the Taliban through UNSCRs 1988 and 1989, adopted on June 17, 2011. The 1989 Committee now oversees the Al-Qaeda Sanctions List, while the 1988 Committee is responsible for the Taliban Sanctions List. Consequently, Al-Qaeda and the Taliban are subject to distinct sanctions regimes, diverging from the original framework established by UNSCR 1267 (Gehring & Dörfler, 2013, p. 567; Rosand, 2004, pp. 745-763). Following the escalation of terrorist activities by the Islamic State in Iraq and the Levant (ISIL), this group was placed under the jurisdiction of the Al-Qaeda Sanctions Committee. The scope of the Sanctions Committee was broadened to include ISIL, and it was subsequently renamed the ISIL and Al-Qaeda Sanctions Committee per UNSCR 2253 on December 15, 2015 (Ginsborg, 2020). The mandate of the Sanctions Committee includes restricting the supply of arms, imposing travel bans, and freezing the assets of individuals or groups with links to ISIL or Al-Qaeda (Tladi & Taylor, 2011).

This study examines the sanction regimes established under UNSCR 1267 and subsequent resolutions that pertain to terrorist organisations associated with Al-Qaeda, ISIL, and the Taliban. Although UNSCR 1373 differs slightly from UNSCR 1267, this research emphasises the former due to the discretion it grants UN member states to maintain lists of domestic terrorist groups that may not have links to Al-Qaeda (refer to Appendix 2 for the provisions of UNSCR 1373). The entities classified as terrorists on these domestic lists are recognised and treated in the same manner as those linked to Al-Qaeda, ISIL, and the Taliban by UN member states (Powell, 2018; Tladi & Taylor, 2011, pp. 771-789). As a signatory to UNSCR 1267 and UNSCR 1373, Nigeria has integrated both frameworks into its domestic laws and assigned relevant institutions with the responsibility of combating the financing of Boko Haram, a terrorist organisation with ties to Al-Qaeda. Al-Qaeda influences Boko Haram's religious and political ideologies in addition to providing material and logistical support to the group (Gourley, 2012).

The subsequent division of Boko Haram into three factions has resulted in two of them—Ansaru and the Islamic State West Africa Province (ISWAP)—aligning with Al-Qaeda and ISIL, respectively. Consequently, Boko Haram and its factions generally fall within the purview of UNSCR 1267 (National Inherent Risk Assessment of Terrorist Financing in Nigeria, 2022, p. 11). Given that these groups are not solely accountable for the terrorist activities in Nigeria, this study examines the underlying issues affecting various institutions at both domestic and global governance levels in enforcing appropriate international sanctions on Boko Haram and its factional groups to limit their access to funding (Almqvist, 2021, pp. 206-232). In essence, the primary objective of this study is to identify the factors influencing the transfer, diffusion, and implementation of the two UN counter-terrorism policies in Nigeria.

1.2. Boyle’s Analytical Framework

The broader literature on policy transfer, policy dissemination, and institutional transport evaluates absolute failure, partial failure, limited success, or outright success of international policies transmitted from first to third-world countries (Stone, 2017; Williams & Dzhekova, 2014; Dolowitz & Marsh, 2002). Given the ongoing debates concerning the inability of Western development policies to achieve desired outcomes in non-Western contexts, scholars such as Michael Boyle argue for a comprehensive body of literature that improves understanding of the effectiveness of global counter-terrorism policies transferred to non-Western countries (Boyle, 2019, p. 7). Boyle (2019) specifically identified four overarching categories of influences affecting counter-terrorism effectiveness in non-Western environments. They are:

- i. Historical experiences of war, occupation, and colonialism.
- ii. Local politics and the distribution of power among domestic stakeholders.
- iii. Internal religious divisions or debates among key sectarian communities.
- iv. Cultural traditions and experiences.

Boyle's analytical framework builds upon the contributions of scholars like Alex Schmid, who has notably advocated for research counter-terrorism effectiveness in Western societies (Schmid, 2019). Both Schmid (2019) and Boyle (2019) emphasise that the approaches of Western and non-Western nations diverge due to the shared historical, cultural, political, economic, legal, administrative, and religious ties among countries in Europe, North America, New Zealand, and Israel. These connections significantly influence Western perspectives on global terrorism and the corresponding countermeasures (Schmid, 2019; Boyle, 2019, p. 9; Mearsheimer & Walt, 2012, pp. 89–95). In contrast, non-Western countries exhibit diverse cultural, ethnic, religious, political, and socio-economic backgrounds, where the structural boundaries are considerably more fluid. Consequently, the complexities affecting counter-terrorism efforts must be evaluated on a case-by-case basis (Boyle, 2019, p. 9).

Boyle's (2019) analytical framework presents a novel approach to investigating the effectiveness of counter-terrorism efforts in regions beyond the West. A growing number of scholars have adopted Boyle's framework to analyse counter-terrorism in various non-Western contexts, including China (Chan, 2019), Russia (Stepanova, 2019), Japan (Aoi & Heng, 2020), Brazil (Lasmer, 2020), Malaysia (Abdullah & Aziz, 2020), Kenya (Prestholdt, 2020), Iran (Ansari, 2020), Lebanon (Saade, 2020), and Pakistan (Feyyaz, 2019). This framework also provides a means to address key criticisms of traditional terrorism research methods, which encompass the lack of theoretical foundations, stimulating intellectual debates, and methodologies that foster innovation in research (Reid & Chen, 2007; Ranstorp, 2009). Ian Gough of the London School of Economics emphasised the significance of theories in the study of terrorism, as they enhance our scientific understanding of prevention concepts and clarify the causal relationships between theoretical frameworks in literature and prevention policies against terrorism (Schmid, 2020, p. 14; Gough, 2015, p. 3).

The growing interest in theoretical approaches to terrorism research arises from the need to advance the field's development beyond the conceptual limitations that define the discipline. Before the 9/11 terrorist attacks, terrorism research did not attract much attention from scholars. Instead, non-academic researchers, including journalists and policy analysts, were the primary contributors to terrorism studies. Reid and Chen (2007) observed that from 1965 to 2003, around 42 researchers, comprising eight Americans and two British formed an "invisible college" of "great" thinkers on terrorism. The fallout was that the field of terrorism studies lacked intellectually stimulating debates. The methodologies employed were rarely dynamic, as researchers recycled each other's work, including definitions, hypotheses, and theories, resulting in stagnant growth in the field (Reid & Chen, 2007, pp. 42–56; Ranstorp, 2009, p. 14).

The underdevelopment of the field of terrorism studies took a different turn with the bombing of the United States embassies in Kenya and Tanzania in 1998 (Abou Zahab & Roy, 2004; Perl, 1998). The claim that Osama bin Laden's Al-Qaeda was responsible for the US embassy bombings redirected attention from state sponsorship of terrorism to the sponsorship of terrorism by individuals and non-state actors (Byman, 2022, pp. 1031–1049). The 9/11 attacks reinforced the belief that Osama bin Ladin and Al-Qaeda were the primary sponsors of transnational terrorism, as several forms of Islamist extremist violence were readily attributed to Al-Qaeda. As a result, the post-9/11 counter-terrorism policies designed at the United Nations, including the United Nations Security Resolutions (UNSCRs), and transferred and implemented in Western and non-Western environments were underpinned with assumptions that outrightly depicted Al-Qaeda as the principal architect of global terrorism (Boyle, 2019).

By introducing variables that prompt a reevaluation of existing counterterrorism policies and assumptions in terrorism literature, Boyle's theoretical framework opens new avenues for researching terrorism and related countermeasures. It highlights global initiatives aimed at addressing Al-Qaeda-inspired terrorist organisations such as Boko Haram. By transcending

conventional narratives found in literature and policy documents, Boyle's perspective enhances the study's methods of data collection, analysis, and interpretation. It validates and/or challenges established theoretical and empirical beliefs regarding the funding of the Boko Haram insurgency.

1.2.1. Boyle's Analytical Framework and Situational Crime Prevention

In applying Boyle's theory in this study, an attempt was made to position it within the criminological foundation of crime prevention. The criminological literature on crime prevention has significantly contributed to research and practical applications of crime prevention techniques (Berkell, 2020). According to Rik Peeters, this literature aids in understanding terrorism prevention and provides the rationale for implementing preventive measures against terrorism (Peeters, 2013, pp. 21–22). Magnus Ranstorp shares a similar perspective, asserting that beyond the literature, criminological theories on crime prevention ensure the coherence of debates and form a basis to challenge prevailing assumptions underpinning counter-terrorism policies (Ranstorp, 2009, pp. 15–19).

In investigating the international counterterrorism mechanisms related to Boko Haram, the study explores a criminological crime prevention approach, the Situational Crime Prevention model, to confirm or refute Boyle's theoretical assumption (Ranstorp, 2009). As a dynamic method of crime prevention, Situational Crime Prevention (SCP), both as principle and theory, reflects the strategies employed to reduce opportunities for crimes by increasing associated risks and diminishing the rewards that result from them (Berkell, 2020, pp. 56-58). From information system security (Beebe & Rao, 2005) to cybercrime investigation (Ho et al., 2022) and the prevention of occupational corruption while enhancing organisational resilience (Tunley et al., 2018), SCP principles and arguments have been applied to analyse the dynamics of crime prevention across various criminal contexts.

Ronald Clarke, in his study of Situational Crime Prevention (SCP), outlines five fundamental principles that underpin the lasting effectiveness of the SCP model in reducing criminal

opportunities and increasing associated risks. Each SCP strategy aims to elevate the effort needed to commit a crime, enhance the perceived risks faced by offenders, diminish potential rewards, reduce provocations that may lead to criminal behaviour, and eliminate justifications that offenders might use to rationalise their actions (Clark, 1983; see footnotes).² Michael Lynch and colleagues explore these principles and conclude that the significance of SCP as a robust method for examining international policy and regulation remains a notable advantage. It has proven valuable for conservation and green criminologists who have encountered difficulties comprehending social control policies implemented to manage the environment by different countries (Lynch et al. (2018). This is due to the inability of traditional approaches in criminology to provide meaningful insight into environmental crime prevention policies (Lynch et al., 2018).

Kelly Berkell observes that when it comes to terrorism prevention, SCP remains the most prevalent criminology model applied because its features integrate seamlessly into the literature on terrorism prevention (Berkell, 2020). As a principle, it acknowledges the dreadful nature of terrorism. As a theory, the SCP adopts contrasting perspectives in analysing collective action to prevent the manifestations of terrorism in several jurisdictions across the world (Berkell, 2020, p. 57). Against this backdrop, the SCP model best fits this study because it emphasises examining the situational factors that facilitate terrorist financing before exploring the relevant intervention measures to disrupt such situational elements (Berkell, 2020).

The radio broadcast by former President George W. Bush on September 29, 2001, following the 9/11 attacks, epitomises how the SCP as an operational principle provides insights into situational factors that must be disrupted if the international community is to increase the risk and decrease

² “Situational crime prevention can be characterised as comprising measures (1) directed at highly specific forms of crime, (2) that involve the management, design, or manipulation of the immediate environment in as systematic and permanent a way as possible, (3) so as to reduce the opportunities for crime and increase its risks as perceived by a wide range of offenders. These measures include various forms of target hardening (making the objects of crime less vulnerable), defensible space architecture (which encourages residents in housing projects to exercise territorial surveillance of the public spaces outside their dwellings), community crime prevention initiatives (e.g., neighbourhood watch and citizen patrol schemes), and a number of less-easily categorized measures such as improved coordination of public transport with pub closing times, or more sensitive public housing allocation policies that avoid the concentration of children in particular housing developments.” (Clarke, 2003, p.225).

the rewards associated with the financing of Al-Qaeda-led Islamist terrorism:

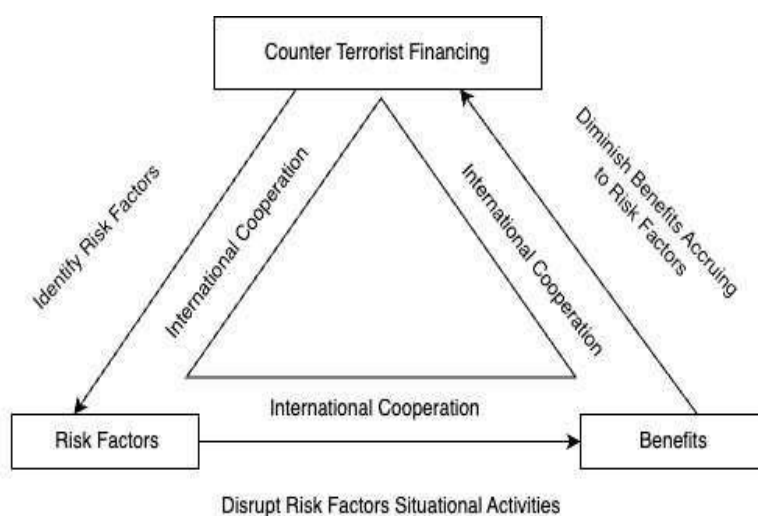
“We have also launched a strike against the financial foundation of the global terror network. Our goal is to deny terrorists the money they need to carry out their plans. We began by identifying twenty-seven terrorist organisations, terrorist leaders, foreign businesses and charities that support or front for terrorism.... We froze whatever assets they had here in the United States and blocked them from doing business with people, companies, or banks in our country. Many governments and financial institutions around the world are joining in this effort to starve terrorists of funding.... Our weapons are military and diplomatic, financial, and legal. And in this struggle, our greatest advantages are the patience and resolve of the American people”.
United States former President George W. Bush States, 29/09/2001.

The speech serves as a clear illustration of the principles underlying the SCP framework. It addresses the globalisation of counter-terrorist financing (CTF) regimes and emphasises the risk factors that effective CTF frameworks, such as United Nations Security Council Resolutions (UNSCR) 1267 and 1373, must mitigate or overcome. The address identifies twenty-seven terrorist organisations, their leaders, and overseas businesses and charities associated with Al-Qaeda as major risk factors. The proposed actions to disrupt their activities include implementing asset-freezing measures within the United States and other jurisdictions, as well as preventing these entities from engaging in business transactions with individuals, corporations, or financial institutions. This strategy aims to deprive Al-Qaeda and its affiliates of vital resources, including financial and material support—an overarching objective that can only be realised through international cooperation (see Figure 1). In essence, the counter-measures enacted by the U.S. government following 9/11 elucidate the goals of UNSCR 1373 and UNSCR 1267, the two global SCP mechanisms designed to combat terrorist financing that were already operational when the former U.S. president delivered the speech.

Both UN instruments are viewed as universal crime prevention frameworks for enforcing targeted financial sanctions against individuals and groups that finance terrorism (Gurule, 2004). They are the globally accepted SCP mechanisms for combating terrorist financing. In accordance with the SCP's cardinal principles, the effectiveness of both UN frameworks will be assessed based on their capacity to promptly identify the risk factors associated with terrorism sponsorship and disrupt the situational activities that facilitate access to and exploitation of these risk factors. Only then can the UN instruments reduce or diminish the financial benefits received by a terrorist organisation such as Boko Haram (Ho et al., 2020).

Relatedly, the Terrorism Prevention Acts (TPAs) of 2011 and 2013 (as amended), rooted in UNSCR 1267 and UNSCR 1373, represent Nigeria's mechanisms for preventing terrorist financing within the context of this study (Nwosu, 2018). These legal frameworks delineate the roles of various institutions tasked with preventing Boko Haram from accessing funding sources. However, as a non-Western nation, Boyle's analytical framework suggests that four overarching influences may affect the effectiveness of the TPAs in Nigeria. Therefore, the primary aim of this study is to explore how Boyle's analytical approach elucidates the situational factors influencing the implementation of global counter-terrorism policies through domestic SCP frameworks in Nigeria. Figure 1 (below) highlights the operationalisation of the SCP mechanism in combating Boko Haram's funding. Its application to this study provides more functional insights into the dynamics underpinning efforts to cut off the flow of funding to the Boko Haram terrorist organisation. From the diagram, the risk factors are the range of sources of terrorist financing identified in chapters 2, 3, and 6.

Figure 1. SCP Triangle of Counter-Terrorist Financing Framework



The TPA outlines the criteria for identifying opportunities related to terrorist financing. It also delineates the responsibilities of various institutions in implementing legal and operational measures aimed at disrupting the risk factors associated with Boko Haram's activities, thereby diminishing or eliminating the benefits that accrue to the group. This approach is based on the understanding that terrorist financing is essential for Boko Haram's operations; by pinpointing the sources of this funding (risk factors), the government can intervene to disrupt the activities that allow Boko Haram to access and exploit these funding sources for its terrorist gain. However, if the risk factors (terrorist financing sources) are not accurately identified, it becomes challenging for the government to disrupt the related activities that enable Boko Haram to exploit these unidentified sources. Figure 1 above shows the four levels involved in countering terrorist financing:

- i. The scope of terrorist financing sources (risk factors) inherent in a terrorist operational environment must be identified.
- ii. The conditions facilitating the availability of terrorist financing sources and terrorists' access to them should be understood and disrupted.
- iii. By successfully disrupting the conditions in (ii) above, the material and non-material benefits accruing to Boko Haram will diminish.

- iv. The challenge of not correctly identifying all relevant terrorist financing sources is that some of them could be off the CTF regime's radar, ensuring that terrorists continue to access funding despite counter-measures put in place by the government and international stakeholders.

Boyle's elements suggest that certain inherent formative influences affect the state's ability to accurately identify the sources of terrorist financing exploited by Boko Haram. Similarly, these or other analogous influences may also negatively impact the state's efforts to disrupt the conditions that facilitate access to funding sources for the terrorist group, regardless of whether these sources are correctly identified. This dual necessity arises from the observation that Boko Haram continues to receive funding, seemingly from benefits derived from various terror financing channels. It indicates that current initiatives to deprive the group of financial resources have been largely ineffective.

By examining the formative influences that affect the scope of terrorist financing sources recognised by the government and international stakeholders, the study establishes a pattern of which CTF regimes often overlook sources. These formative influences elucidate why the Boko Haram insurgency persists despite concerted efforts to eradicate it. Boyle's criteria provide a framework for understanding the specific local conditions that hinder attempts to diminish the financial advantages enjoyed by Boko Haram. In this context, the sect's benefits extend beyond mere financial gain; they encompass the advantages bolstering Boko Haram's pursuit of political, religious, or ideological objectives.

1.2.2. Boyle's Theoretical Assumption and Primary Research Question

According to the prevailing perspective that links the survival of terrorism to its financing, the Boko Haram insurgency can only be ended if the group is deprived of both financial and non-financial resources (Gurule, 2010). This thesis argues that if the situational factors facilitating access to terrorist financing and impeding the effectiveness of counter-terrorist financing

measures are effectively addressed, the government will significantly limit the sect's funding, thereby bringing the insurgency to a close. However, if these detrimental situational elements (as posited by Boyle) remain unaltered, Boko Haram will continue to capitalise on the vulnerabilities in the funding landscape, allowing terrorism to persist, regardless of the counter-terrorist financing strategies implemented. For this reason, the primary research question is framed as follows:

What are the formative influences impacting institutional responses to counter terrorist financing regimes, with specific reference to the Boko Haram insurgency in Nigeria?

I explored the concept of formative influences to denote situational factors that have far-reaching implications for the government's efforts to prevent Boko Haram from accessing funding sources. The fluid nature of violent extremism and terrorism, coupled with the unique structural environment, means that the formative influences keep evolving while leaving a lasting impact on the government's counter-terrorist financing efforts. For this reason, the formative influences are equated with Boyle's four situational conditions. Their absence would imply that terrorist financing sources would have been readily identified and contained. However, their presence explains why efforts to limit Boko Haram's access to funding may not have yielded the desired result. Moreover, since no single country is expected to limit terrorists' access to funding alone, the formative influences affecting the effectiveness of CTF regimes are not confined to the Federal Government of Nigeria (FGN).

It is worth noting that Boyle's four variables identify the "what" factors influencing the effectiveness of counter-terrorism efforts in developing countries. This thesis aims to confirm or refute these factors while examining "how" they affect CTF regime processes in Nigeria. Therefore, it is not necessary to address the "why" or "how" independently of the "what", as all three variables are seamlessly integrated into the broader context of the thesis. In other words, all three elements (what, why, and how) are thoroughly reflected throughout the work. Given that the Boyleian theory serves as the

foundation of the research approach, the primary research question must capture its essence, which emphasizes the “what”, bearing in mind that the “why” and “how” are embedded in the arguments.

Based on Figure 1, CTF regimes are driven through international cooperation and regulation, as stated in FATF Special Recommendation V (see footnote).³ Therefore, the study examines the situational factors associated with the international environment and their effects on the outcomes of CTF regimes in Nigeria (see Figure 1). These formative influences encompass domestic challenges and the elements that shape international cooperation and multilateral regulations. Among these factors are the actions of regional bodies and informal groups engaged in or supporting initiatives to combat the funding of transnational terrorism in Nigeria (Minnella, 2013, p. 13). While Boyle's framework provides a basis for evaluating how domestic characteristics affect counter-terrorism effectiveness, it is crucial to recognise that counter-terrorism efforts involve stakeholders beyond Nigeria. This viewpoint underscores the situational variables within the global governance landscape and their implications for counter-terrorism outcomes. It is on this basis that the study acknowledges the policies and institutions in Nigeria, as well as the roles of multilateral organisations in limiting Boko Haram's access to funding (Stump & Dixit, 2013).

It is important to clarify that this study is not about individuals perpetrating terrorism in the northeastern part of Nigeria or the victims of such violence (Stump & Dixit, 2013, pp. 97–99). The investigation also does not explore the underlying motivations for terrorism or the tactical measures employed to counter Boko Haram (Stump & Dixit, 2013, pp. 90–91). Instead, the research centres on structural issues affecting counter-terrorism policies and their implementation to curb the funding of Boko Haram in Nigeria. It is also essential to emphasise that a working definition of terrorism has yet to be determined at this stage. This omission arises from literature

³ “Each country should afford another country, on the basis of a treaty, arrangement, or other mechanism for mutual legal assistance or information exchange, the greatest possible measure of assistance in connection with criminal, civil enforcement, and administrative investigations, inquiries, and proceedings relating to the financing of terrorism, terrorist acts and terrorist organisations”. (FATF Special Recommendation V, 2023).

that attributes the ineffectiveness of counter-terrorism to the absence of a universal definition of terrorism (Gillani, 2020, pp. 1–21; Hodgson & Tadros, 2013, pp. 494–498; Schmid, 2004, p. 375). The analyses presented in Chapters 2, 3, 4, 6, 7, and 8 support this argument, illustrating how the lack of universally accepted definitions of terrorism hinders efforts to limit Boko Haram's access to funding.

I.3. Significance of Study

The literature on terrorism and countermeasures has become overly familiar to the government, scholars, and the public alike. According to James Fitzgerald and Richard Jackson, this over-familiarity has resulted in stunted growth within the field, as terrorism research lacks the innovation necessary to foster deeper insights into studies on terrorism and countermeasures (Fitzgerald, 2015; Jackson, 2007). Consequently, the Critical Terrorism Research (CTR) agenda introduces new paradigms for researching terrorism and countermeasures. As a leading figure in this school of thought, Michael Boyle outlines a path for enhancing the understanding of what is already known about terrorism and the efforts to contain it (Boyle, 2019). This study represents a novel contribution to critical terrorism research, as there is no known research that has explicitly utilised Boyle's analytical framework to investigate the Boko Haram insurgency, making its findings pertinent to both critical terrorism research and policy measures aimed at combating global terrorism.

From a broader theoretical perspective, this work makes a significant contribution to understanding the impact of unusual local conditions on state behaviour. By challenging prevailing assumptions in terrorism research and highlighting the rarely-discussed influence of international regulation on policy effectiveness in developing nations, the study advances theoretical understanding within the field. It builds on decolonisation studies that critique Eurocentric viewpoints on the concepts of terrorism, norm design, norm diffusion, and norm implementation (Minella, 2013, p. 6). By adopting Boyle's theoretical premise, the study

establishes a new paradigm for researching the effectiveness of multilateral instruments employed to address security and other developmental issues in developing countries, thus enriching the theoretical landscape concerning policy transfer and institutional transportation from developed to developing nations.

From a policy perspective, the study facilitates comparisons between domestic and international influences that impact the effectiveness of counterterrorism policies while also allowing for the evaluation of national efforts to conform to international standards against transnational terrorism. It also requires consideration of structural differences between first and third-world countries in the design of international counterterrorism measures. By analysing policy transmission, diffusion, and implementation, the study enriches our understanding of the complexities faced by underdeveloped countries and how these complexities affect the effectiveness of international policy transferred from the global governance environment into developing countries.

1.4. Study Design

Boyle's criteria equally inform the research design, particularly the data collection and chapter segmentation. The aim is to systematically evaluate how Boyle's (2019) variables find expression within Boko Haram's conflict environment in Nigeria. As a result, the study is divided into four main parts. The introduction chapter explains the study background, aims, objectives, significance, and theoretical frameworks. The literature review in Chapters 2 and 3 adopts Boyle's historical lens to analyse the conflict environment and interrogate problematic assumptions in the literature on terrorism and its financing sources, specifically referencing Boko Haram. The SCP framework (see Figure 1) informs the approach that emphasises the importance of identifying sources of terrorist financing—also known as risk factors—as the initial step in preventing their misuse for terrorist activities. In simpler terms, before the government can effectively cut off funding to Boko Haram, it must first locate and understand where their financial support comes from. Chapters 2 and 3 explore Boyle's historical, political, cultural, and religious variables in

Table 1 to establish the broad range of issues impacting the government and multilateral regulators dismantling the funding sources crucial to Boko Haram. Chapter 4 explores all eight variables to shed light on Nigeria's evolution of counter-terrorist financing regimes. It examines the broad range of issues associated with the transfer and diffusion of UNSCRs 1267 and 1373 and the enactment of the TPAs.

Table 1. Boyle's Eight Analytical Variables

Historical Experiences of War	Colonialism
Local Politics	Power Distribution
Religious Divisions	Ethnic Differences
Cultural Traditions	Cultural Experiences

Source: Boyle (2019)

Chapter 5 outlines the researcher's reflexivity and positionality statement as part of the study's philosophical framework, including its ontological and epistemological stance. This chapter also details the efforts involved in data collection, such as the criteria for selecting study participants and the policy documents analysed during the investigation. It also addresses the ethical considerations encountered during the data collection process and the analytical framework employed in analysing qualitative data.

Chapter 6 presents qualitative data concerning the sources of terrorist financing. The extracted codes from this qualitative data are analysed to identify the formative influences that shape government and international stakeholders' understanding of the various terrorist financing sources available to and exploited by Boko Haram. Chapter 7 focuses on interview data on the legal and institutional responses to counter-terrorist financing (CTF) regimes. Similar to Chapter

6, the codes derived from the qualitative data are summarized and analyzed to elucidate the formative influences shaping institutional responses to CTF regimes. However, unlike Chapter 6, these codes are not distinctly listed in a sub-section; instead, a grounded approach is employed to analyse them in the second section of Chapter 7.

The overarching structural factors influencing counter-terrorist financing extend beyond the viewpoints of study participants or the arguments outlined in the literature review. These factors emerge from the interplay between the thematic issues emphasised in the literature review across three chapters and the thematic codes derived from qualitative data and relevant policy documents. In essence, the formative influences affecting counter-terrorist financing regimes are inferred from the literature review, study participants, and multilateral policy documents. Chapters 6 and 7 analyse the codes extracted from all three sources to present a succinct view of the situational factors that impact state responses to CTF regimes. The study concludes in Chapter 8 with a summary of the research findings, its contribution to policy and theory, and recommendations for future research.

A detailed overview of the list of domestic and multilateral institutions and legal frameworks that this study focuses on is presented in Appendix 4. The nineteen study participants express varying opinions regarding the formative influences that affect these state and multilateral institutions' ability to curb the funding of Boko Haram terrorist organisations. The two global frameworks of interest are United Nations Security Council Resolutions (UNSCRs) 1267 and 1373. The six multilateral institutions examined include the United Nations, the Financial Action Task Force (FATF), the Egmont Group of Financial Intelligence Units, the Inter-Governmental Action Group against Money Laundering in West Africa (GIABA), the World Bank, and the International Monetary Fund (IMF). The sixteen domestic institutions of interest are the Office of the National Security Adviser (ONSA), the Department of State Services (DSS), the Nigerian Army (NA), the Attorney General of the Federation (AGF), the Director of Public Prosecution (DPP), the Complex

Case Group (CCG), the Nigerian Financial Intelligence Unit (NFIU), the Special Control Unit Against Money Laundering (SCUML), the Economic and Financial Crimes Commission (EFCC), the Independent Corrupt Practices and Other Related Offences Commission (ICPC), the Nigeria Customs Service (NCS), the Central Bank of Nigeria (CBN), the Nigerian Sanctions Committee (NSC), the National Agency for the Prohibition of Trafficking in Persons (NAPTIP), and the National Drug Law Enforcement Agency (NDLEA).

1.5. Conclusion

This chapter establishes the agenda for the study by outlining the research aims and objectives. The theoretical foundation underscores the significance of Boyle's assumption, grounded in the Situational Crime Prevention (SCP) framework. Both Boyle's theory and the SCP model shape the research design, focusing on the formative influences affecting the responses of domestic and global stakeholders to counter-terrorist financing regimes aimed at limiting Boko Haram's access to funding sources. To address the wide range of issues, the investigation begins by examining situational factors that impact state insights into the critical terrorist financing sources exploited by Boko Haram. This is followed by the formative influences that hinder state responses to counter-terrorist financing measures. The next chapter explores Boyle's historical, colonial, ethnic, and religious variables to analyse Boko Haram's conflict environment. The aim is to identify structural features that may have contributed to Boko Haram's access to funding in the Northeast and the Lake Chad Basin.

Chapter 2

Literature Review

Boko Haram Insurgency and Northeast Conflict Environment

2.0. INTRODUCTION

There is a well-known proverb that states hindsight is better than foresight. The more historically minded an individual is, the better they understand the past, interpret the present, and effectively predict the future (Sharpe, 2023). Therefore, it is understandable why Boyle (2019) made the historical background of the conflict environment the first variable in his analytical framework. A historical overview provides a clearer understanding of past and present efforts to prevent Boko Haram from accessing terrorist funding sources. It also facilitates better projections of the future of counter-terrorism in Nigeria and other non-Western jurisdictions. Against this backdrop, the Boko Haram conflict environment will be the focal point of this chapter, reflecting on the impact of structural issues that may have enabled the financing of terrorism and its perpetuation. The chapter examines the northeast as a microcosm of Nigeria's broader socio-cultural and ethno-religious landscape. It addresses two interrelated questions: What does the growth of Boko Haram suggest about Nigeria's conflict environment? How do the northeast and Lake Chad criminal environments contribute to the debates on the crime-terror nexus?

Three sections of this chapter address the questions underlying the assessment of Boko Haram's funding sources and counter-terrorist financing policies later in the study. The chapter is based on the assumption that understanding structural and environmental dynamics is a precursor for gaining insights into Boko Haram's funding streams, anti-terrorist financing regimes, and the formative influences that affect the institutional responses to these regimes

2.1. Boko Haram Home Territory in Northeast and Lake Chad

There are numerous scholarly contestations on the causes of conflicts in Nigeria. Donald Horowitz argues in his seminal work, *Ethnic Groups in Conflict*, that cleavages and comparisons are two of the most important factors that foster group loyalty and promote group competition in divided societies (Horowitz, 2000, p. 46). According to John Stuart Mill, the dangers of division are frequently manifested in tribalism and ethnic differences, with state institutions being their first victims. The renowned conflict scholars emphasise that it is nearly impossible to build strong independent institutions in divided societies where ethnic and religious differences are deeply entrenched (Reilly, 2001, p. 1). Nigeria, with a population of over 200 million people, comprising 250 ethnic groups and two major religions—Christianity and Islam—is often cited as an example of how ethnic and religious divisions influence the design of policies and their implementation by state institutions (Horowitz, 2000).

Several positions have been advocated in the literature to understand the conflict dynamics in Nigeria. Foreign policy expert John Campbell of the United States' Council on Foreign Relations (CFR) is believed to have coined the terms "Muslim-North" and "Christian-South". The former United States Ambassador to Nigeria is credited with framing both concepts to describe the stark ethnic and religious divide between the northern and southern regions of the country (Campbell, 2012, p. 216). Relatedly, scholars such as Wouter Veenendaal and Leila Demarest adopt the "tripodal ethnic structure" of Hausa-Fulani, Igbo, and Yoruba as points of departure in researching and analysing ethnic divisions in Nigeria (Veenendaal & Demarest, 2021). However, Campbell's (2012) simplistic rendering tends to imply homogeneity among Northern Muslims, who are believed to be at odds with their homogeneous Southern Christian counterparts. It suggests that the entire northern population, living in harmony, comprises Muslims, while the entire southern population, amicably coexisting, is Christian. Conversely, Veenendaal & Demarest's (2021) approach limits ethnic conflicts to the three major ethnic groupings in Nigeria: Hausa-Fulani, Igbo, and Yoruba. While both depictions by Campbell (2012) and Veenendaal & Demarest (2021)

conveniently capture the conflict dynamics, it is debatable whether their straightforward analogy adequately explains the complex nature of ethnic and religious divisions in Nigeria.

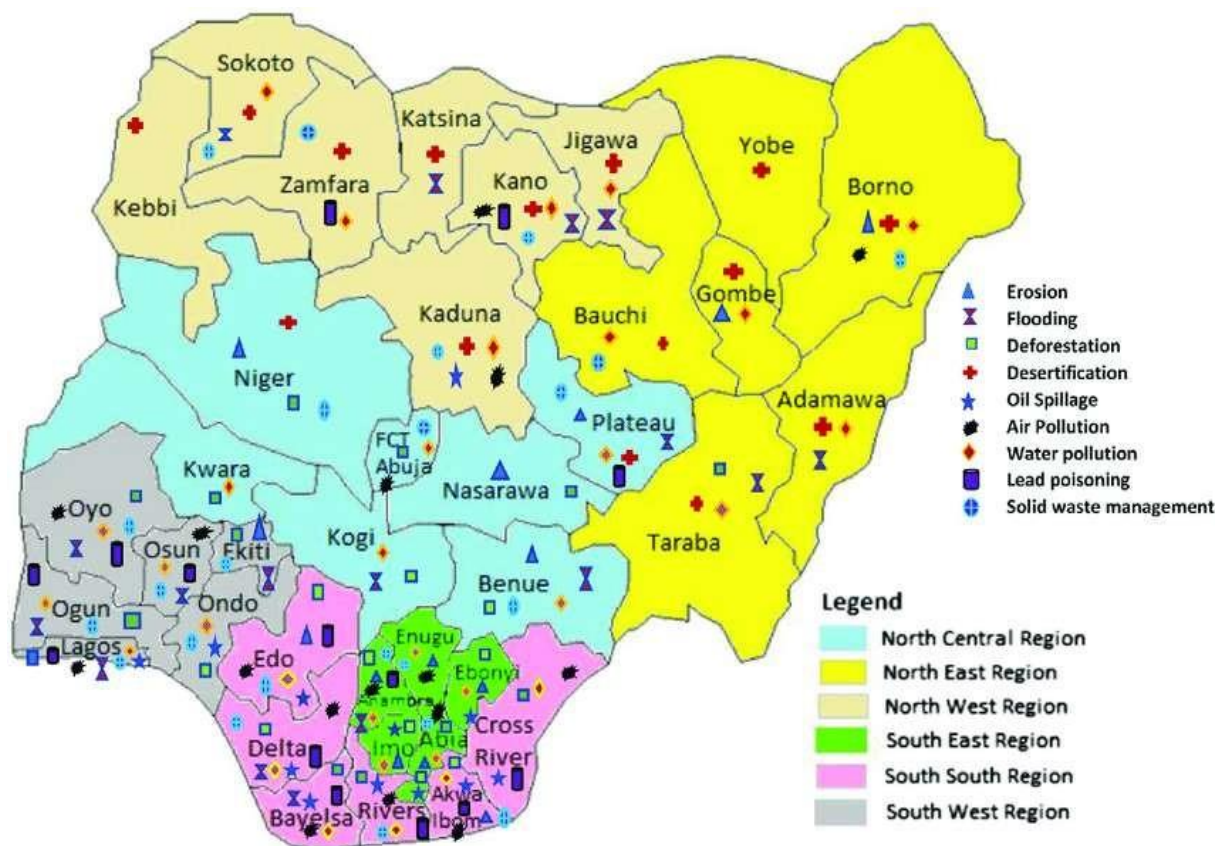
Administratively, Nigeria consists of 774 local government areas, 36 states, a Federal Capital Territory (FCT), and six geopolitical zones. Each geopolitical zone comprises a specific number of states, and each state consists of multiple local government areas (Adeyemi, 2013, p. 155). Figure 2 (further below) shows the geopolitical zones as follows: northwest (6 states), northeast (6 states), north-central (6 states and the FCT), southwest (6 states), south-south (6 states), and southeast (5 states). Borno, Adamawa, Yobe, Gombe, Bauchi, and Taraba are the states of the northeast geopolitical zone, which is the primary area of interest of the study. It is also worth noting that the southeast is the only geopolitical zone with five states. The implication of this will be analysed in detail subsequently.

Also, unlike claims in the literature that the northeast is mainly made up of Kanuri and Hausa-Fulani Muslims, the ethnic divisions are more complex and varied. The diverse ethnicities in the northeast include Bachama, Margi (Adamawa), Sayawa, Fulani (Bauchi), Kanuri, Babur (Borno), Fulani, Tangalawaja (Gombe), Jukun, Tiv (Taraba) and Fulani, Kanuri (Yobe), and a significant percentage of these ethnic groups are Christians (Stevens, 1978). While the literature and the media tend to portray the northwest as an enclave of predominantly Hausa-Fulani Muslims, a significant proportion of other ethnic groups, including the Bajju, Atyap Jaba, Gbayi, Kagoro, Gwong, Moro'a, and Kagoma, are Christians (Christelow, 2022). The north-central region, also known as the middle belt, equally has diverse ethnic groups, such as Gbagyi, Gwandara (Abuja - FCT), Tiv, Idoma (Benue), Igala, Ebira (Kogi), Yoruba, Nupe (Kwara), Eggon, Tiv (Nasarawa), Gbagyi, Nupe, Fulani (Niger), and Berom, Angas, Fulani (Plateau) (Nlewem, 2018).

Furthermore, while Campbell's (2012) argument implies a homogenous majority Christian population in the south, Yoruba is the dominant ethnic group in the southwest. The geopolitical zone has a majority Christian population and a significant percentage of Muslim populace, with

noticeable traditional worshippers (Oladipo et al., 2007). Igbos are the dominant tribe in the southeast, most of whom identify as Christians and minority traditional worshippers (Ukiwo, 2005, pp. 8–9). Although the south-south are predominantly Christians, their ethnicities are much more diverse than the Igbos in the southeast and Yorubas in the southwest. They include Abua, Andoni, Ekpeye, Engenni, Etche, Ibani, Ikwerre, Kalabari, Ndoni, Okrika, and Ogoni (Arowosegbe, 2016, pp. 261-275).

Figure 2. Map of Nigeria showing 36 states, FCT, and 6 Geopolitical Zones



Source: <https://www.researchgate.net/figure/Map-of-Nigeria>

The question is, what does ethnic and religious uniqueness have to do with Boko Haram and international counter-terrorism policies? Such a puzzle arises from the Eurocentric perspective on global terrorism, which pays scant attention to the conflict environment in non-Western countries in haste to associate every act of extremist violence and terrorism with Al-Qaeda (Comolli, 2018). This tendency opposes carefully examining how the peculiarities of the conflict

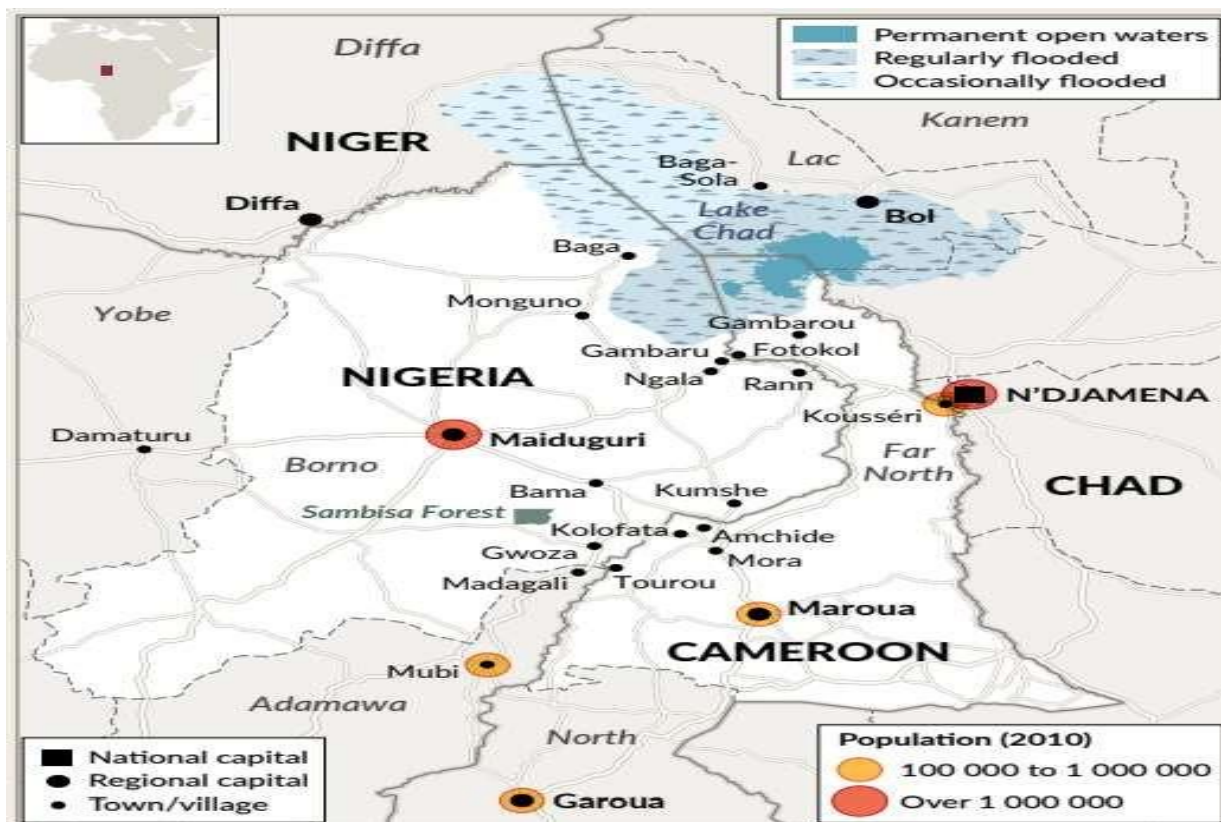
landscape impact the evolution and funding of terrorist groups like Boko Haram (Zenn, 2017, pp. 173–189). The literature on decolonisation, alongside Boyle's analytical framework, has prompted a reevaluation of prevailing Eurocentric claims. These perspectives often overlook the intricate ways in which Nigeria's structural environment influences the effective implementation of global counter-terrorism policies (Achieng et al., 2023, pp. 63–76).

Beyond Nigeria's mainland, the country's borders reveal a contiguous dynamic at the core of conflicts and crimes in the northeast and the Lake Chad corridor. Located on the coast of West Africa, Nigeria has a land area of 923,768 km² and is bordered by Benin (773 km), Niger (1,497 km), Cameroon (1,690 km), and Chad (85 km through the Lake Chad Basin). Nigeria's international land borders are estimated to be between 4,045km and 4,470km (2,513 miles), and its coastline is 774km (480 miles) (Ali. et al., 2018). One of the primary characteristics of these border regions is that they are mainly unmanned. The Nigerian Customs Service (NCS) identifies 1,500 land border crossings into Nigeria, but only 114 have approved control posts staffed by immigration and customs officials and personnel of other security agencies. This leaves approximately 1,386 unmanned border crossings in Nigeria, most of which are in the northeast and northwest geopolitical zones (Chinedu, 2019, p. 2). Nigeria also has maritime borders with Equatorial Guinea, Ghana, and São Tomé and Príncipe (Bekker, 2003, pp. 387- 398).

Lake Chad, located within a semi-arid desert and savanna region, is home to about 30 million inhabitants and encompasses around 70 ethnic groups, with the Kanuri being one of the dominant tribes (Mugadama, 2022). While the waters of Lake Chad are bordered by Nigeria, Chad, Cameroon, and Niger, they represent only a small portion of the broader Chad Basin, which is the most extensive endorheic basin in Africa with no outlet to the sea (Nicols, 2011). According to Yichu Wang and colleagues, an endorheic river like the Chad Basin is a landlocked system with no hydrological connection to the marine environment (Wang et al., 2022; see footnote for

characteristics of an endorheic basin).⁴ In academic literature, however, the terms "Lake Chad" and "Chad Basin" are often used interchangeably, with no effort to clarify their differences. The former is confined to the four countries previously mentioned, with the Nigerian side of Lake Chad sharing water and land borders with the northeastern states of Yobe, Adamawa, and Borno (Döring, 2018). In contrast, the Chad Basin encompasses an area of approximately 2,397,424 km², accounting for about 8% of the African continent, and spans across Algeria, Sudan, the Central African Republic, Libya, Cameroon, Nigeria, Niger, and Chad (Magrin & De Montclos, 2018).

Figure 3. Map showing Northeast Nigeria and Lake Chad



Source: Sampaio, 2022

⁴ “Endorheic refers to a hydrological condition under which surface drainage is terminal and landlocked. This term is the antonym of ‘exorheic’ meaning that surface drainage has visible outlets to other water bodies and may ultimately reach the ocean. In an endorheic system, surface water flows downhill as in exorheic systems, but instead of terminating at the ocean, it converges to an inland sink, which is termed an ‘endorheic lake,’ ‘terminal lake,’ or sometimes ‘inland sea.’ Endorheic/terminal lakes are usually saline due to the absence of surface outflow and the accumulation of soluble salts as water evaporates (see section on Hydroclimate below). Examples of some major endorheic lakes are the Caspian Sea (41.82° N, 50.70° E) in Eurasia (the world’s largest endorheic lake), Lake Eyre (28.88° S, 137.47° E) in Australia, Lake Chad (13.15° N, 14.49° E) in Africa, Lake Poopó (18.79° S, 67.02° W) in South America, and the Great Salt Lake (41.14° N, 112.55° W) in North America.” (Wang, 2020, p.1).

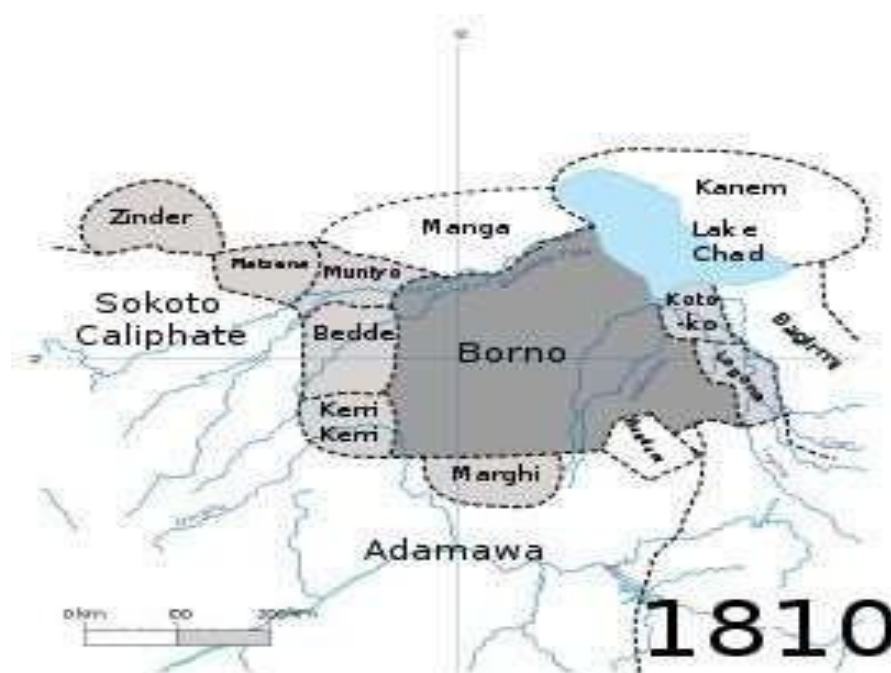
Lake Chad and the northeast were historically the heartlands of the Kanem-Borno Empire, which was partitioned by Germany, Britain, and France into their respective colonial territories located in Nigeria, Niger, Chad, Cameroon, and southern Libya. The establishment of these modern republics at the onset of colonialism in the 19th century reduced the Kanuri, previously the largest ethnic group in Africa, to a minority within their new colonial territories (Adesoji, 2010, p. 95). Before its abolition in the 19th century, the Kanuri-led Kanem-Borno Empire forged ties with the rest of the world through the trans-Saharan trade routes. It maintained diplomatic embassies in Morocco and the Ottoman Empire via Tripoli in Libya, with diplomatic relations that endured long after the empire's dissolution (Martin, 1969, pp.15-27). Kanuri and Arabic served as the empire's commercial languages, establishing the region as an international Islamic learning centre (Abubakar, 2017). Furthermore, the empire expanded its frontiers and maintained control over conquered territories through bloody jihadi conflicts, as well as through income derived from the trade in enslaved people, mining, wildlife trading, and trafficking in arms and light weapons (Iwuchukwu, 2013, pp. 2-12).

It is important to note that the Kanuris, the predominant ethnic group around Lake Chad, are primarily sedentary farmers with unique languages, cultures, and histories. They operate within a subsistence economy centred on agriculture, where peanuts are cultivated as a cash crop, and trade in salt and fish from Lake Chad constitutes a major source of income (Sarch, 2001). The Fulanis, the dominant ethnic group in the northwest, also have a significant presence in the northeast and along the Lake Chad corridor. Traditionally nomadic, the Fulanis include settled farmers, merchants, and artisans, displaying an egalitarian social structure. A common thread linking both ethnic groups is their adherence to Sunni Islam (Sanni, 2016; Iocchi, 2020).

The decline of the Kanem Borno Empire (northeast and Lake Chad) coincided with Uthman Dan Fodio's jihad, which ultimately led to the establishment of the Sokoto Caliphate (northwest) in the late 18th and early 19th centuries. This resulted in a shift in political dominance within the

northern region (Iwuchukwu, 2013). The movements of traders and Islamic teachers engaged in commerce throughout the northeast emphasised the conversion of political leaders and elites to Islam (Miles, 2017). Such leaders incorporated Islamic principles into their administrative and judicial processes in both the northeast and northwest. Local converts also played crucial roles in evangelising the Islamic faith among their families and friends across these regions. As will be assessed subsequently, this contextualisation will be invaluable to this thesis regarding the seamless movements and integration of terrorists across both regions in the northeast and northwest and the implications for institutional responses to contain the funding of Boko Haram (Miles, 2017; Iwuchukwu, 2013).

Figure 4. Kanem Borno Empire and Trans-Sahara Trade Route



Source: <https://www.pinterest.co.uk/>

2.2. Post-Colonial Relations Between Nigeria, Cameroon, Niger and Chad

The existing body of literature does not connect the Boko Haram insurgency with the historical, cultural, and political ties between Nigeria, Cameroon, Chad, and the Niger Republic. Excessive emphasis is placed on the relationship between Boko Haram and Al-Qaeda, which obscures the broader context that should be examined to reveal a clearer picture of the conflict environment.

The previous section underscored the significance of Boyle's historical, colonial, religious, and ethnic variables in enhancing the understanding of the conflict dynamics. Recent post-colonial events have also illuminated how diplomatic, ethno-religious, socio-economic, and political relations among the four countries provide crucial contexts for understanding the ongoing insecurity in the region (Duruji, 2019, pp. 267-277).

Nigeria's ambition to establish a political agenda for the emancipation of West Africa resulted in a conflict of interest with France on the post-colonial control of Chad's political structure. This competition for influence in Chad is thought to have propelled the 1979 coup d'état that ousted President Mahmat Shawa Lol, who was viewed as a "puppet" of the Nigerian government (Aziken, 2019). In the years after its independence, Nigeria exercised considerable influence over Chad Republic, capitalising on its economic boom in the 1970s to bolster trade relations and become Chad's primary source of export revenues (Decalo, 1980, pp. 23–56). Nigeria also became a crucial destination for Chadians seeking employment opportunities abroad. However, tensions over the control and exploration of oil reserves in Lake Chad during the late 1970s, alongside Nigeria's economic decline in the early 1980s, led to the mass deportation of Chadians from Nigeria. This situation strained diplomatic relations between the two nations (Gary-Toukara, 2015).

Similarly, Nigeria and Cameroon enjoyed cordial diplomatic relations before their independence from Britain and France in 1960. In a 1961 referendum, Northern Cameroon voted to join Nigeria, becoming part of the northeast Saradauna Province. This political decision stemmed from shared history, religion, trade, ethnicity, language, and culture among the Kanuris, Fulanis, Shuwa Arabs, and Kapsikis, who represent most of the Muslim population on both sides of the border (Van Beek, 1992). However, during the 1980s and 1990s, the Cameroonian side of the border gained notoriety for arms trafficking, drug trafficking, highway hijackings, and hostage-taking stirred by extremist groups operating in the northeast and around Lake Chad (Chiabi, 1986).

Like Cameroon, Nigeria, and southern Niger have maintained close cultural ties since the 9th century, when they were both part of the Kanem-Borno Empire. Before colonial rule began at the turn of the 19th century, there were no defined boundaries between southern Niger and northern Nigeria (Kirwin, 2005). The socio-cultural, socio-economic, and political connections across the 1,500-kilometre-long border illustrate its contiguous nature. For over 600 years, Kano and Katsina in northwestern Nigeria served as the southern terminus of the trans-Saharan trade route, which significantly benefited the Nigerian economy (Okpeh, 2007). The Fulani people on both sides of the Nigeria-Niger border engaged in conflicts with common adversaries and participated in various Islamic jihadi movements throughout the 18th and 19th centuries. These include the Uthman Dan Fodio jihad of 1804, which resulted in the invasion and conquest of northwest Nigeria, fundamentally altering the region's ethnic composition and political landscape that had been predominantly dominated by the Hausa and Habe tribes (Nmah & Amanambu, 2017).

The conquest of the northwest by Uthman Dan Fodio's jihad established the foundation for British colonisation of the northern region (northwest, northeast, and north-central), which became known as the Northern Protectorate in 1900, through a system of indirect rule in the area (Brukum, 1997). The relationship between the Sokoto Caliphate and British colonial authorities flourished across three key dimensions. The protectorate served as a platform for the British to harmonise judicial practices initiated by the jihad, enabling emirs to govern both urban and rural areas (Brukum, 1997). The British also utilised Islamic structures to inform their administrative system in the Northern Protectorate. They also capitalised on the legacy of the jihad to influence political dynamics among Muslims and Christians in the region (Crowder, 1964). This cooperative relationship between the colonial authorities and the leaders of the Northern Protectorate strengthened northern influence over Nigeria's political landscape, particularly after the Northern and Southern Protectorates were amalgamated in 1914 and even before the country attained independence in 1960 (Princewill et al., 2020; Horowitz, 2000).

The Fulanis exploited their close ties with the colonial government to facilitate a merger between the politically active Fulani ethnic group and the subdued Hausa tribe, thereby creating a Hausa-Fulani majority ethnic group. This strategy provided them with a competitive edge as they took control of Nigeria's political landscape following independence in 1960 (Obonyilo, 2019, p. 10). Similarly, leaders from the Yoruba (southwest) and Igbo (southeast) communities mirrored the Fulanis by conscripting other, less active ethnic groups to form majority coalitions in their respective regions (Osagie, 1988, pp. 4-5). This approach not only established the Hausa-Fulani as a dominant political force in the north but also obscured other tribes within the region. However, despite being in the minority, these tribes maintain their identities regardless of their minority status (Osagie, 1988).

As Nigeria's post-independence conflicts took an ethno-religious turn, the inequality in power-sharing sparked protests led by excluded groups. The protests targeted perceived favouritism, marginalisation, and discrimination, presumably orchestrated by majority ethnic groups, particularly Hausa-Fulani (Horowitz, 2000). Consequently, in January 1966, Christian Igbo military officers from the southeast, in conjunction with other Christian minority ethnic groups from the present-day south-south, murdered the Prime Minister, Abubakar Tafawa Balewa, a Hausa-Fulani Muslim from the northeast. Also assassinated was Ahmadu Bello, the Hausa-Fulani Muslim Sardauna of Sokoto and Premier of Northern Nigeria from the northwest (Omaka et al., 2021, pp. 51–68). However, six months later, in July 1966, a counter coup led by Hausa-Fulani military officers from the north, in collaboration with officers from minority ethnic groups in the region, resulted in the assassination of Aguiyi Ironsi, a Christian head of state of Igbo descent from the southeast. Following Ironsi's death, Yakubu Gowon, a Christian military officer from a minority ethnic group in Plateau State, present-day north-central geopolitical zone (commonly referred to as the middle belt), assumed leadership (Omoigui, 2016).

Consequently, an ethnic conflict emerged between the Hausa-Fulani Muslim military officers and their Christian minority counterparts in the north, who united against the predominantly Christian ethnic group in the southeast and the minorities in the south-south. This unrest ultimately led to the Nigerian Civil War, which lasted from 1967 to 1970 (Aremu & Buhari, 2017, pp. 61–79). However, the coup d'états of 1975 and 1976 resulted in a regional realignment along ethnic and religious lines in the north, even at the height of military dictatorship led by northern military officers. The Head of State, Yakubu Gowon, a Christian officer from the north-central region, was overthrown in a coup on July 29, 1975, orchestrated by Murtala Muhammad, a Hausa-Fulani Muslim General from Kano in the northwest. In a retaliatory move, Colonel B.S. Dimka, who sought to restore Gowon to power, assassinated Murtala Muhammad during a failed counter-coup (Babangida, 2025; see footnotes).⁵ Dimka was a Christian officer from the same minority tribe (Angas), state (Plateau), and geopolitical zone (north-central) as Gowon. He rallied support from other middle belt and southern Christian officers in the botched coup attempt on February 13, 1976 (Campbell, 1979).

According to Osagie (1991), the allegations of complicity against middle belt officers resulted in *one out of every two officers above the rank of lieutenant from Benue and Plateau states in the north-central region being executed, jailed, or dismissed from the army* (Obonyilo, 2019, p. 12).

The tensions among the various ethnic groups in the north led to an alliance between the middle belt and the southeastern and south-southern geopolitical zones. This coalition was evident during the coup on April 22, 1990, led by Gideon Orkar, a Christian minority officer from Benue State

⁵ “But it was certainly not a laughing matter for persons implicated by Dimka in the coup. During the trial, Dimka claimed, among other allegations, that he briefed General Yakubu Gowon about the coup in the United Kingdom and that Gowon told him to liaise with General Bisalla in Lagos. As for Bisalla, his wrath derived from the planned demobilisation of the army and General Danjuma’s promotion above him.....General Gowon took over ten years to clear his name following Dimka’s allegations. The fact that Gowon and Dimka were linked by marriage didn’t help matters for General Gowon. Dimka’s older brother, the then-Kwara State Police Commissioner S. K. Dimka, was married to Gowon’s older sister, Maryamu Lami Dimka. Then, Dimka roped in Joseph Gomwalk, who was Gowon’s cousin, and claimed he had guided him in plotting the coup! There was, of course, the case of Abdulkarim Zakari, the older brother of Victoria, Gowon’s wife, who was implicated in the coup because, according to Dimka, Zakari (who worked at Radio House as a broadcaster) showed him around the Radio House the day before the coup and provided valuable facilities for the coup operations.” (Former Head of State and President, Ibrahim Badamasi Babangida, *A Journey in Service*, pp. 100-101).

in the middle belt (north-central). Gideon Orkar and then-Head of State Ibrahim Babangida, a Muslim, hail from the north-central geopolitical zone (Osaghae, 1988, p. 8; Campbell, 1994, p. 181). In his coup speech, however, Orkar attributed the Babangida regime to the Hausa-Fulani Sokoto Caliphate in the northwest. As a result, he expunged Kano, Bauchi, Katsina, Sokoto, and Borno—territories that include what is now Adamawa and Yobe states—from Nigeria. Orkar identified these states in the northwest and northeast as the epicentre of Hausa-Fulani hegemony that must be eliminated from the nation (Mustapa, 2000). An exploration of how these historical dynamics impact the transfer, diffusion, and implementation of UNSCRs 1267 and 1373 will be addressed in much detail later in this study.

Meanwhile, it is important to highlight that during the 1970s and 1980s, extremist and criminal groups took advantage of the trans-Saharan trade route to propagate violent extremism and facilitate the smuggling of goods into and out of Nigeria through Niger, Chad, and Cameroon. Historically characterised by weak governance, the northeast region and Lake Chad became notorious for highway robbery and banditry throughout the 70s, 80s, and 90s (Shaw et al., 2014). Consequently, the emergence of Boko Haram from this criminal backdrop was not unexpected. The two primary factions of Boko Haram, Jama'atu Ahlis-Sunna Lidda'Awati Wal-Jihad (JAS) and ISIS West Africa (ISWAP), exploit the vulnerabilities in the borderlands of the northeast and Lake Chad to establish and maintain strongholds in the region (Connor, 2017). These factions rely on various illicit activities within their territories to further their terrorist causes (Comolli, 2018). The Al-Barnawi-led ISWAP controls territories in northern and central Borno, as well as the neighbouring areas of Yobe, the Logone-et-Chari region of Cameroon, the Diffa region of the Republic of Niger, and the Lac region of Chad. Similarly, the Abubakar Shekau-led faction, known as Jas, exerts influence over Borno's Sambisa Forest, South-Central Borno, and the Mayo-Sava and Mayo-Tsanaga regions in the far north of Cameroon (Amao, 2023, pp. 23-41). In addition, a third faction, Ansaru, which Adam Kambar founded, previously had strongholds in

Yobe in the northeast and Kano in the northwest; however, Ansaru has experienced a significant decline in recent years (Pantucci & Jespersen, 2015).

While the three Boko Haram factions follow historical antecedents in exploiting organised criminal activities for gain, scholars like Comolli (2013) and Jespersen (2017) dispute the nexus between illicit economies and Boko Haram insurgency. They contend that unlike South America and the Middle East, where terrorist organisations are the same as organised criminal groups operating in a criminal environment, the Boko Haram sect is not a major player in organised crime, particularly drug trafficking (Comolli, 2018; Jespersen, 2017). Examining this claim for its veracity necessitates a return to contestations linking illicit economies and terrorism in the northeast and the Lake Chad Basin.

2.3. Boko Haram and Organised Crime in Terrorist Black Hole

Terrorists often seek out friendly borders or safe havens, which they exploit as transit points for weapons and cash. Tamara Makarenko (2012) describes such a haven as a “black hole,” typically marked by open borders and weak, poorly governed institutional systems. In these environments, it is not uncommon for criminal organisations and terrorist networks to coexist and flourish as they pursue shared goals of wealth accumulation, territorial control, and the distribution of values and resources (Makarenko, 2004, pp. 129–145; Manwaring, 2002, pp. 68–80). Since the early 2000s, the northeast region and Lake Chad have functioned as a black hole and stronghold for Boko Haram. Taking advantage of the area's porous borders, weak governance, and vulnerability to violent crime, Boko Haram has found the region to be an ideal environment for its operations (Yalmi, 2020). As a result, the region remains the focus of security operations conducted by the Multi-National Joint Task Force (MNJTF), a regional military intervention organisation established to combat Boko Haram and other forms of violent extremism across the shared territories of Lake Chad. The task force comprises troops from Nigeria, Niger, Cameroon, Chad, and the Benin Republic (Olawoyin et al., 2021). The Nigerian military is also actively engaged in

a security operation known as Operation Hadin Kai, which concentrates on the northeast, while the MNJTF operates within the Lake Chad corridor (Shodunke, 2021).

The unique characteristics of the Lake Chad region also prompt engagement in ongoing debates on the extent to which Boko Haram exploits organised crime in the terrorist black hole. Taking drug trafficking as a case in point, Virginia Comolli's working paper *View from the Ground: The Drug-Terror Nexus in the Sahel-Sahara Region: Myths, Evidence and Implications*, was published by Joanne Csete and Constanza Sánchez in the Global Drug Policy Observatory Brief in 2013. Comolli (2013) argues that drug trafficking in the Lake Chad area and northeastern Nigeria does not necessarily serve as a major source of funding for Boko Haram (Csete & Sánchez, 2013, pp. 2–14). Other scholars and policy analysts, like Jaspersen (2017), hold a similar view contending that drug trafficking is not a source of Boko Haram's financial resources. They both opine that while drug cartels exploit the trans-Sahara trade routes for trafficking drugs to Europe, Boko Haram does not rely on drug trafficking as a principal funding source, as they do kidnap for ransom. Boko Haram provides paid escort services for drug cartels, charging approximately ten to fifteen per cent of the total drug shipment value (Jaspersen, 2017; Comolli, 2013; Csete & Sánchez, 2013, pp. 2-14).

A 2020 FATF-GIABA report supports this claim, identifying cigarettes, petroleum products, and tramadol as regular items smuggled through the Sahel and the Gulf of Guinea by drug cartels, aided by Boko Haram (FATF-GIABA, 2020, p.6). Scholars like Jaspersen (2017) and Comolli (2013) have often interpreted such reports to suggest that Boko Haram does not depend on drug trafficking as its primary funding source, even if the terrorist group or individual sect members benefit from it (Csete & Sánchez, 2013). Proponents of the Jaspersen (2017) and Comolli (2013) perspective argue that the income Boko Haram generates from drug trafficking is negligible compared to that from kidnapping for ransom. Nonetheless, Jaspersen (2017) and Comolli (2013) make broad assertions about the crime-terror nexus by selectively highlighting a few examples,

which tend to obscure more facts than their arguments reveal (Phil, 2008, p. 127). They contend that because Boko Haram earns significantly less from drug trafficking than drug cartels, the terrorist group should be viewed as a minor player in the trans-Saharan drug trade (Jaspersen, 2017; Comolli, 2013; Csete & Sánchez, 2013).

This perspective is prevalent in the literature on organised crime, frequently motivated by the desire to label Boko Haram as strictly terrorist organisations with little or no ties to transnational organised crime. If entities like Boko Haram employ organised crime techniques, it is to supplement their resource base (Jaspersen, 2017; Comolli, 2013). Regrettably, these arguments are not consistently valid—not because Boko Haram is a criminal organisation rather than a terrorist entity, but because Jaspersen (2017) and Comolli (2013) overlook some essential principles related to terrorist financing. These principles significantly influence the importance of the funds Boko Haram acquires from organised criminal activities, such as drug trafficking. Article 2(1) of UNSCR 1267, adopted in Resolution 1373, defines terrorist financing as a crime if:

“Any person by any means, directly or indirectly, unlawfully and willfully, provides or collects funds with the intention that they should be used or in the knowledge that they are to be used, in full or in part, in order to carry out terrorism”. UNSCR 1267 (see Appendix 1).

From the definition of terrorist financing provided by the UN Council Resolution, two conclusions can be drawn. First, the financier of terrorism aims to conceal the nature of the financing activity, although not necessarily the sources from which the funds are derived. This implies that while various criminal organisations may benefit from activities such as organised crime or drug trafficking, identifying which specific proceeds from drug trafficking are ultimately used to finance terrorism proves challenging (Chandra, 2020). This leads to my second observation regarding Article 2(1) of UNSCR 1267, which emphasises that access to funding sources, irrespective of their magnitude, is critical for financing terrorism. The issue does not concern the

amount of terrorist funding sourced from any organised crime but rather the utility of those funds in achieving terrorist objectives. For instance, some of the most devastating terrorist attacks were carried out with relatively minimal funding. These include the 11 September 2001 bombings of the World Trade Center and the Pentagon, the Madrid train bombings of 11 March 2004, the London bombings of 7 July 2005, the Boston Marathon bombing on 15 April 2013, and the Nairobi Westgate Mall attack on 21 September 2013 (McMahon, 2022).

While negligible funding can be crucial for executing consequential terrorist attacks, does this suggest that terrorist organisations only need minimal resources to achieve their objectives? The straightforward answer is no. In some cases, terrorist groups require substantial funding to fulfil their overriding aims. In such instances, Comolli's (2013) argument may be relevant. As noted by Cohen and Taylor (2018) and Freeman (2011), sustaining complex terrorist networks and bureaucracies necessitates considerable funding. This encompasses the expansion into new territories, gaining legitimacy and public support, maintaining a strong command and control structure, and covering crucial expenses such as communications, arms, logistics, recruitment, salaries, training, travel, safe havens, compensation for the families of deceased fighters, and support for other terrorist or criminal entities. Under these circumstances, significant funding is critical (Cohen & Taylor, 2018, p. 19; Freeman, 2011, pp. 461-465).

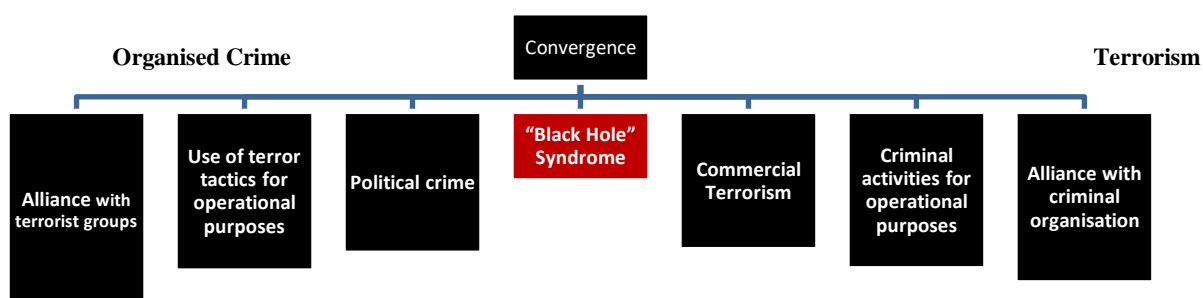
Furthermore, Comolli's (2013) perspective can be justified to the extent that a terrorist organisation like Boko Haram relies heavily on a single funding source, such as drug trafficking. However, since Boko Haram pursues multiple funding streams, regardless of how meagre they may be, to achieve its terrorist objectives, it is problematic to use the resources obtained from one organised crime source to ascertain whether the sect plays a significant role in organised crime (FATF, 2012). This is because the organised crime subfield encompasses more than just drug trafficking. Boko Haram has been at the forefront of exploiting various organised crime methods such as cattle rustling, human trafficking, arms smuggling, wildlife laundering, and fish

smuggling in the northeast and Lake Chad (FATF, 2016; FATF, 2013). Thus, rather than concentrating on the amount of money or material resources that Boko Haram derive from an organised crime source like drug trafficking, the focus should be on the types of organised criminal activities in which Boko Haram engages within the terrorist black hole.

2.4. Crime – Terror Continuum and Boko Haram Funding Streams

Tamara Makarenko's Crime–Terror Continuum, illustrated in Figure 5 below, elucidates the extent to which the arguments presented by Jaspersen (2017) and Comolli (2013) in the preceding section are valid. If there are no shifting dynamics from either end of the continuum, organised crime groups and terrorist organisations can maintain distinct identities while functioning within the same environment. However, when the goals of both groups begin to converge, movements along the continuum increasingly draw toward the black hole at its centre. In this black hole, where the identities of the two merge, it becomes increasingly difficult to differentiate between terrorist networks responsible for acts of terrorism and organised criminal entities held accountable for organised crime. This is particularly evident in the northeast and the Lake Chad corridor, where it is challenging to determine the extent to which Boko Haram employs organised crime tactics to further its terrorist objectives. This complexity arises as militant Fulani herders and bandits—both active, organised crime groups—operate within this blurred environment and often collaborate with Boko Haram on various fronts (MacEachern, 2020).

Figure 5. Tamara Makarenko Crime-Terror Continuum



Source: Makarenko, 2004

There is growing evidence suggesting that Boko Haram is involved in training and supplying weapons to bandits and militant herders. Reports also indicate that members of Boko Haram from the northeast and Lake Chad region have migrated to the northwest and north-central areas of Nigeria. In these regions, they are reportedly collaborating with bandit groups in Zamfara and Sokoto states, as well as in Plateau, Niger, and Abuja in the north-central region. Further evidence points to connections between Boko Haram and militant herders and bandits in the southeast, southwest, and south-south regions (Ojo, 2020, pp. 77–110). This underscores the complexity of the situation; the view that Boko Haram is driven solely by political and religious ideologies while militant herders and bandits act purely as profit-driven criminal organisations captures only a piece of a complex reality (Jaspersen, 2017; Comolli, 2018). Firstly, the black hole environment has since expanded beyond the northeast. Boko Haram, bandits, militant herders, and other criminal and terrorist organisations are executing random attacks in various parts of the country. Given that the nature of the attacks is similar, it is difficult to determine which group is responsible beyond news reports or claims made by the purported representatives of the various groups (Ojo, 2020).

A recent SBM Intelligence report - *Economics of Nigeria's Kidnap Industry*, indicates that between July 2021 and June 2022, bandits kidnapped about 3,420 people and killed 564 others in 500 separate incidents across Nigeria. About \$9.9 million was asked for ransom, but the hostages paid \$1.2 million to get out of captivity (SBM, 2023). Although this estimate only reflects a share of bandit violence, the August 2021 bandits' invasion of Nigeria's elite military institution, the Nigerian Defense Academy (NDA), in which a Lieutenant Commander and Flight Lieutenant were killed and a Nigerian army Major abducted for several weeks, demonstrates a similar pattern between bandits' violence and Boko Haram terrorism (Uwalaka, 2023).

Similarly, ISWAP and Ansaru reportedly collaborated with bandits to derail an Abuja-bound train from Kaduna in July 2022, with survivors of the attack thought to have paid about \$3 million in

ransom to regain their freedom (Bello & Imam, 2022, pp. 530-531). Militant herders, who have been blamed for most violent attacks against indigenous farmers and rural communities, adopt the same tactics as bandits and Boko Haram. Based on Luis Bazan's report on *Fulani Militias Terror: 2017-2020*, extremist herders are responsible for 654 attacks between January 2017 and May 2020. Over 2,539 people were killed, 393 were injured, 253 were kidnapped, sixteen women were raped, and over 7,582 homes and 24 churches were destroyed (Luis Bazán, 2020).

Despite the equal levels of violence committed by bandits and Fulani militant herders, considerable effort is devoted by scholars, government officials, and local and international media to portray these groups as distinct entities with conflicting motivations (Mikailu, 2016). The Al-Qaeda variable in UNSCR 1267, the discretionary element in UNSCR 1373, and the profit motive outlined in the UNTOC 2000 have served as the metrics distinguishing between perpetrators of criminal and terrorist violence in northeastern Nigeria and the Lake Chad Basin (Fact-finding & Borlini, 2022). However, it is essential to assess how these simplified metrics explain the dynamics of violence in the conflict zone. Do they provide adequate or meaningful insights into the conditions under which these three frameworks apply to terrorism and organised criminal activities in the affected area?

A review of the government's classification of violent groups as terrorist organisations further elucidates the impact of the underlying assumptions inherent in multilateral frameworks on counter-terrorism and organised crime in Nigeria. For instance, the government has predominantly designated Boko Haram as a terrorist organisation due to its links with Al-Qaeda, in accordance with the UNSCR 1267 requirement (Almqvist, 2021). The Indigenous Peoples of Biafra (IPOB) and the Islamic Movement of Nigeria (IMN) are the two other domestic groups classified as terrorist organisations under the “discretion” provision of UNSCR 1373 (Ejeh et al., 2020). The proscription of Yan Bindiga and Yan Ta’adda bandit groups adds complexity to the debate. Despite the violence perpetrated by both groups over an extended period, they were only

designated in 2021 after pledging allegiance to Boko Haram and Al-Qaeda. However, since other bandit factions, including militant herders, operating across the country do not fall under the influence of Al-Qaeda or Boko Haram, they have not been classified as terrorist organisations; instead, they are considered within the UNTOC framework (National Inherent Risk Assessment of Terrorist Financing in Nigeria, 2022, pp. 14-15).

It is based on the premise of the foregoing that there have been renewed debates regarding the level of violence that militant herders and bandits must perpetrate before being classified as terrorist organisations (Balarabe et al., 2021). This is why the study will later examine issues with the UNSCR 1267 and UNSCR 1373 requirements, one of which pertains to Boko Haram due to its link to Al-Qaeda, while the other framework necessitates the government's "discretion" in the designation of violent groups as terrorist organisations. The analysis chapter concentrates on how Boyle's criteria shape the government's actions or inactions in the terror designation process.

It is important to note that the study considers organised crime as a key funding source for Boko Haram. The various terrorist financing sources identified in the FATF models for West Africa presumably qualify as organised crime under the international framework on transnational organised crime (Livy, 2017). However, to maintain the status quo in international law—where terrorism and organised crime are treated separately—the FATF models classify each category as an independent source of terrorist financing without explicitly connecting them as techniques of organised crime. Profit drives organised crime, while political ideology propels terrorism (Dishman, 2021, pp. 43–48). Nonetheless, as demonstrated by the Makarenko Model, distinguishing between these two can be challenging, particularly in contexts where the interests of terrorist groups and organised criminal entities overlap in a black hole. The data analysis section will explore how classifying terrorist financing sources in the FATF models impacts the implementation of CTF regimes. Various cases involving Boko Haram's engagement in organised crime are detailed in Appendix 5.

2.5. Conclusion

Boyle's historical and colonial variables are the premise for analysing how Nigeria's structural environment impacts the Boko Haram insurgency. By illustrating the connections among various ethnic and religious groups, the chapter challenges the tendency to overlook the country's cultural complexities in debates on counter-terrorism effectiveness. It underscores that ethnic and religious loyalty has been central to past and present conflicts. They fuel the violence that extends across regional borders, which were once unified before the imposition of colonial boundaries. Consequently, while ethnic and religious differences are sources of internal tensions, these factors also play a significant role in cross-border violence and criminal activities within the conflict zone. The chapter equally emphasises the dynamics of colonial and post-colonial relations between Nigeria, Chad, Cameroon, Niger, and France, which will be explored in greater detail subsequently to reflect how territorial ambitions influence the Boko Haram insurgency.

The chapter also explores the historical context of criminal activities in the region and challenges prevailing assumptions in the literature on organised crime. It emphasises the limitations of these assumptions that minimise the significance of drug trafficking as a crucial source of funding for Boko Haram. This approach establishes a vital foundation for analysing Boko Haram's financial resources in the subsequent chapters. The crime-terror nexus will be examined further to investigate the underlying issues that influence legal and institutional responses to terrorist financing, particularly the consequences of not designating bandits and militant herders as terrorist groups operating in Nigeria.

CHAPTER 3

Literature Review

Boko Haram Funding Streams and FATF Models of Terrorist Financing in West Africa

3.0. INTRODUCTION

Boyle's (2019) theory overlooks the influence of Eurocentrism on terrorism research and counter-terrorism policies developed in the West and executed in non-Western countries. It gives little consideration to the Western essentialist ideas that underpin multilateral institutions' approach to crafting counter-terrorism policies and transferring them from the global policy environment to developing nations. This oversight likely arises from a tendency in theory and practice to glorify Western-induced international regulatory policies and functions as infallible while attributing counter-terrorism ineffectiveness in non-Western societies, such as Nigeria, to structural issues. Such a perspective implies that the Western viewpoint is the most suitable method for understanding the world, including in the realm of counter-terrorism research. This inclination explains Boyle's (2019) emphasis on structural issues within domestic contexts rather than on potential shortcomings of global counter-terrorism policies. Although the chapter seeks to evaluate existing literature regarding the evolution and financing of Boko Haram, it acknowledges that, despite its limitations, Boyle's (2019) cultural variable (see Table 1) is crucial for challenging preconceived notions about terrorism and countermeasures within the literature.

The chapter evaluates the 2013 and 2016 FATF/GIABA reports on sources of terrorist financing in West Africa. These reports underscore the various ways in which Boko Haram and other terrorist organisations in the region secure funding. The FATF policy documents indicate that effectively addressing the sources of terrorist financing outlined in both reports could potentially put an end to the Boko Haram insurgency (FATF, 2016, pp. 10-26; FATF, 2013, pp. 12-33). Assessing the validity of this claim forms the central focus of this chapter. For instance, following

9/11, the U.S. government and, indeed, the broader literature assumed that financing is the "lifeblood" of terrorism (Neuman, 2017, pp. 38-45). While such claims provide the basis for analysing sources of terrorist financing as well as the effectiveness of counter-terrorism measures, they establish a pathway by tracing the sources of financing that have been available to terrorist groups like Boko Haram from its primitive inception to its consolidation as a Foreign Terrorist Organisation (FTO) (Onursal & Kirkpatrick, 2021, pp. 1094–1116; Eckert, 2007, p. 209).

In 2013, the Financial Action Task Force (FATF) detailed six classifications for terrorist funding in West Africa. The idea was to provide the premise for countries in the region to deploy relevant frameworks to counter their exploitation for terrorist purposes. The six broad classifications are: terrorist financing through trade and other lucrative activities; terrorist financing through NGOs, charity organisations, and levies; terrorist financing through smuggling of arms, assets, and currencies by cash couriers; terrorist financing through drug trafficking; terrorist financing through Politically Exposed Persons (PEPs) and terrorist financing through alternative transfer systems also known as Hawala (FATF, 2013, p. 17).

In 2016, the FATF expanded and revised the 2013 list. The updated version identifies the sources of terrorist financing as extortion, robbery, looting, livestock rustling, donations, abuse of non-profit organisations, local businesses, commercial enterprises, and kidnapping for ransom. Illicit trafficking, drug trafficking, arms trafficking, trafficking in other goods, human trafficking, oil smuggling, cigarette smuggling, piracy, cybercrime, and fraud are also noted as sources of terrorist financing in West Africa (FATF, 2016, pp. 10 - 26). In categorising the extensive range of criminal activities as sources of terrorist funding, the FATF concluded that a connection exists between organised crime and terrorism. While the report acknowledges that the Boko Haram sect collaborates with organised criminal entities, such as drug cartels, and shares the proceeds of crime on a percentage basis, the FATF asserts that a distinct difference remains between organised criminal groups and Boko Haram within the conflict zone (FATF, 2016).

However, there has been limited effort to critically examine how the FATF's identified sources of terrorist financing relate to the Boko Haram insurgency, apart from accepting them at face value (Rock, 2016, pp. 25-33). Consequently, this chapter analyses Boko Haram's funding sources through a historical lens, aiming to compare how these funding sources align with the FATF models of terror financing. This analysis is based on the assumption that the counter-terrorist financing measures implemented by the government are predicated on the FATF sources of terrorist financing in West Africa (FATF, 2016).

3.1. Boko Haram and International Funding Streams

In a highly publicised broadcast on February 11, 2003, Osama Bin Laden identified Jordan, Pakistan, Nigeria, Saudi Arabia, Yemen, and Morocco as territories opposed to Islam, which he proclaimed should be liberated through jihad (Elden, 2014, p. 421). The broadcast, which placed Nigeria on the priority list of Al-Qaeda, led scholars like Koh (2006) and Elden (2014) to argue that 2003 marked the official launch of the Boko Haram sect. Scholars who uphold this view believe that Al-Qaeda is the most important compass for analysing the evolution of Boko Haram, and they attribute several reasons for making such claims (Zenn, 2018, p. 74; Koh, 2006, p. 18; 2014, pp. 421).

Osama Bin Laden reportedly followed up his declaration by transferring approximately £3 million to finance extremist Islamic groups in northern Nigeria, aiming to evolve them into fully operational Al-Qaeda affiliates (McCoy, 2014). While official sources have yet to verify this assertion, evidence suggests that Boko Haram, initially known as the Nigerian Taliban, leveraged potential access to substantial funding to facilitate mass recruitment in 2003 (Onuoha, 2012, pp. 134–140). The sect initially concentrated on recruiting ethnic Kanuris before expanding to include Hausa-Fulani fighters in the northeast and northwest, including students at the University of Maiduguri and other higher education institutions in the north. Most recruits were school dropouts, while others were graduates who discarded their academic certificates to join the sect (Onuoha, 2014).

Another development in 2003 linking Boko Haram, then known as the Nigerian Taliban, to Al-Qaeda was the sect's name change to Jamaatu Ahlis Sunnah Lidd awati wal Jihad (People of Tradition United in Pursuit of Holy War, or Boko Haram for short). Boko Haram also defined its mission in 2003: "...to replace the secular Nigerian state with an Islamic one based on a strict compliance to the Sharia law, throughout the country" (EUAA, 2019). In the same year, the sect established its first militant camp in Kanama, known as Afghanistan, and hoisted Al-Qaeda flags around its camp in Yobe State in the northeast (Afolabi & Yusuf, 2019). From there, Boko Haram militants launched a series of attacks against security personnel, security installations, schools that represented Western education and values, politicians, and moderate Islamic scholars who opposed the sect's violent ideologies.

This study does not dispute these and other claims attributing Boko Haram's origin to 2003. There is no doubt that that year marked a watershed moment in the sect's evolution. However, suppose the 2003 argument is situated within Nigeria's complex ethno-religious and socio-political environment. In that case, referring to 2003 as the year Boko Haram evolved is a convenient way of looking at a complex problem. Thus, to explore the 2003 narrative further, there is a need first to summarise the assumptions that underpin Koh's (2006) and Elden's (2014) line of argument:

- i. Boko Haram is an offshoot of Al-Qaeda. It evolved following Al-Qaeda's expansionist programme across North Africa and sub-Saharan Africa, with a specific focus on Kenya in East Africa and Nigeria in West Africa, after Al-Qaeda masterminded the 9/11 attacks in the United States (Krech, 2011).
- ii. Al-Qaeda, ISIS, and the Taliban inspired Boko Haram's aspiration for an Islamic caliphate, which made the terrorist organisation desirous of establishing its own caliphate in Nigeria (Zenn, 2020).
- iii. Boko Haram's mission to stamp out Western values and institutionalise the Sharia legal system is novel and distinguishes the sect from other terror groups in sub-Saharan Africa (Aguwa, 2017).

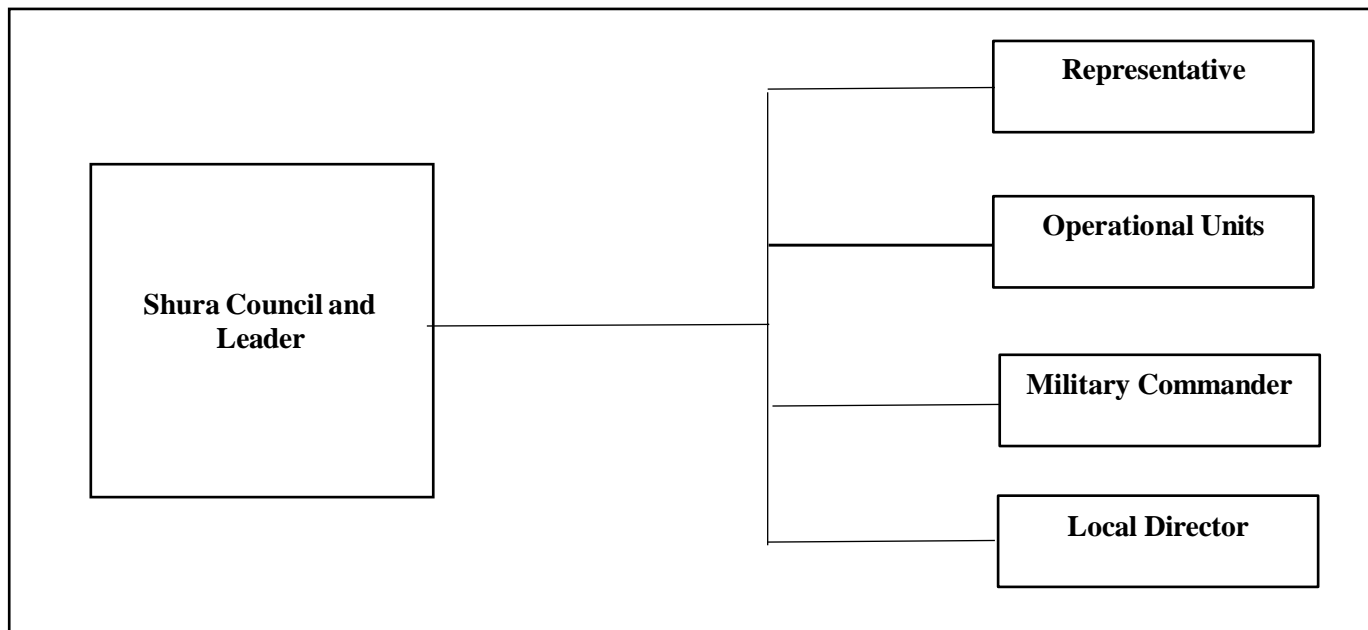
- iv. International terror networks account for most of the funding that turned around Boko Haram's financial "fortunes" in 2003 (Innocent & Chibuike, 2016).

The assumptions presented are valid to the extent that the argument examines the influence of international funding on the sect's expansionist activities in 2003. For instance, as the group gained legitimacy and widespread support in the northeast, northwest, and northcentral geopolitical zones, Boko Haram broadened its operations across various fronts (Dingji et al., 2020). The sect exhibited remarkable resilience, developed consistent yet straightforward strategies to access resources, and established a command-and-control structure that allowed the terrorist organisation to thrive (Freeman, 2011, pp. 463–465; Figure 7). Based on these observed patterns, the four hypotheses are substantiated by their emphasis on the role of foreign support in the transformation of Boko Haram into a full-fledged terrorist organisation in 2003. However, Koh's (2006) and Elden's (2014) arguments overlook the fact that, well before Boko Haram's emergence, Islamic groups abroad were already funding extremist factions in northern Nigeria. Considering this, the following responses provide insight into the dynamics of overseas sponsorship of violent extremism in Nigeria before the Boko Haram era (Alao, 2013).

First and foremost, Osama bin Laden's alleged financial support of extremist groups in Nigeria was not unprecedented. Sunni Salafist organisations, such as the Izala Movement and the Shia Islamic Movement of Nigeria (IMN), have long received funding and donations from Saudi Arabia, Iran, and other Middle Eastern nations. For instance, the 1979 Iranian Revolution is said to have contributed to the emergence of the Izala Movement in 1980 (Adeniji & Egielewa, 2020). In response to the growth of the Iran-backed Shiite sect, commonly known as the Islamic Movement of Nigeria (IMN), Saudi Arabia played a pivotal role in establishing the Izala Movement, providing the movement with financial support through various Islamic NGOs in the Middle East (Thurston, 2021). This initiative significantly contributed to the spread of Sunni

Salafist extremist ideology, which has become prevalent among a considerable Muslim population in northern Nigeria (Ostien, 2018, pp. 1&37).

Figure 6. Boko Haram Command and Control Structure



Source: Ozev, 2019

Second, disparaging Western values and the democratic system of governance did not begin with Boko Haram. It has been a major rhetoric amongst radical Islamic groups, even before Nigeria's independence in 1960 (Taiye, 2013, pp. 59-66). For instance, Mohammed Marwa, the mastermind of the Maitatsine riots that broke out in Kano (northwest) and led to the killing of over 10,000 people across northern Nigeria between 1980 and 1985, exemplifies the fanaticism of Salafist ideologies and demonstrates how they mutate over time (Ojo, 1985). Marwa began to preach anti-western views after migrating from his home country in Cameroon to Kano in 1945. He was deported by the colonial authorities but returned to Kano in 1966 (Obafemi & Galadima, 2012). By the 1980s, Marwa's Maitatsine movement, like Boko Haram, had transformed into a Salafist militant organisation, which attacked public schools, law enforcement personnel and installations and assaulted moderate Islamic clerics and politicians (Bala & Inuwa, 2023). Like other extremist groups connected to sponsors in the Middle East, Marwa reportedly received external funding and support, including two sponsored Hajj trips to Mecca, Saudi Arabia (Anadi, 2017).

Third, Nigerian fundamentalist sects often leverage global trends to further their agendas, crafting rhetoric that suggests alignment with these trends. There are assertions that Al-Qaeda and ISIS both inspired Boko Haram to establish an Islamic caliphate in Nigeria (Zenn, 2020). However, these claims do not align with the historical context of the north, as extremist groups of Kanuri descent have long sought a revival of the ancient Kanem-Borno empire, which flourished from the eighth to the nineteenth centuries (Pieri & Zenn, 2017). The Islamic caliphate that once governed much of the areas now known as northeast and Lake Chad was dissolved with the advent of colonial rule. Similarly, Islamic radicals in the northwest envision the southern expansion of the Sokoto caliphate. The Sokoto caliphate has historical significance in this context, founded by Uthman Dan Fodio following his jihad against the indigenous Hausa kingdoms between 1904 and 1908 (Reynolds, 1997). Consequently, drawing on these historical precedents, extremist groups across the north consistently express the desire to expand an Islamic Caliphate system throughout Nigeria, advocating for the Islamisation of the entire nation. Boko Haram only reaffirms what many fanatical Muslims believe is their aspiration. Thus, the sect's ambition to establish a caliphate is not novel (Ele, 2018).

The fourth point to consider is that the political environment in 2003 may have boosted the amount of financial and material resources accessible to Boko Haram. In 2003, President Olusegun Obasanjo, a southern Christian, was re-elected over a northern Muslim candidate. When looking at the political violence that ensued before and during the elections, it becomes evident that the political dynamics of the time significantly impacted Boko Haram's funding in 2003 (Comolli, 2015). It is a fact of history that political actors from the north and the south exploit ethnic and religious divisions to fan the embers of violence as they compete for political offices in Nigeria (Horowitz, 2000; see footnotes on UK parliamentary debates on election violence in Nigeria).⁶

⁶ "On elections, Nigeria has a long history of electoral violence. In the 20 years since returning to civilian rule, it has held 16 elections, all of which have been marred by violence and bloodshed. In 2003, 100 people were killed; in 2007, 300 were killed. But the worst election-related violence occurred in the three days after the 2011 election, when there were more than 800 fatalities. Some 700 were killed in Kaduna alone." (Matthew Offord, Hendon Parliamentarian, 19 July 2022).

Both Boko Haram in the north and Niger Delta militancy in the south profit from the funding of violence typical in election cycles, particularly the 2003 general elections (Thompson, 2012). Therefore, it is problematic to attribute the 2003 uptick in Boko Haram funding solely to external patrons like Osama bin Laden or Al-Qaeda. This is because domestic political actors vying for political offices may have played a crucial role in the funds accessible to Boko Haram during the 2003 election year (Comolli, 2015).

The responses to the preceding four assumptions aim to highlight the limitations of the 2003 narratives and other Eurocentric perspectives regarding the evolution of Boko Haram and the international funding of the group. The predominant focus on the year 2003 is closely connected to the efforts of Western scholars, whose viewpoints often shape the understanding of international terrorism, portraying Boko Haram as an offshoot of Al-Qaeda (Zenn, 2018). These arguments rely on global frameworks such as UNSCR 1267, which primarily seeks to prevent the flow of funding to Al-Qaeda and other affiliated terrorist organisations. Given that the international framework largely overlooks specific factors in the conflict environment that terrorist groups may exploit for funding, there is a tendency to attribute Boko Haram's financial support directly to Al-Qaeda (Genser & Barth, 2010).

Scholars such as Koh (2006) and Elden (2014), who advocate for the 2003 narrative, must acknowledge that the Boko Haram insurgency fundamentally reflects Nigeria's enduring struggle with violent extremism (Comolli, 2015, p. 43). While the insurgency may have intensified due to increased international funding in 2003 and the global repercussions of the 9/11 events, its roots and extent are deeply embedded in Nigeria's structural landscape. Consequently, examining Boko Haram's funding and terrorist activities through the narrow lens of 2003 can obscure many critical facts. Selected cases will be explored to demonstrate why many details about Boko Haram's funding are lost when researchers consider the issue from a limited perspective.

3.2. Selected Cases of Boko Haram's International Funding Dynamics

Evidence indicates that the Boko Haram sect may have begun receiving external funding as early as 1995. Mallam Abubakar Lawan, then the leader of a Muslim youth organisation known as "Shaba'ab" at a local mosque in Borno, northeast Nigeria, was awarded an international scholarship to study Islamic Studies at the University of Medina in Saudi Arabia. His successor, Mohammed Yusuf, effectively assumed control of the group, initially rebranding it as the Nigerian Taliban and later as Boko Haram, ultimately becoming its founding leader (Afolabi & Yusuf, 2019; Ita, 2012). Yusuf, who did not complete his secondary education, received his Quranic training in Chad and the Niger Republic and was notably influenced by Saudi Islamic scholars, particularly Wahhabi Abubakar, the founder of Wahhabism (Loimeier, 2012, pp. 137-155; Blanchard, 2008, pp. 21-25).⁷ After the group came under a security clampdown in 2003, Mohammed Yusuf travelled to Mecca twice for Hajj and later to Medina for what he claimed was medical treatment. These accounts of Lawan and Yusuf's journeys to Saudi Arabia imply that sect members may have had earlier connections with their sponsors in the Middle East, even in the 1990s (Ita, 2012).

However, the arrest and trial of Mohammed Ashafa from Kano reveal how Boko Haram accesses funding sources within Al-Qaeda's networks abroad. Ashafa, who was deported from Pakistan due to his connections with Al-Qaeda, was charged with receiving funds from Al-Qaeda in Lahore, Pakistan, between 2003 and 2004 and transferring these funds to Boko Haram in Nigeria (Waldek & Jayasekara, 2011). He also relayed coded messages from Al-Qaeda to Boko Haram regarding the launch of attacks against Western interests in the country. Ashafa, who also recruited fighters for the sect, trained them in camps operated by the Salafist Group for Preaching and Combat (GSPC) in Niger Republic, Mali, and Algeria. Accompanied by six other local

⁷ 'Wahhabism generally refers to a movement that seeks to purify the Islamic religion of any innovations or practices that deviate from the seventh-century teachings of Prophet Mohammad and his companions... Wahhabism is a puritanical form of Sunni Islam and is practiced in Saudi Arabia and Qatar, although it is much less rigidly enforced in the latter' (Blanchard, 2008, pp. 21-25).

Nigerian Taliban fighters, Ashafa was arrested in the early 2000s while returning to Nigeria from a GSPC terrorist camp with an undisclosed amount of money (Waldek & Jayasekara, 2011, pp.168-178).

Another notable case involves Abdurashheed Abubakar, a Boko Haram militant apprehended and paraded by security forces in 2006 (Rock, 2016, p. 18). Abdurashheed confessed to receiving \$5,000 during his military and bomb-making training in Afghanistan. He claimed that Mohammed Yusuf, the Boko Haram leader, promised him an additional \$35,000 if he returned to Nigeria to teach other Boko Haram members how to make bombs (Onapajo & Uzodike, 2012, pp. 24-39). Mohammed Bello Damagun, a former director of the Daily Trust newspaper in Nigeria, was also accused of facilitating the transfer of \$300,000 from Al-Qaeda in Sudan through a London bank to Boko Haram contacts (Olanrenwaju, 2015). While investigating the 2010 bombing of the Mogadishu Military Cantonment in Abuja, the Federal Bureau of Investigation (FBI) observed that the bombs used by Boko Haram in the attack could only have been improvised with the financial support and technical expertise of Al-Qaeda (Comolli, 2015, p. 81).

While Appendix 5 details additional cases of international funding for Boko Haram, it is by no means exhaustive. To further explore the dynamics driving international funding, it is essential to pause and reconsider the specific relationship between the Salafist Group for Preaching and Combat (GSPC) and the international funding of Boko Haram.

3.2.1. GSPC and Boko Haram Funding Streams

The GSPC, also known as Al-Qaeda in the Maghreb (AQIM), is a terrorist organisation based in Algeria that operates in North Africa, Spain, and Italy. GSPC, an offshoot of Osama bin Laden's jihadist movement, played a crucial role in funding Boko Haram during its formative and transformative stages. It provides cash, weapons, training, logistics, and ideological guidance to the sect (Jules, 2023, pp. 317-324). According to Comolli (2015), the GSPC is "the common denominator among a slew of local [terrorist] movements" active in sub-Saharan Africa (Comolli,

2015, p.97). This suggests that AQIM, or GSPC, offers leadership and logistical support for the post-9/11 escalation of terrorism across East and West Africa. For instance, prior to Boko Haram's attacks in 2010, AQIM reportedly donated approximately 200,000 euros and weapons stolen from military bases in Mali and Mauritania to Boko Haram (Zenn, 2018, p 76).⁸ The GSPC also reportedly provided \$250,000 to Boko Haram to facilitate the December 25, 2011, Christmas Day bombing of Saint Theresa Catholic Church, Madalla, near Abuja (Hundeyin, 2021).

However, the arrest in 2002 of Yakubu Kafanchan for attempting to establish GSPC cells in northern Nigeria suggests that there may be more to the GSPC-Boko Haram partnership, which is rarely discussed in the literature (Appendix 7, UN S/2007/65, February 7, 2006, p. 12; Brigaglia & Iocchi, 2020, pp. 10-42). The subsequent arrest of Haruna Shahru confirms this suspicion. Shahru was apprehended for financing terrorist activities by laundering proceeds from smuggling in Nigeria through the GSPC network (Appendix 6, UN S/2007/65, February 7, 2006, p. 12). His actions underscore the claim that proceeds from both legitimate and illicit businesses are laundered through international terror networks, including the GSPC, which in turn funds Boko Haram by procuring logistical support, training combatants, and providing ideological guidance to the sect (see Appendix 7, UN S/2007/65).

The activities of Youssef Nada and Idris Nasreddin support further evidence confirming that some of GSPC's funding originated from Nigeria. The two business partners are identified as financiers of Boko Haram through the Al Taqwa network, a charity organisation linked to Al-Qaeda. They were globally renowned for operating shell companies on behalf of Al-Qaeda in Liechtenstein, Switzerland, Italy, and the Bahamas (Comras, 2005, p.124–125; Hosenball, 2002, pp. 28-29). The

⁸ “Several secondary sources attest to AQIM transferring 200,000 euros to Boko Haram. In 2012, for example, a Boko Haram member on trial in Nigeria said Boko Haram received 200,000 euros (41 million Nigerian naira) from an ‘Algerian group’. Also, in 2012 the arrested Boko Haram spokesman for Shekau commented to the Nigerian security forces that these 200,000 euros contributed to infighting, which we can now discern was between Boko Haram and the members who split from Boko Haram to form Jama’at Ansar al-Muslimin fi Bilad as-Sudan, or Ansaru, in 2012 and took some of the money with them. In 2012, Nigeria also released an intelligence report confirming it knew Boko Haram received the 200,000 euros and that the money was for kidnapping foreign engineers in Nigeria.” (Zenn, 2018, p. 76).

United States designated Nada as a global terrorist financier on 7 November 2001, with the United Nations following suit on 9 November 2001. Similarly, Nasreddin, an associate of Osama bin Laden, was designated as a terrorist financier by the G7 on 19 April 2002, and the UN did likewise on 24 April 2002 (Appendix 6, US Department of Treasury Press Release, 29 August 2002; Zarate, 2013). The United Nations and the United States designated their businesses in 2001 and 2002 under UN Resolutions 1267, 1333, and 1390, as well as US Executive Order 13224 (Napoleoni, 2011).

Evidence suggesting that Idris Nasreddin, an Eritrean immigrant in Nigeria, used funds from his company, NASCO, to finance Boko Haram and other Al-Qaeda networks, including the GSPC, was a crucial factor in the US and UN designation of his businesses (see Appendix 6). Consequently, the FGN seized NASCO's assets in 2006 (UNS/2007/65, February 7, 2007). It is noteworthy that NASCO has its headquarters in Jos, Plateau State, which has been one of the epicentres of the Boko Haram uprising in north-central Nigeria (Obasi, 2019). Therefore, it is reasonable to assert that local corporations such as NASCO were major contributors to the funding of terrorist activities by tapping into international terror networks like the GSPC. Given the purported ties between Nasreddin and Osama bin Laden through the Al Taqwa charity organisation, it is also not implausible to assume that at least a portion, if not all, of the international funding—including the £3 million allegedly from Osama bin Laden to Boko Haram—may have originated from NASCO and other legal entities where Nasreddin held influence (Brigaglia & Iocchi, 2020).

A notable instance of international terrorist organisations funding Boko Haram through Nigerian business ventures is the 2015 proscription of three Lebanese businessmen—Fauzii Fawad, Mustapha Fawaz, and Abdallah Tahini—as sponsors of international terrorism (Ibeh, 2015). These individuals, who own Amigo Supermarket Ltd., Wonderland Amusement Park Ltd., and Kafak Enterprises Ltd., received Executive Order 133224 alongside their companies from the US

Treasury Department. This action was based on evidence that they acted on behalf of the Hezbollah terrorist organisation, which has links to Al-Qaeda (Appendix 8, US Treasury Department Press Release, February 26, 2015). Fawad and three other Lebanese nationals were arrested and charged earlier in 2013 on suspicion of importing a large cache of firearms discovered in a private residence in Kano. The government alleged that Hezbollah imported these weapons into the country for Boko Haram (Doukhan, 2016).

However, the court dismissed the case because, although the US designated Hezbollah as a foreign terrorist organisation, no known Nigerian law identified Hezbollah as a terrorist group per the UNSCR 1373 requirement. Consequently, the three members of Hezbollah in Nigeria could not be tried on terrorism charges just because the US government labelled them as terrorist financiers (Premium Times, 29 November 2013). This development highlights gaps in terrorism laws, which have obstructed the government's ability to prosecute terrorist sponsors effectively. It also indicates how local businesses may have been exploited as a disguise to finance terrorism. Further details regarding how Fawad's unsuccessful trial led to the proscription of domestic terror groups under the UNSCR 1373 requirements can be found in the interviews with Knowledge Experts (KE) 4 and 5 in Chapters 6 and 7. The presentation and analysis of the data provide context for the arguments concerning the delayed trial of suspected terrorist sponsors in Nigeria.

Recent developments suggest no major shift in the international funding patterns for Boko Haram, as Nigerians and various foreign interests continue to leverage terror networks to finance the insurgency. In a notable case, the United Arab Emirates (UAE) convicted six Nigerians for funding Boko Haram, transferring \$782,000 from Dubai to Nigeria to support the terrorist group between 2015 and 2016 (Adisa, 2021, p. 22). Two of the offenders, Surajo Abubakar Muhammad and Saleh Yusuf Adamu, received life sentences, while the remaining four—Ibrahim Ali Alhassan, Abdurrahman Ado Musa, Bashir Ali Yusuf, and Muhammad Ibrahim Isa—were each sentenced to ten years imprisonment (Sambo & Sule, 2021, pp. 157-182). In response to the

convictions in the UAE, the Nigerian government arrested 96 suspects along with 424 associates suspected of sponsoring Boko Haram. Many of those detained are Bureau De Change (BDC) operators accused of acting as intermediaries facilitating the transfer of funds from abroad to Boko Haram operatives in Nigeria (Abe, 2022).

According to the Central Bank of Nigeria (CBN), BDC operators have been implicated in providing foreign exchange to arms traffickers engaged in terrorism and organised crime within the country. Consequently, the CBN has frozen the assets of 18 companies believed to be involved in terrorist financing and other criminal activities (Ugbodaga, 2021). However, the investigation and prosecution of these suspects have faced scrutiny, with many yet to be prosecuted years after their initial arrests. Various factors have been cited for these delays, including bureaucratic obstacles within the legal system that hinder trials and convictions. Another issue borders on allegations of corruption among government officials (Ejekwonyilo, 2022). There are suggestions that since many BDC businesses are owned by influential figures, including politicians, attributing terrorism sponsorship solely to these operators is contentious. It is widely believed that the lack of legal repercussions for the suspects may be due to the influence of powerful political elites over the judicial process (Adigbuo & Forae, 2023).

This section demonstrates that international financing of terrorism in Nigeria has multiple facets. While foreign entities may have played a significant role in funding Boko Haram, Nigerians exploit money laundering techniques to move funds through international terror networks like the GSPC from proceeds of crime or legitimate businesses in Nigeria. In return, the GSPC directly or indirectly finances the Boko Haram sect through cash, training, logistics, and other equipment (Zenn, 2017). The UAE conviction of terrorist sponsors also supports the idea that Nigerians in the diaspora have been actively involved in sponsoring Boko Haram.

3.3. Boko Haram Insurgency and State-Sponsored Terrorism

One criticism of post-9/11 terrorism literature is its excessive focus on non-state actors, such as Al-Qaeda, ISIS, the Taliban, Al-Shabab, and Boko Haram, as the primary drivers of global terrorism (Jackson, 2007, pp. 66–68). This emphasis on Islamic fundamentalism, particularly Al-Qaeda-linked terrorist organisations, undermines the understanding of how constitutional governments may knowingly or unknowingly contribute to the escalation of terrorism through state sponsorship. While incidents or suspicions of state sponsorship of terrorism often provoke heightened tensions, there has been little effort to explore why a nation might support terrorism or insurgency in another country. Paul Collier and Anke Hoeffler, in their research on "greed, grievance, and civil war", suggest that the external involvement in a civil conflict or insurgency is often linked to natural resources or other forms of economic gain, which tend to attract various actors into conflicts (Collier & Hoeffler, 2004, pp. 563-595).

The U.S. State Department, in accordance with the Foreign Assistance Act of 1961 and the Export Administration Act of 1979, publishes and regularly updates lists of countries that actively or passively sponsor terrorism (Chase, 2004, p. 49). The criteria used to assess a country's involvement in transnational terrorism have faced criticism, often described as vague, "...politicized, analytically unclear, and generally unhelpful in distinguishing which countries genuinely sponsor terrorism and the extent of their support" (Byman, 2022, p. 1032). Consequently, the dynamics of state sponsorship of terrorism, as explored in this study, extend beyond the typical U.S. list of state sponsors of terrorism, which is often dominated by Middle Eastern, Asian, and South American countries and Russia (Brinkel & Ait-Hida, 2012). Given that Iran consistently ranks at the top of the U.S. list of nations that support terrorism on the global stage, it may be essential to examine the potential connection between Iran and the funding of the Boko Haram terrorist organization in Nigeria (Chase, 2004, p. 49).

The U.S. State Department, for example, publishes and regularly updates lists of countries that actively or passively sponsor terrorism in accordance with the Foreign Assistance Act of 1961 and the Export Administration Act of 1979 (Chase, 2004, p. 49). The criteria used to assess a country's involvement in transnational terrorism are often vague and contentious, facing criticism for being "...politicised, analytically muddy, and in general not useful for distinguishing which countries truly sponsor terrorism and how aggressively they do so" (Byman, 2022, p. 1032). As a result, the dynamics of state sponsorship of terrorism, as explored in this study, extend beyond the typical U.S. list of state sponsors of terrorism, which is often dominated by Middle Eastern, Asian, and South American countries and Russia (Brinkel & Ait-Hida, 2012). Given that Iran consistently ranks at the top of the U.S. list of nations that support terrorism on the global stage, it may be necessary to start with the possible link between Iran and the funding of the Boko Haram terrorist organisation in Nigeria (Chase, 2004, p. 49).

The interception in 2010 of thirteen containers carrying arms from Iran to Apapa Ports in Lagos marked one of the earliest significant incidents related to the Boko Haram era. This event raised concerns regarding the potential involvement of foreign governments in funding terrorism within the country (Brinkel & Ait-Hida, 2012, p.2). Reports about the shipment's intended destination were contradictory; some sources asserted that the containers, containing rocket launchers, grenades, and high-powered anti-aircraft machine guns, were bound for The Gambia as part of a legitimate trade agreement (Brinkel & Ait-Hida, 2012, p. 2; Onuoha, 2011, p. 52). However, the involvement of Azim Aghajani, a member of the Iranian Revolutionary Guard believed to have facilitated the weapon shipment, combined with the Federal Government of Nigeria's petition to the United Nations regarding Iran, heightened public apprehension about Iran's possible connection to the Boko Haram insurgency (Perl, 2007, p. 257). Even after Iran asserted that the arms were destined for The Gambia in a legitimate trade deal, rumors persisted suggesting that Boko Haram was the intended end-user (Eboh, 2011). Iran is not the sole Middle Eastern nation accused of supporting Boko Haram; Egypt, Saudi Arabia, Pakistan, and Turkey have also faced

allegations of sponsoring the sect (Eboh, 2011; Perl, 2007, p. 257).

An instance involving Turkey pertains to an audio recording from 2014, allegedly featuring a conversation between Mehmet Karatas, a senior executive at Turkish Airlines, and Mustafa Varank, a former advisor to the Turkish President. The incident raised concerns about Turkey's potential funding of Boko Haram (see Appendix 9 for the incident report). Karatas was heard expressing regret over the use of Turkish Airlines to transport arms to Nigeria but assured that the weapons would not be employed against Muslims. In response, the Turkish airline strongly denied the allegations, suggesting that it was not involved in the purported terrorism-related arms smuggling, which contravenes United Nations Security Council Resolutions (see Appendix 10 - Turkish Airline Statement).

Although the outcome of the government's investigation into the matter was not made public, the January 2017 interception of 661 pump action rifles originating from Turkey at the Lagos ports restated claims that Turkey was aiding and abetting terrorism and extremist violence in Nigeria (Premium Times, January 30, 2017). Another interception in May 2017 of 440 assorted pump action rifles concealed inside a 40-foot container carrying Plaster of Paris (POP) powder prompted a meeting between the Nigerian and Turkish governments. The FGN expressed concern over four consecutive seizures of illegal arms consignments originating in Turkey. While the Turkish government did not deny the allegations, it claimed that all four shipments had "false declarations on the bills of lading" on them (Aytogo, 2017).

According to Daniel Byman, state-sponsored terrorism is difficult to establish because of the political, diplomatic, and even economic dimensions that may be explored to resolve tensions amicably (Byman, 2022). This could be the case with Iran and Turkey, as diplomatic relations between Nigeria and both countries remain cordial despite allegations of arms smuggling for terrorist purposes in Nigeria (Okon, 2017). Moreover, with Nigeria accounting for roughly 70% of the 500 million Small Arms and Light Weapons (SALT) circulating in West Africa, it is

difficult to determine whether Iran or Turkey acted on behalf of Boko Haram or were fronts for other criminal entities in Nigeria and beyond (Premium Times, August 2, 2016). Even at that, President Recep Tayyip Erdogan has accused Nigeria of harbouring coup plotters and terrorists who attempted to overthrow his government in 2016, specifically referring to the Fetullah Terrorist Organisation (FETO), whose members are believed to own several businesses, including seventeen schools in different parts of Nigeria (Daka & Sunday, The Guardian October 21, 2021).

Despite media reports suggesting the presence of Turkish terrorists in Nigeria and an influx of arms from Turkey into the country, there have been no prosecutions or cases brought before an international arbitration panel regarding allegations of foreign sponsorship of terrorism involving Turkey. Consequently, the belief that Boko Haram receives financial or logistical support from Turkey and other foreign governments remains largely speculative. Nevertheless, such conjectures assist terrorism scholars in examining the dynamics of state sponsorship of terrorism. Although real-time data on the prosecution of individuals connected to terrorism—especially those linked to foreign governments—is not readily available, inferences can be drawn from news reports detailing foreign government involvement in terrorism sponsorship in Nigeria (Olanrewaju, 2015). Furthermore, the statement made by Boko Haram's founding leader, Mohammed Yusuf, regarding Chad, Cameroon, and the Niger Republic being significant sources of weapons for Boko Haram provides more concrete insights into the nature of potential foreign governments' funding of the group (Pérouse de Montclos, 2016).

The arrest of Mohammed Zakari, a well-known arms dealer who sourced weapons with the assistance of Cameroonian, Chadian, and Nigerien officials, lends credence to Yusuf's claim (Comolli, 2015, p.80). However, there have been concerns about why Nigeria's three regional partners in the war on terror, through the instrumentality of the Multi-National Joint Task Force (MNJTF), are also possible backers of the insurgency they are presumably collaborating with the government to fight. An examination of historical conflict patterns between anglophone Nigeria

and her three Francophone neighbours, as shown in Table 4, indicates why the claim of potential foreign-state sponsorship of Boko Haram involving Nigeria's neighbours to the north is not entirely out of place (Omenma, 2019).

The conflicts between Nigeria, Chad, Cameroon, and Niger have historically been over oil, water resources, and mineral deposits in the Lake Chad Basin. The discord among the three regional stakeholders is evident, with the Nigerian government repeatedly chastising Cameroon, Chad, and Niger for not doing enough to fight terrorism in the region (Ita, 2012). The FGN has equally accused all three neighbours of looking the other way when Boko Haram exploit their respective territories as safe havens, from where they launch devastating attacks in Nigeria's territories and to where they escape security clampdowns by Nigeria's security forces (Ita, 2012). Conversely, the Chadian government attributes the challenges faced by all four nations—Nigeria, Chad, Cameroon, and Niger—in their fight against Boko Haram in the Lake Chad corridor to tactical deficiencies of the Nigerian armed forces in an asymmetric warfare setting. The government of Chad often cites instances where its own security forces have intervened to rescue Nigerian soldiers from imminent defeat at the hands of Boko Haram (Bappah, 2016). However, J.T. Omenma argues that there are valid reasons to support the claims made by the FGN that Cameroon, Chad, and Niger are not doing enough to address the insurgency in the region (Omenma, 2019).

Omenma (2019) argues that despite the portrayal of the Boko Haram insurgency as a regional issue, the sect has conducted more attacks within Nigeria's borders and against Nigeria's security forces than Chad, Cameroon, and the Niger Republic combined. Approximately 70% of the military bases seized or attacked by Boko Haram belong to the Nigerian armed forces, even when troops from the three other countries participate in MNJTF joint operations in the region (Omenma, 2019, p. 199). The attacks within Nigeria are characterised by the looting of weapons and equipment, cattle rustling, bank robberies, the plundering of fish markets, and raids on local markets in search of foodstuffs (Salkida, 2019).

Table 2. Conflicts involving Nigeria and Neighbours in Lake Chad Corridor, 1980 - 2022

Year	Actors	Causes	Location
1981	Nigeria and Cameroon	<ul style="list-style-type: none"> • Territorial disputes in the oil rich areas. • Access to water resources 	<ul style="list-style-type: none"> • Off Rio del Rey
1982	Local people from Cameroun and Nigeria	<ul style="list-style-type: none"> • Access to water resources 	<ul style="list-style-type: none"> • South-end border of the lake basin
1983	Chad and Nigeria	<ul style="list-style-type: none"> • Status of islands in lake • Territorial dispute 	
Late 1980s	Nigeria and Niger	<ul style="list-style-type: none"> • Water diversion and access to Komadugu- Yobe River flow to the lake 	
1992	Nigeria (upstream) and Niger (downstream) communities	<ul style="list-style-type: none"> • Access to the water from the Tiga and Challawa Gorge dams 	<ul style="list-style-type: none"> • Southwest end of Lake Chad
1994	Nigeria and Cameroon	<ul style="list-style-type: none"> • Ownership of oil-rich Bakassi Peninsula 	
2002	Militant youths from Nigeria, Chad, Cameroun & Niger	<ul style="list-style-type: none"> • Absence of physical and social infrastructure. • Marginalisation, Corruption, Poverty & Religion 	<ul style="list-style-type: none"> • Northeast Nigeria; Southern Niger; Northern Cameroon • The Lac region of Chad

Source: Omenma, 2019.

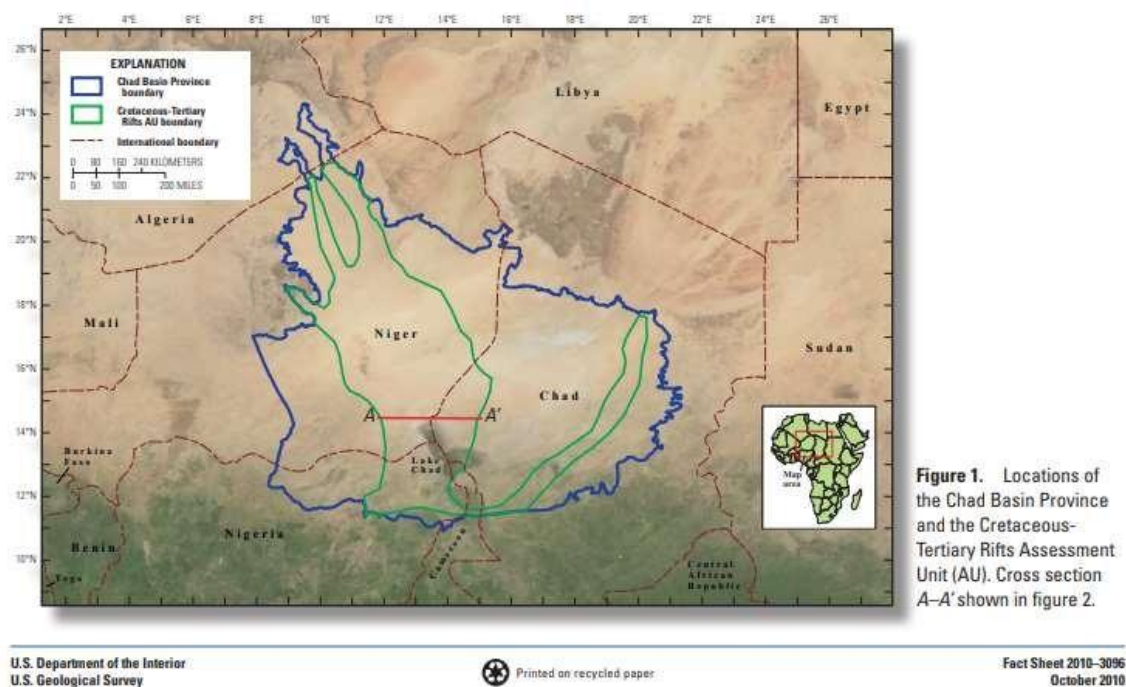
According to Atta Barkindo and Virginia Comolli, a pact exists between the factions of Boko Haram and the three Francophone governments. This arrangement has enabled the Al-Barnawi-led ISWAP to establish and operate a fully functional shadow government, allowing the splinter group to maintain control over the local economy of Lake Chad (Barkindo, 2020; Comolli, 2015). Similarly, the Abubakar Shekau-led Boko Haram reportedly maintains a non-confrontational agreement with the governments of Chad, Cameroon, and Niger. This agreement allows the terrorist group to control the local economies surrounding the Sambisa Forest, South-Central Borno in the northeast, areas near the Cameroon border, and portions of Lake Chad (Barkindo, 2020, p. 4; Comolli, 2015, p. 87).

The disruption of the FGN's oil resource exploration along its section of the Lake Chad corridor, spanning Yobe, Borno, and Adamawa states, further emphasises the notion that Boko Haram's

targeted attacks may be driven by external interests associated with Nigeria's neighbours. Experts and scientists from the Nigerian National Petroleum Corporation (NNPC) involved in oil prospecting along Nigeria's share of the Lake Chad corridor have endured numerous attacks from Boko Haram (Olayoku, 2018). The brutal killing of around 50 oil workers in July 2017 captured international attention (France-Presse, 2017). These recurrent attacks have impeded the government's capacity to carry out oil exploration, while Chad, Niger, and Cameroon have ramped up drilling activities in the Doba, Zinder, and Differ oilfields (Omenma, 2019, p. 22). The three regional players have also been accused of encroaching upon Nigeria's territory and illicitly extracting oil, with Cameroon reportedly taking about 200,000 barrels daily from Nigeria's side of Lake Chad (Channels TV News, October 29, 2017; Omenma, 2019). Like Cameroon, Chad and Niger are increasingly emerging as regional powers in commercial oil exploration.

However, there are speculations that the three Francophone countries may be acting as fronts for France. Reports suggest that the European giant is leveraging its colonial influence in its former colonies to secure alternative energy supplies in the Lake Chad region (Omenma, 2019). A 2010 report by the US Geological Survey (USGS) indicates that the Lake Chad corridor is rich in water and agricultural resources, with mineral deposits estimated to contain 2.32 billion barrels of oil and 14.65 trillion cubic feet of natural gas (refer to Appendix 11 for the US Geological Survey Report, 2010). Given the strategic significance of the Lake Chad region to France, the country has faced accusations of using its military superiority to secure oil fields in Cameroon, Chad, and Niger, thereby leaving Nigeria's side of Lake Chad susceptible to terrorist attacks and exploitation by other regional actors.

Figure 7. USGS Map Showing Oil Deposits in Niger, Chad, Cameroun and Nigeria



Source: USGS, 2010

The Coalition Against Terrorism and Extremism (CATE), an NGO based in Abuja, has accused France and its former colonies of colluding with each other against Nigeria by supporting Boko Haram (see footnotes).⁹ Similarly, the Save Humanity Advocacy Centre (SHAC), another Abuja-based NGO, details how France allegedly aids the insurgents by "airdropping weapons and supplies to Boko Haram terrorists; training Boko Haram fighters; and providing military-grade intelligence to the terrorists on the movements of Nigerian troops" (Omenma, 2019, pp. 21–22; Vanguard Nigeria Newspaper, August 16, 2017). The arrest of eight French soldiers fighting alongside Boko Haram in August 2017 further substantiates claims of France's potential involvement in the conflict. The French government's failure to clarify the soldiers' actions or

⁹ "We decided to pen down this open epistle to you and, by implication, the French Government to express our deep concerns over some suspected developments, actions or inactions by the government of your country in the festering Boko Haram and Islamic State West Africa Province (ISWAP) terrorism in Nigeria, particularly in the Northeast region. We dare submit that wittingly, Nigeria's war against terrorism is greatly hampered by a lack of adequate cooperation or outright sabotage of its efforts by her neighbouring countries, the former colonies of France. The game plan is to keep the Lake Chad Basin area permanently unsecured so Nigeria is unable to embark on crude oil prospecting on its own side of the Lake Chad and legitimate boundaries while partners in this criminal cartel illegally or stealthily tap the same resources." (Coalition Against Terrorism and Extremism [CATE], Vanguard News, July 13, 2020).

disclose any punitive measures taken amplifies suspicions surrounding its role in the insurgency (Omenma, 2019, pp. 21–22; Murphy, *ThisDay Nigeria* newspaper, August 28, 2017).

Although the allegations have ignited debates among human rights organisations and civil rights groups, diplomatic relations between Nigeria and France remain cordial, just as they have with Iran and Turkey. France has actively supported counter-terrorism efforts to quell the Boko Haram insurgency by hosting regional security summits, providing military aid, and offering humanitarian relief for displaced individuals in the conflict zone. However, such gestures do not imply that France is refraining from exploiting underhand aggressive tactics to safeguard its oil interests in Lake Chad, even when doing so adversely affects the Nigerian government (Omenma, 2019). In the next section, the thesis will revisit claims that NGOs, like foreign actors, serve as conduits for financing Boko Haram.

3.4. NGOs and Terrorism Funding in Northeast

The exploitation of domestic and international non-governmental organisations (INGOs) to fund transnational terrorism is well documented in the literature on terrorism (Njoku, 2020, pp. 501-512). The FATF model of terrorist financing in West Africa identifies NGOs and charities as primary conduits for the movement of funds and logistics to terrorist organisations such as Boko Haram (FATF, 2016; FATF, 2013). A 2018 United Nations report noted an increasing number of doctrinally based NGOs taking advantage of the cash-based nature of the northeast economy to fund terrorist groups in the region (UNODC, 2018). Several charities and NGOs have faced accusations of enabling the flow of funds to terrorists or terrorist organisations while ostensibly engaging in humanitarian efforts (Innocent & Chibuikwe, 2016; Adeakin & Madu, 2021). One of the earliest incidents in the Boko Haram era involves a 2012 investigation report by the Department of State Services (DSS) regarding Al-Muntada, a UK-based Islamic charity, and the Islamic World Society in Saudi Arabia. These organisations were accused of providing financial support to Boko Haram through their humanitarian efforts in the northeastern region of Nigeria and other areas of sub-Saharan Africa (Kalu U. *Vanguard Newspaper*, September 9, 2012; Okemi,

2013). Although UK lawmakers and the Charity Commission committed to investigating the allegations, a court in Kano, northwest Nigeria, in 2019 cleared Al-Muntada of any claims of terrorism sponsorship (Doward J., *The Guardian UK*, September 9, 2012; Weakley, 2019).

Like the Hezbollah case mentioned previously, the Kano court ruling on Al-Muntada illustrates that security and investigative reports alone are inadequate for successfully prosecuting an individual or entity accused of aiding and abetting terrorism in a competent court of law. On the other hand, an acquittal on terrorism charges does not inherently suggest that a defendant was not involved in funding terrorism. This challenge of effectively prosecuting terrorist financiers who exploit NGOs is not unique to Nigeria. The 9/11 Commission Report, formally titled *National Commission Report on Terrorist Attacks Upon the United States*, highlights the complexities involved in prosecuting suspected terrorist financiers. Several factors contribute to this challenge, including the robustness of existing laws, the expertise and experience of investigators and prosecutors, and the availability of comprehensive records detailing the movement of funds and logistics across various jurisdictions. Prosecutors face the task of establishing a direct link between specific funds or donations and a particular terrorist act attributed to a designated terrorist group or individual. This makes securing convictions against those sponsoring terrorism immensely difficult (Monograph on Terrorist Financing and Staff Reporting to the 9/11 Commission, p. 43).

It is, therefore, understandable why the Nigerian government has faced significant challenges in presenting prima facie evidence against Al-Muntad and NGOs suspected of knowingly or unknowingly supporting Boko Haram. However, despite their inability to establish irrefutable evidence against terrorist sponsors in court, the Nigerian authorities remain concerned about the role of NGOs in supporting terrorism in the northeast. Both domestic and international NGOs have been accused of facilitating the transport of arms, munitions, funds, and supplies to Boko Haram (Dingji et al., 2020). In reaction to this claim, the government has implemented measures

to intercept undeclared cash and regulate NGO operations in the conflict zone, as irregularities in bank transactions continue to raise concerns related to terrorist funding, with some NGOs reportedly holding and managing as many as 50 bank accounts in the northeast (Innocent & Chibuike, 2016, pp. 41-52).

The 2021 FATF Mutual Evaluation Report suggests that ISWAP channels approximately £36 million annually through Nigeria's banking system, highlighting the vulnerability of the formal financial system. In addition to being susceptible to exploitation by terrorist sponsors, the report raises concerns about whether banks and law enforcement agencies fully comprehend how Boko Haram and ISWAP manipulate NGOs to finance terrorism through the formal financial system (FATF-GIABA, 2021, p. 7). The recent ban on certain INGOs by the Nigerian army has sparked international outrage. Action for Hunger was accused of providing food and medication to the Islamic State West Africa Province (ISWAP), while Mercy Corps faced allegations of holding significant amounts of undeclared cash. UNICEF was claimed to have trained agents for Boko Haram, and the Agency for Technical Cooperation and Development (ACTED) had its operations suspended for conducting unauthorised shooting exercises for personnel at a hotel in a conflict zone (Premium Times, 26 June 2021).

Although tensions between the government and INGOs have eased, concerns persist regarding the potential for humanitarian agencies to inadvertently fund terrorism. While the INGOs do not deny that ISWAP or Boko Haram may benefit from the humanitarian services they provide in the northeast, they contest whether such services should be construed as support for or complicity in terrorism. Humanitarian organisations argue that the military expects them to differentiate and exclude terrorist groups when distributing food aid to civilians and displaced individuals (The Economist, 2018). The government justifies its stance, asserting that terrorists might sell food and other supplies to finance the purchase of firearms and launch attacks against security forces and local communities (Njoku, 2020). These conflicting perspectives raise questions about the thin

line between humanitarian aid and the funding of terrorism. The contradictions present a significant obstacle in discerning the extent to which NGOs are exploited to finance terrorism. Against this backdrop, study participants were engaged to illuminate the controversy and its impact on efforts to stem funding from flowing to Boko Haram. The data analysis in Chapters 6 and 7 reflects the respondents' views in considerable detail.

3.5. Boko Haram and Political Funding Stream

This chapter is structured to identify the funding sources most crucial to Boko Haram, based on the assumption that if CTF regimes effectively stifle the flow of terrorist financing through these sources, the Boko Haram insurgency will be significantly contained or entirely ended (Gurulé, 2010). However, this does not mean the chapter exhaustively examines every possible funding source exploited by Boko Haram. The intention is to critically analyse patterns of events that explain Boko Haram's access to essential funding sources, which, if effectively targeted by CTF regimes, will significantly impact the ongoing existence of the terrorist organisation. This analytical approach allows for reflection on the nature of funding that has contributed to the sect's evolution and consolidation as a foreign terrorist organisation. It also forms the basis for evaluating the efficacy of the government's efforts to prevent the sect from accessing these funding sources. This section of the chapter will revisit the influence of Nigeria's political landscape on Boko Haram's access to funding. In alignment with the political variable in Boyle's (2019) theory, it aims to establish the connection between the political environment and the financing of the Boko Haram terrorist organisation.

The funding of the insurgency in its early years, particularly after Mohammed Yusuf assumed leadership of the Shabaab group in 1995, reportedly derived from membership dues paid by followers and worshippers at the mosque, who contributed daily levies (Ita, 2012). Donations also came from well-wishers and the sale of agricultural produce (Comolli, 2015; Elden, 2014). However, two events would significantly alter the group's financial situation. Firstly, politicians

in the northeast, particularly Borno State, supplied many youths with arms to fight and intimidate political opponents between 1999 and 2003 (Albert, 2017, p. 121). The political thugs, known as “ECOMOG,” later became recalcitrant as members engaged in criminal activities and perpetrated violence across the state and the entire northeast region. The group's escalating threat coincided with religious violence linked to the implementation of Sharia law in 12 northern states during the early 2000s and violent protests against Nigeria’s hosting of the Miss World beauty pageant in November 2002. Both incidents resulted in the deaths of about 10,000 people (Onuoha, 2010, pp. 54–67).

Yusuf capitalised on the situation by intensifying his preaching of Sunni Salafist ideology. His relentless criticism of the political class and accusations of government officials' corruption, which he linked to the influence of Western civilisation, garnered him considerable support among members of “ECOMOG.” He incited his followers to resent politicians for exploiting and abandoning them without financial benefit (Albert, 2017). The Boko Haram leader subsequently established a microfinance initiative to assist members, including his kinsmen, in the Lake Chad corridor. It remains unclear where the funding for the microfinance initiative originated, although Virginia Comolli suggests that some political interests and other supporters may have supplied the funds (Comolli, 2017). The Boko Haram leader quickly became a cult hero as the microfinance programme enhanced members' income from subsistence agriculture and other trading activities, such as car and motorcycle rentals. The revenue from these enterprises, combined with taxes and other fees paid by members, generated substantial funding for the sect (Comolli, 2015).

During this transitional period, members of the sect engaged in armed robberies, bank heists, and carjackings, such that by the 2003 election cycle, Boko Haram's criminal and violent tendencies had amassed considerable political capital for the group, largely due to Mohammed Yusuf's widespread popularity. Politicians leveraged the sect's violent reputation to further their own ambitions, seeking to gain the sect's favour through financial contributions and other forms of

patronage (Comolli, 2015). However, it was the appointment of Buju Foyi, a fervent supporter of the sect, as Commissioner of Islamic Affairs in Borno State that significantly improved the group's financial status. Previously the chairman of a local government council, Foyi allegedly exploited his official position to promote Boko Haram's agenda, channelling state resources to fund the sect's activities (Comolli, 2015, pp. 79-80). As Boko Haram's attacks intensified, some northern state governors made a pact with the terrorist group to prevent terrorist incidents within their jurisdictions. They allegedly paid between \$12,000 and \$25,000 monthly to buy peace (Comolli, 2015, p. 80; FATF, 2013, p. 23).

This sequence of events has been explored to substantiate the view that the political class was a major source of funding for Boko Haram at its inception and during its consolidation as a foreign terrorist organisation. This argument is supported by a Presidential Panel Report, which pinpointed the 2003 general elections as the primary motivator for the initial political sponsorship of terrorism in Nigeria.¹⁰ However, like funding through NGOs and other sources, the political sponsorship of terrorism has been difficult to prove as those accused are quick to deny or contest their involvement (Premium Times, December 22, 2014). There are also occasions where allegations of terrorism sponsorship are tailored as part of a smear campaign or witch-hunt to gain political advantage. Both the general elections in Spain in 2004 and the 2015 presidential election in Nigeria are examples of how terrorist incidents or allegations of terrorism sponsorship may have a consequential impact on the outcome of an election (Bali, 2007, pp. 669 – 687). The bombing in Madrid in 2004 did not only cause widespread mistrust of the government among Spaniards; it led most of them to defect to the opposition rather than support the incumbent government (Bali, 2007).¹¹

¹⁰ “The Presidential Panel Report traced the origin of private militias in Borno State in particular, of which Boko Haram is an offshoot, to politicians who set them up in the run-up to the 2003 general elections. The militias were allegedly armed and used extensively as political thugs. After the elections and having achieved their primary purpose, the politicians left the militias to their fate since they could not continue funding and keeping them employed. With no visible means of sustenance, some of the militias gravitated towards religious extremism, the type offered by Mohammed Yusuf.” (Ambassador Usman Galtimari Panel Report, Channels Television [Nigeria] online report, September 14, 2014).

Similarly, the kidnapping of the Chibok school girls in 2014 adversely impacted President Goodluck Jonathan's chances of being re-elected in the 2015 presidential polls. The allegation by Stephen Davis, an acclaimed Australian negotiator, that the President's political allies were funding Boko Haram further jeopardised Jonathan's re-election bid (Premium Times, December 22, 2014). Davis, who claimed to have negotiated the release of the Chibok school girls, accused Lieutenant General Azubuike Ihejirika, Chief of Army Staff in the Jonathan government from September 2010 to January 2014, as a major sponsor of Boko Haram. The political narrative that ensued portrayed President Jonathan, from the south-south, and Iherjirika, from the south-east, as conspiring to exploit Boko Haram against the strategic interests of the north (Offor, 2022). It is important to note that three important nuances underpin Davis's assertions:

- i. The negotiator's report cleared most senior politicians from the North of any allegations regarding funding Boko Haram.
- ii. Those identified as sponsors of Boko Haram, including northern politicians, were members of the ruling party, while those exonerated were members of the opposition party.
- iii. Neither Lieutenant General Ihejirika nor the other accused were charged in court. The allegations faded following Jonathan's defeat by the opposition in the 2015 elections.

This pattern of events highlights the importance of examining the potential political funding of Boko Haram within the context of political developments, including Nigeria's election cycles. Doing so enables the thesis to more accurately predict how the exploitation of terrorism and its evident impact on the populace could serve a political cause. It also elucidates why terrorism, which significantly affects voting behaviour, may receive either overt or covert backing from

¹² “The 2004 Madrid bombing . . . immediately before Spain's 2004 national elections, . . . rather than “rally” public support towards the incumbent leadership, this terrorist incident contributed to the electoral upset. Based on individual-level survey data, the analyses suggest the terrorist attack mobilized citizens who are traditionally less likely to participate in politics as well as centre and leftist voters and encouraged some of these voters to switch to the opposition.” (Bali, 2007, p. 671).

elements within the political class that stand to benefit from it (Bali, 2007).

The arrests and subsequent trials of Ali Ndume, a senator and senior member of the National Assembly, and Saidu Pindar, Nigeria's former ambassador to São Tomé and Príncipe—both from the northeast—represent the most compelling cases of terrorist financing ever brought before the courts (Rock, 2016, p. 19). The death of the former ambassador in 2011 meant that his trial was stalled (N. Marama, Vanguard Newspaper, August 31, 2011). Although Senator Ndume did face trial, he was ultimately acquitted of the charges against him. Nevertheless, the prolonged nature of his trial attracted media attention and heightened public interest in the possible involvement of politicians in financing terrorism in Nigeria (Okakwu & Bashir, 2017).¹²

Recent events suggest that allegations of political support for terrorism remain a significant concern. For example, in the lead-up to the 2019 general elections, the Nigerian army urged northern political elites to stop their financial support for Boko Haram (Aluko, 2019). The court martial in 2016 of sixteen Nigerian army officers and soldiers for insurgency-related offences, including supplying arms to Boko Haram members, highlights the involvement of state actors in funding terrorism. The army claimed the soldiers were stealing and selling weapons and ammunition to Boko Haram operatives (Voice of America, 4 September 2016). Following the conviction in the UAE of six Nigerians for sponsoring Boko Haram, together with their designation by the US as "Blocked Persons" under Executive Order 13224, there has been heightened pressure from the US and the UK for the Nigerian government to prioritise identifying terrorist sponsors. The government has pledged to reveal the identities of these sponsors, which, as noted by the former Attorney General of the Federation (AGF), includes prominent individuals in society (Premium Times, 7 May 2021).

¹² “Justice Gabriel Kolawole of the Federal High Court sitting in Abuja yesterday admitted fresh sets of evidence showing that Senator Mohammed Ali Ndume allegedly made seventy-three contacts with the Boko Haram Islamic sect. The evidence was tendered before the court by a forensic expert with the States Security Service, SSS, Mr Aliyu Usman, who testified against the lawmaker yesterday as the third prosecution witness. The witness, had in his examination-in-chief, maintained that the contacts took place between October 3 and November 3, 2011, adding that most of the communication was between Ndume and the self-confessed spokesman of the Boko Haram sect, Ali Sanda Umar Konduga.” (Vanguard, December 12, 2012).

Indeed, the persistent allegations of political sponsorship of terrorism, coupled with the fact that no suspect has been successfully prosecuted, inform the researcher's choice of stakeholders selected for interviews. The perspectives of the participants from the judiciary and CTF regimes implementing institutions are critically assessed in the data analysis chapter to provide a range of formative influences affecting the prosecution of suspected terrorist financiers in Nigeria.

3.6. Conclusion

This chapter achieves three primary aims. It illustrates the significance of Boyle's ethnic, religious, political, and cultural variables in analysing the evolution and funding of the Boko Haram terrorist organisation. It also highlights the inadequacies of Boyle's theory, which excludes the role of international actors in financing terrorism. The chapter further uncovers the limitations of the FATF terrorist financing models, which remain silent on political and foreign state sponsorship of terrorism in Nigeria. This again demonstrates why there has been an over-emphasis on non-state actors as primary drivers of terrorism, owing to the assumption that they exploit organised crime techniques to fund their terrorist activities. Perhaps the FATF policy documents acknowledge this perspective linking Boko Haram funding to organised crime, as most of the terrorist financing sources highlighted at the beginning of this chapter are, at best, organised crime.

However, by underscoring the competition for economic and natural oil resources and financing from political sources, the chapter reveals an aspect of terrorist funding that has received limited attention in the literature. In Chapter 6, the formative influences shaping the delineation of Boko Haram funding sources will be explored in greater detail. Meanwhile, now that the debates surrounding terrorist financing sources have been examined, the next chapter will critically reflect on the evolution and consolidation of legal and institutional frameworks designed to prevent Boko Haram from accessing funding.

CHAPTER 4

LITERATURE REVIEW

Global Policies and Counter-Terrorist Financing Frameworks in Nigeria

4.1. Evolution of CTF Regimes in Nigeria

For decades, international relations scholars and public policy analysts have debated how social policies emanating from the global level transcend to become established authoritative guides for state behaviour in non-Western environments. Scholars like Jacint Jordana traced contemporary studies of the transfer of norms, rules, and policies from the West to Africa to the 1990s, when researchers began examining the dynamics underlying the “import/export” of state institutions from the West to Africa (Jordana, 2021). From the early 2000s until now, much of that insight has been lost, particularly following the 9/11 attacks, when the United States led its allies to globalise counterterrorism policies through relevant United Nations instruments, resolutions, and conventions (Boyle, 2019). Even though the literature is replete with studies on how Western nations adopted global counterterrorism regimes to combat terrorism in their domains, little is known about how sub-Saharan Africa fared during this period (Schmid, 2019).

The structural differences between advanced and developing countries were not considered when formulating international counterterrorism policies. This oversight underscores the necessity of understanding how Nigeria's conflict landscape influences the diffusion and implementation of UNSCRs 1267 and 1373, which is the primary objective of this study (Boyle, 2019). Consequently, this chapter aims to deepen our understanding of how global counterterrorism policies diffuse through the legal and institutional frameworks mandated to combat the Boko Haram insurgency and other Al-Qaeda-linked violent extremist groups in Nigeria.

There is ongoing debate on when counterterrorism systems were established in Nigeria, particularly whether previous measures, not explicitly linked to terrorism, served similar functions before the post-9/11 counterterrorism mechanisms were implemented. On the one hand, Jennifer Giroux and Michael Nwankpa argue that the foundation was laid in 1997 with the creation of the Presidential Task Force on Anti-Terrorist Acts (Giroux & Nwankpa, 2019). However, Peter Oluwaseun and Oluwaseun Samuel contend that this task force should not be considered a legitimate legal instrument for combating terrorism, as it was primarily designed to maintain General Sani Abacha's grip on power. The Abacha military junta exploited the task force as a tool to intimidate the media and persecute political opponents and civil rights activists who opposed Abacha's proposed transition from military rule to civilian leadership (Oluwaseun & Samuel, 2018). In essence, prior to 9/11, Nigeria lacked a comprehensive legal framework for combating terrorism despite a political environment rife with extremist and political violence, civil war, coups and countercoups, ethno-religious conflicts, banditry, armed robberies (Giroux & Nwankpa, 2020, pp. 1999 – 2016).

The absence of terrorism laws suggests that most criminal sentencing related to extremist violence was carried out under military decrees and tribunals (Oluwaseun & Samuel, 2018, pp. 29 – 38; Forest, 2012, pp. 21 - 25). Other legal and institutional measures were put in place to deal with crime and violence, some of which had ties to terrorism. The National Drug Law Enforcement Agency (NDLEA) Act of December 29, 1989, which established the NDLEA, was one such measure. It was part of the government's efforts to meet its obligations under the United Nations Convention Against Illicit Trafficking in Narcotic Drugs (Vienna Convention, 1988). The Act is Nigeria's first comprehensive anti-drug trafficking policy. It recognises money laundering as a tool criminal cartels exploit to move and mobilise financial resources through the global financial system. Even though it later became part of the government's grand strategy against terrorism, based on its original goal, the NDLEA Act cannot be considered a pioneering policy against Islamic fundamentalism (Olaoye, 2020).

Other organisations, such as the National Orientation Agency (NOA), along with civic programmes like the Mobilisation for Social Justice, Self-Reliance, and Economic Recovery (MAMSER), were established. Also, initiatives such as the War Against Indiscipline (WAI) were launched to foster citizen responsibility and accountability. However, these efforts do not constitute legal frameworks specifically designed to combat terrorism or its financing (Ezewudo, 2004, pp. 35-36). The Penal Code in northern Nigeria and the Criminal Code in southern Nigeria represent two separate legal frameworks within the criminal justice system, detailing penalties for terrorism-related offences, including murder, homicide, rape, and riots. Nevertheless, neither of these codes is explicitly tailored to address the challenges of terrorism (Bello, 2013, pp. 15–37).

It is important to note that Nigeria was not the only country without a comprehensive counter-terrorism policy prior to 9/11. Nations such as Spain, France, China, the United Kingdom, South Africa, and the United States also lacked domestic legislation specifically targeting Islamist terrorism, despite having various other frameworks addressing different forms of violence (King & Walker, 2015, p. 374). This suggests that the absence of a terrorism-specific legal code does not indicate a lack of existing laws addressing other types of crime and violence (Bamidele, 2015, p. 145). However, the 9/11 attacks altered the legal landscape, prompting governments worldwide, including Nigeria, to recognise the urgent need to establish concrete strategies for combating Islamist terrorism within their respective jurisdictions (King & Walker, 2015). This chapter primarily examines how Boyle's eight variables (see Table 1) affect the process of transferring and domesticating international norms to counter the financing of Boko Haram in Nigeria.

4.2. Domestic Institutional Norms and Security Landscape Pre-/911

Suppose the emergence of CTF regimes is viewed through the lens of domestic institutional norms. In that case, the signing into law of SSS Instrument No. 1 of May 1999 could be considered the government's pioneering strategy against terrorism. The SSS Instrument expanded the DSS duties to include "prevention, detection, and investigation of threats of espionage, subversion,

sabotage, terrorism, separatist agitation, inter-group conflicts, and economic crimes of national security dimension, as well as threats to law and order" (DSS, 2024). Based on the SSS Instrument, the DSS became the first agency in Nigeria to set up anti-terrorism units in 1999. It had branches in Borno, Kano, Yobe, Bauchi, Kaduna, and Lagos; the goal was to stop terrorism and Islamist extremism from spreading and gaining a foothold in the country. (Ita, 2012).

The intelligence agency subsequently established its own Economic Intelligence Unit, aimed at addressing issues related to artisanal mining, illegal bunkering, smuggling, counterfeiting, vandalism, physical sabotage, drug trafficking, artefact trafficking, and sea piracy. This initiative by the DSS reflects an institutional response to Nigeria's national security challenges following the restoration of democracy in 1999 and the onset of the new millennium in 2000 (Oduneye, 2013). It underscores that the government's restructuring of institutional frameworks was not a mere coincidence but rather a reaction to the national security challenges that arose during the country's transition to democratic governance in May 1999, following the death of Sani Abacha the previous year (Otto & Ukpere, 2012).

The implementation of Sharia law by the Zamfara state government in October 1999 catalysed rising tensions across the country. By the end of 2001, Sharia law had been adopted in eleven additional states throughout the northeast, northwest, and north-central regions. These states include Bauchi, Borno, Gombe, Jigawa, Kaduna, Kano, Katsina, Kebbi, Niger, Sokoto, and Yobe, where Islamic criminal law and Sharia courts were established (Ostien, 2018). The threats associated with Sharia arose from three sources:

- i. The tenets of Sharia law were perceived to violate citizens' fundamental rights enshrined in the federal constitution.
- ii. Political support for pro-Sharia movements had adverse impacts on national stability and cohesion.
- iii. Sharia movements escalated widespread extremist violence across the country.

Alcohol, gambling, prostitution, "unedifying" media, and romantic relationships between men and women were classified as "social vices" and deemed "un-Islamic" under Sharia law (Ostien & Umaru, 2006). On this basis, a pregnant 17-year-old girl was sentenced to 180 lashes for engaging in premarital sex, despite her claim that the pregnancy was a result of rape in Zamfara (Peters, 2001). Tensions escalated in the country after a series of amputations for relatively minor offences, such as the case of a 15-year-old boy who had his hands amputated for stealing 32,000 Naira (approximately \$30) in neighbouring Kebbi state (Amnesty International, March 27, 2000). The prevailing apprehension and anxiety within the polity led some southern states, particularly the oil-producing Rivers State, to threaten to declare themselves Christian states. The tension also prompted the Christian Association of Nigeria (CAN) to call on Christians to "defend themselves if the government fails to rein in the fundamentalists" (Boyi, 2020, pp. 78-97).

By the end of December 1999, violence had escalated between Christian youths and Islamic fundamentalist groups, resulting in the destruction of numerous churches and mosques across the northwest, northeast, and north-central regions (Sampson, 2012). In November 2002, pro-Sharia groups protested Nigeria's hosting of the Miss World Beauty Pageant in Abuja. Several people were killed in the ensuing violence, leading to the cancellation of the event and its relocation to London, United Kingdom (Hoad, 2004). The subsequent international outcry ignited debates about the constitutionality of an Islamic legal code like Sharia coexisting with the constitution of Nigeria's secular federal government republic.¹³

There is a view that Sharia law garnered widespread political support during Olusegun Obasanjo's presidency because it was a reaction to two political decisions made by the president upon taking

¹³ "...the adoption of Sharia by twelve northern states contradicts federal legislative prerogatives, particularly Section 10 of the 1999 Nigerian Constitution, which clearly affirms the secularity of the Nigerian state: 'The Government of the Federation or of a State shall not adopt any religion as State religion'. Section 3 of the 1999 Constitution states that: 'If any other law is inconsistent with the provisions of this Constitution, this Constitution shall prevail, and other law shall, to the extent of the inconsistency, be void' (Constitution of Nigeria, 1999). Since this section of the Nigerian Constitution proscribes any State religion, it would seem that introducing religious rules as State laws will essentially contradict this section." (Agbiboa, 2015, p. 3).

office in 1999. These decisions brought Obasanjo, a Christian from the southwest, into a direct collision course with the Muslim North. Firstly, upon assuming power, the president appointed all service chiefs from Christian and Muslim minority groups in the northeast, north-central, and southwest geopolitical zones. This included leaders of the Army, Navy, Air Force, DSS, Police, and the Ministers of Defence and Interior (Onishi, M., New York Times, May 30, 1999). Although these appointments were made in accordance with the Federal Character Principle (FCP) outlined in Section 318(1) of the 1999 Constitution, there were notable concerns regarding the president's actions (Obonyilo, 2019).

The FCP, as a way of fostering national unity and promoting a sense of belonging of citizens recommends that state of origin and geopolitical zones be considered in all political appointments (Obonyilo, 2019). The power-sharing mechanism is, however, silent about an important variable - religion. Table 5 indicates the source of conflict because even though there was a reasonably fair distribution of appointments as per state of origin and geopolitical zones, eight out of the thirteen appointees between 1999 and 2003 were Christians. Only one of the five Muslims appointed to the National Security Adviser (NSA) was a Hausa-Fulani Muslim. The remaining four Muslims from the north-central and southwest were not considered "authentic" or "core" Muslims by the Hausa-Fulani Muslims who held their allegiance to the Sokoto Caliphate (Obonyilo, 2019).

According to Matthew Kukah and Joseph Osagie, an identity split exists between Muslims and Christians in northern Nigeria. The Hausa-Fulani majority is regarded as the "authentic" Muslims of the "core north", while the non-Muslim northern minorities are referred to as the middle belt (Kukah, 1993; Osagie, 1991). However, these labels reflect a political ideology shaped by ethnic and religious affiliations that extend beyond the boundaries of the states or geopolitical zones considered to be the homeland of the Hausa-Fulani or the non-Muslim minorities (Obonyilo, 2019). This framing also creates a distinction between Hausa-Fulani Muslims and other Muslims within northern Nigeria and other regions. As a result, Hausa-Fulani Muslims, who are dispersed

across various states and geopolitical zones, perceive themselves as "authentic" Muslims and often exhibit greater ethnic loyalty to their own group than to other ethnicities within the same state or geopolitical region (Obonyilo, 2019, p. 11). Similarly, middle-belt Christians, whose presence stretches from the north-central to the northeast and northwest, see themselves as both religiously and ethnically aligned, thereby distinguishing themselves from the Hausa-Fulani Muslims of the core north (Obonyilo, 2019).

Therefore, although the Minister of Defence, a Jukun, was a Christian from the northeast, he was not regarded as a representative of the Hausa-Fulani or Kanuri Muslim majority ethnic group within the geopolitical zone. The National Security Adviser (NSA) was the sole Hausa-Fulani Muslim in Obasanjo's first-term security cabinet. The Chief of Defence Staff, Inspector General of Police, and Director General of the DSS were Muslims from the southwest, another region where Muslims are not considered "authentic" nor representatives of the Hausa-Fulani Muslim interests in the core north (Obonyilo, 2019; Kukah, 1993; Osagie, 1991). Therefore, Obasanjo's appointment of certain Muslims as service chiefs signifies little to the core north, which perceived the move as an exclusion of Hausa-Fulani Muslims, who held only one position in the security cabinet (Obonyilo, 2019). It is also noteworthy that the southeast geopolitical zone had no representative in Obasanjo's security cabinet. This will be revisited when analysing security sector appointments during Muhammadu Buhari's first term.

Table 3. Service Chiefs and Heads of Security Agencies, 1999 - 2003

Portfolio	Date	State of Origin	Geopolitical Zone	Ethnicity	Religion
Minister of Defence	1999 - 2003	Adamawa	Northeast	Jukun	Christian
Minister of Interior	1999 - 2003	Osun	Southwest	Yoruba	Christian
NSA	1999 - 2003	Zamafara	Northwest	Hausa-Fulani	Muslim
Chief of Defence Staff	1999 - 2003	Kogi	North-Central	Igala	Muslim
Chief of Army Staff	1999 – 2001	Benue	North-Central	Idoma	Christian
	2001 - 2003	Delta	South-South	Isoko	Christian
Chief of Naval Staff	1999 – 2001	Bayelsa	South-South	Ijaw	Christian
	2001 - 2003	Osun	Southwest	Yoruba`	Christian
Chief of Air Staff	1999 – 2001	Kogi	North-Central	Igala	Muslim
	2001 - 2003	Plateau	North-Central	Berom	Christian
DGSS	1999 - 2003	Ogun	Southwest	Yoruba	Muslim
Inspector General of Police	1999 – 2002	Lagos	Southwest	Yoruba	Muslim
	2002 - 2003	Osun	Southwest	Yoruba	Muslim

Source: Obonyilo, 2019

Obasanjo's second action, which positioned him in opposition to the core north, indicates why he may have prioritised security chief appointments from minority ethnic groups. Upon assuming office, the president retired about 100 serving military officers, the majority of whom were Muslims from the Hausa-Fulani and Kanuri ethnic groups in the core north (northwest and northeast). He enforced their retirement on the grounds that they had held political positions in previous military governments led by Generals Ibrahim Babangida and Sani Abacha—both of whom were heads of state from the core north—serving as military administrators and cabinet ministers prior to the return of democracy in 1999 (Orhero, 2023; Mohammad, 2010). The core north viewed this move as a purge of its strategic interests in the military.

In response to the growing anxiety in the core north, the Sharia movement emerged abruptly, disregarding the authority of the presidency, the national assembly, and the federal judiciary prior to its full implementation. The twelve state governors refused to heed the National Council of State's (NCS) directives to suspend the adoption of the Islamic legal system (Nmehielle, 2004).

The position of the NCS was polarised when three of its notable members—former President Shehu Shagari, former Head of State Muhammadu Buhari, and former Vice President Atiku Abubakar, all from the core north—defended the implementation of Sharia law, a development that highlights a discordant tone even within the NCS. The prominent northern supporters contended that governors could not be prevented from enabling Muslims to practice their faith freely, asserting that Sharia represents a way of life for all Muslims (Ola, 2017, p. 91).

The Sharia movement led to the rise and spread of extremist Islamic puritans who sought total Sharia adoption. Mohammed Yusuf, the founder of Boko Haram, and Abubakar Shekau, his successor, were renowned Sharia hardliners (Zenn, 2019; Ola, 2017). No wonder Boko Haram appears to have inherited Sharia's mission of "liquidating" Western civilisation in Nigeria. Boko Haram's mission, "Western Education is Evil," was an obvious outgrowth of Sharia's anti-western stance, which had a notable show of support from the Middle East (Ola, 2017). Similar to the Maitatsine riots of the 1980s, several Middle Eastern countries, including Saudi Arabia, supported programmes aimed at promoting Sharia law in Nigeria. They include the establishment of Sharia courts, Qur'anic schools, Zakat and Endowment Boards, and Hizba organisations to enforce Sharia (Agbiboa & Maiangwa, 2014).

Sharia-related violence had already become a significant concern for the government prior to 9/11. This issue arose amidst increasing interactions between domestic extremist groups and their international counterparts, culminating in the DSS's arrest and extradition of Hamama Belkacem, a member of Algeria's Islamic Salvation Army (FIS), in July 2001. The arrest of Belkacem, a bomb-making expert who collaborated with Nigerian associates to establish Al-Qaeda cells in northern Nigeria, highlights the pre-9/11 connections between Al-Qaeda and extremist groups in Nigeria (Ita, 2013). The DSS also apprehended the first group of Nigerian Taliban members (now known as Boko Haram) returning to the country after receiving terrorist training from AQIM (GSPC) in the Niger Republic. The subsequent arrests of seven Pakistani nationals and an

Algerian on suspicion of terrorism-related charges during this same period demonstrate that counter-terrorism efforts had achieved some degree of success even before the implementation of UNSCR 1267 and UNSCR 1373 (Giroux & Nwankpa, 2019, p. 417; Ita, 2013).

This section contends that following the return of democracy in 1999, the rise of extremism and various challenges necessitated the reorganisation of the Department of State Services (DSS) and other state institutions. This action became a government priority even before the 9/11 terrorist attacks in the United States and the subsequent transfer of UNSCRs 1267 and 1373 to Nigeria.

4.3. UNSCRs 1267 and 1373 and Post 9/11 CTF Frameworks in Nigeria

The DSS led counter-terrorism efforts before 9/11. However, in compliance with UNSCRs 1267 and 1373 provisions, the government aggregated existing institutions and laws to combat terrorist financing in the country (UN S.2002/69, January 16, 2002, see Appendix 12). They are the Central Bank of Nigeria (CBN), the Central Intelligence Bureau (CIB), the Nigeria Police Force (NPF), the Department of State Services (DSS), the National Intelligence Agency (NIA), the Nigeria Immigration Service (NIS), the National Drug Law Enforcement Agency (NDLEA), the National Agency for Food and Drug Administration and Control (NAFDAC), the Joint Intelligence Board (JIB), the Intelligence Community Committee (ICC), and INTERPOL. The National Drug Law Enforcement Act, the Exchange Control and Anti-Sabotage Act, the Public Order Act, the Firearms Act, and the Excise Control and Distillation Act are the laws that make up the legal framework for combating money laundering and the financing of terrorism (Omolaye-Ajileye, 2015, pp. 2–3; see Table 8 further below).

However, the impact of these frameworks on Boko Haram funding, particularly during the insurgency's escalation in the early and mid-2000s, has yet to be comprehensively evaluated. For instance, Section 2(g) of UNSCR 1373 emphasises the critical role of border security in curbing the cross-border movement of terrorists. Nevertheless, as a former Director-General of the Department of State Services (DSS) can attest, the porous nature of Nigeria's borders allowed for

an unchecked influx of firearms into the country. This border insecurity severely hindered the state's ability to enforce statutory laws, such as the Firearms Act (refer to Table 4) (Ita, 2013). As a result, Nigeria became a preferred destination for arms smugglers who trafficked weapons from countries including Algeria, Chad, the Niger Republic, Ethiopia, Sudan, Liberia, and Sierra Leone in the early 2000s. Additional sources of arms smuggling involved corrupt security officials and governments within Africa and beyond (UNODC, 2012). The extent of border porosity was particularly evident along Nigeria's extensive 4,500-mile frontier with Cameroon, Niger, Chad, and the Benin Republic, where numerous unmanned border stations were located. Moreso, regional efforts such as the ECOWAS Convention on Small Arms and Light Weapons, adopted on 14 June 2006, have had a minimal impact in addressing these challenges (Okereke, 2008).

The influx of weapons and cash meant that Boko Haram could acquire critical weapons and logistics, which it exploited to launch attacks against government security forces despite the counter-terrorism frameworks that the federal government had put in place. Also worth noting is the anti-money laundering components in Table 4, which focus on formal financial transactions while making little mention of a coherent strategy for curbing illicit currency flow through the informal economy. Since two-thirds of Nigeria's colossal economy lies in the informal sector, it is unsurprising that Boko Haram could conceal its funding sources from the start (Darkwa, 2011; Nwaka, 2005). A third issue pertains to the banning of cash deposits and transfers of N500,000 or more. By doing so, the government implicitly did not keep a close eye on smaller amounts of terrorist funds that could move through the formal financial system undetected (GIABA, 2008, P. 24).

Table 4. Counter-Terrorist Financing Frameworks in Response to UNSCRs 1267 and 1373

S/No	Institution	Roles	Laws and Legal Frameworks	Functions
01.	Central Bank of Nigeria (CBN)	Directs all commercial banks to report any transaction beyond \$5,000 to the CBN.	Exchange Control or Anti-Sabotage Act 1962	Those unable to give reasonable explanation for transaction of \$5,000 and above could be charged under the Anti-Sabotage Act.
02.	National Economic Intelligence Committee (NEIC)	Receives CBN reports on all transactions beyond \$5,000. The NEIC monitors source and purpose of transaction over \$5,000.	NDLEA Act 1989	Suspects with transactions above \$5,000 could be charged for money laundering under the NDLEA Act.
		CBN, Tribunal or a Court of Competent jurisdiction have the powers to freeze suspicious accounts.		
03.	Department of State Services (DSS)	Intelligence gathering and crime prevention measures against terrorism. Monitor foreigners and exchange of intelligence foreign entities.	Money Laundering Act 1995	Legislation for freezing accounts and assets at banks and financial institutions.
04.	Nigeria Immigration Service (NIS)	Tighten operational control of border posts – land, sea and air.	Public Order Act 1979	Prohibits Terrorist Recruitments viewed by the Act to be in violation of public order.
05.	Nigeria Police Force (NPF)	NPF through CIB monitors domestic and international groups suspected of involvement in terrorism in Nigeria. The NPF interface with Interpol on suspected terrorist.	Firearms Act 1963	Prohibit the importation or acquisition of firearms without the express permission of the President or his representative.
06.	DSS, NIA, ICC, JIB, NIS	Collaborate towards curbing terrorism in Nigeria.	Nigeria Extradition Act 1935	The Extradition Act was meant to deny safe haven to terrorists in Nigeria.
07.	DSS, NIA, NIS, INTERPOL	Facilitate exchange of intelligence and information with foreign stakeholders.	Explosive Act of 1964	Prohibit unauthorised importation or use of explosives in Nigeria.
08.	National Agency for Drugs Administration and Control (NAFDAC)	License the acquisition and distribution of controlled drugs and chemicals by authorised manufacturers, importers and distributors.	EXCISE Control of Distillation Act 1964	Prohibit unlicensed manufacture of spirits.
09.	Refugee Commission	Charged with matters concerning Refugees.	Asylum Act 1989	Ensures Nigeria observes international protocols on refugees and asylum seekers.

Source: FGN Situation Report to the United Nations Counter-Terrorism Committee (UNCTC), S./2002/69, January 15, 2002 (Appendix 12)

The legal components in Table 4 can be assessed by the number of terrorist suspects and financiers captured and prosecuted. This figure was considered surprisingly low, given the extent of the sect's disruptive activities. Members of extremist groups faced a disproportionately low number of arrests and court charges, and those detained were often released without ever going to trial (Giroux & Nwankpa, 2019). According to Jacob Zenn, Adam Kamar and seventeen other terrorists charged with terrorism upon their arrival in Nigeria after receiving training with AQIM/GSPC in Algeria were released without trial. The Supreme Council for Sharia in Nigeria (SCSN) pressured the federal government to release Kamar and his group from custody (Zenn, 2018, p.85; Zenn, 2017, p. 176). Kamar went on to establish Ansaru, becoming the first commander of the Boko Haram splinter group (Zenn, 2017). A related issue was the absence of a witness protection programme, which was thought to have hindered the arrest and prosecution of terrorists who threatened to attack investigators, prosecutors, and witnesses (Ita, 2013).

Despite these limitations, Bamidele (2015) and Whitaker (2007) argue that the government may not have faced a major challenge in implementing UNSCRs 1267 and 1373 provisions if a functional legal framework had existed to define terrorism, delineate the parameters of its financing, and specify appropriate penalties. Zenn (2017) concurs with this perspective but emphasises that the absence of a clearly defined framework led to Boko Haram being categorised as a religious fundamentalist organisation rather than as a terrorist entity. Consequently, the government's counter-terrorism strategy hindered the state's ability to identify and profile the sect's members (Zenn, 2020, pp. 1242–2294). They were initially perceived as a "ragtag volunteer army" responsible for religious violence in the northeast, suggesting that the government's initial response to global counter-terrorism policies, as outlined in Table 4, was not grounded in a clear legal definition and scope of terrorism and its financing (Zenn, 2019). This lack of clarity contributed to the escalation of the Boko Haram insurgency, suggesting that the countermeasures employed were deficient in preventing Boko Haram from securing funding during the early 2000s (Zenn, 2020)

4.4. Legal Frameworks, Institutions and Terrorism Prevention Acts

The enactment of the Money Laundering Prohibition Act of 2002 and the establishment of the Economic and Financial Crimes Commission (EFCC) in 2003 were significant steps aimed at enhancing the government's initial response to global measures against terrorist financing in Nigeria. However, these efforts were undermined by a lack of a cohesive legal framework and a designated lead agency responsible for coordinating initiatives to restrict Boko Haram's access to funding (Zenn, 2017; Zenn, 2018; Zenn, 2020). For example, the operations of the EFCC led to conflicts with the Department of State Services (DSS) and the Independent Corrupt Practices and Other Related Offences Commission (ICPC). Established in 2000 with a mandate to combat public sector corruption, the ICPC is perceived to have lost its prominent status following the establishment of the EFCC three years later. The fact that the EFCC attracted greater interest from international partners due to its focus on political corruption further diminished the ICPC's standing (Ngari & Olojo, 2020).

Similarly, since Sections 46 and 15 of the EFCC Act define terrorism and related offences, the EFCC was at odds with the DSS and other existing laws that outlined the intelligence agency's counter-terrorism duties. In the absence of a clear anti-terrorism law that defines terrorism and specifies the roles of various agencies in preventing Boko Haram from acquiring funding, these agencies often operate at cross-purposes, striving for relevance (Omolaye-Ajileye, 2015). In a bid to address these issues, Obasanjo presented a draft anti-terrorism bill to the National Assembly in 2005. However, the bill was withdrawn as senators from the Muslim North claimed it was anti-Islam (Omolaye-Ajileye, 2015, p.7). When a more comprehensive anti-terror bill was introduced to the National Assembly in 2006, similar ethno-religious sentiments arose. Like its predecessor, this anti-terror bill failed to progress through legislative hearings, as lawmakers from the South raised concerns that the bill's definition of "terrorism" was overly broad. It included the militant activities of Niger Delta youths protesting the marginalisation of oil-producing communities in the South-South region (Omolaye-Ajileye, 2015).

In other words, lawmakers in the Muslim North and legislators in the Christian South had conflicting interests, making it impossible for them to reach an agreement on the definition of terrorism in both draft bills (Bamidele, 2015; Onuoha & Sampson, 2011). Another source of contention was the provision in both versions of the anti-terrorism legislation that prohibited cash transactions exceeding \$5,000. Legislators from the northern and southern regions jointly opposed this measure, arguing that the country was unprepared to transition to a cashless economy. They asserted that the executive branch of government had included this provision as a clever tactic to hoodwink and intimidate political opponents (Moneke, 2010).

The lawmakers' opposition to the anti-terrorism bills represented just one of the challenges that hindered the establishment of robust CTF frameworks. Another notable issue was the executive branch's misinterpretation of the escalating violence in the northeast and across the country, which overlooked the critical need for relevant frameworks to combat terrorism (Ette, 2012, pp. 49–59). The Minister of Information and National Orientation, Dora Akunyili's press briefing following Umar Abdulmutallab's failed attempt to detonate a bomb on Northwest Airlines highlights the government's position on Boko Haram as of January 2010. After the 2009 Christmas Day incident, the Minister made the following statement after Nigeria was designated on the U.S. terror watchlist:

“Nigeria does not have people who indulge in terrorism or any form of suicide bombing. It is not in our culture. It is not us. It is not part of our system. If Al-Qaeda could recruit in Nigeria, why did Abdulmutallab need to go outside the country to get recruited? We don't have Al-Qaeda in Nigeria. We don't have any terrorist groups. Occasionally, not too often, we have religious conflicts which have died down. Yes, I accept that religious conflict has happened in the past. It has not happened for some time now. But that is not terrorism. That is conflict. In this country, we don't have terrorist tendencies. We know that this child [Abdulmutallab] was influenced outside this country. There is no terrorism in Nigeria.”

Dora Akunyili Press Briefing January 6, 2010.

One notable contradiction in the Minister's claim was that, as of January 2010, the executive branch still viewed the Boko Haram crisis as a religious conflict rather than terrorism. This contrasted with evidence that the Boko Haram uprising had escalated into a full-fledged insurgency in the north (Comolli, 2017). The Minister's assertion that the religious conflict had *died down* seemingly referred to the fourteen to fifteen months when Boko Haram members went underground after the *Battle of Maiduguri* and the killing of the sect's leader, Mohammed Yusuf, by security forces in July 2009 (Hill, 2013). Akunyili may have misinterpreted the temporary ceasefire and withdrawal of Boko Haram fighters from the northeast as the ending of the *religious conflicts* (Cooke, 2016; Comolli, 2015, p. 111; see footnotes).¹⁴ Based on Paul Taylor's view in his study on crisis communication, as the government's chief information officer, it is also possible that the Minister's remark was an attempt to ease frayed nerves by downplaying the severity of the Boko Haram rebellion (Taylor, 2002; see footnotes).¹⁵

This is because Mohammed Yusuf, the founder of the sect, was not only killed at the time, but his deputy, Abubakar Shekau, had assumed leadership of Boko Haram (Zenn, 2017). The terror group's attacks following Yusuf's death resulted in numerous casualties and displacements in the northeast. Moreover, Al-Shabaab and AQIM publicly offered to support Boko Haram with weapons and ammunition to exact revenge on Nigeria's "Christian" President, Goodluck Jonathan, for Yusuf's death (Zenn, 2017). However, despite this and other countervailing evidence, senior public officials downplayed the violence and refused to label it as terrorism. As Comolli (2017) noted, while the government maintained its contradictory narratives to win the

¹⁴ "On July 30, 2009, the battle of Maiduguri ended when Nigerian security forces captured and killed Boko Haram's leader, Mohammed Yusuf, in what human rights groups have deemed an extrajudicial killing. Soldiers videotaped Yusuf's execution and later broadcast it on television. In total, nearly 700 people were killed in the uprising. The death of Yusuf marked a turning point for Boko Haram. It was forced underground and many of its leaders reportedly fled to other parts of Nigeria, including Bauchi state, as well as neighbouring countries." (United States Congress, Sub-Committee on Counter-Terrorism and Committee on Homeland Security, 2011, p.5).

¹⁵ "Official spokespersons working for democratic governments have always been nervous about having their work described as 'propaganda' ... Their process of selection, omission and packaging of information—which in fact puts them in the same game as journalism—is merely official "public relations", a normal and indeed essential responsibility of accountable democratic government in the information age. When accused of "manufacturing consent", they protest their innocence under what they hope will be the protective umbrella of labelling their work as "information services" or "strategic communications"—or what the press call "spin doctoring". This isn't about manipulation, they insist. It is about informing the public." (Taylor, 2002, p.437).

hearts and minds of Nigerians, state officials exaggerated the insurgency to the international community to secure foreign aid and assistance (Comolli, 2017, p. 98).

As the situation in the northeast deteriorated, the minister was not alone in her belief that terrorism was not inherent to Nigeria's culture. Members of the National Assembly contended that terrorism did not represent a Nigerian issue but rather a "crisis" between the global north and Al-Qaeda (Onuoha & Sampson, 2011, p. 39). The legislators cautioned against the "blind" application of global counter-terrorism measures without first tailoring the UN frameworks to align with Nigeria's unique cultural and political landscape (Onuoha & Sampson, 2011, p. 39).

4.5. CTF Regimes and International Technical Assistance

Nigeria was not the only country to struggle with enacting anti-terrorism legislation; several UN member states faced similar challenges in implementing laws in response to UNSCRs 1267 and 1373. Table 5 below highlights countries that encountered difficulties formulating legal and social terminologies to encompass the full scope of violence associated with terrorism. As demonstrated in this study, the historical, political, and socio-cultural contexts of these non-Western countries play a crucial role in the delays in enacting terrorism legislation, which has been a protracted process in many developing nations (Boyle, 2019).

Table 5. Anti-Terror Legislation in Third World Countries between 2001 and 2007

Passed with minimal debate	Passed after debates and controversy	Still Pending
Antigua and Barbuda (2001)	Bahamas (2001)	Kenya
Cuba (2001)	India (2002)	Ghana
Singapore (2001)	Mauritius (2002)	Namibia
Gambia (2002)	Columbia (2003)	Nigeria
Barbados (2002)	Indonesia (2003)	South Korea
Tanzania (2002)	Seychelles (2004)	Zimbabwe
Nepal (2002)	South Africa (2004)	
Samoa (2002)	Jamaica (2005)	
St. Vincent and Grenadines (2002)	Trinidad and Tobago (2005)	
Uganda (2002)	El Salvado (2006)	

Source: Whittaker, 2007, p. 1019

According to Thomas Biersteker, the delayed implementation of domestic terrorism laws can be attributed to "institutional lethargy" and "bureaucratic delays" within global authorities such as the United Nations (Biersteker, 2008). Krebs and Lobasz (2007) echo this sentiment, attributing the difficulties to the way the US and its allies have treated countries in the Global South, which they label as "free riders" that should have no voice in the Global War on Terror (GWOT) other than to comply with Western counter-terrorism policies. Whittaker (2007) concurs with Krebs and Lobasz, adding that this treatment has fostered a condescending animosity towards the United States and its allies. The following excerpt from an editorial on a Filipino website illustrates how countries in the Global South perceive the United States in the context of complying with global counter-terrorism policies:

“Treating the world like a schoolyard where it reigns supreme, the United States made up the rules for those who wanted to be on its good side—like the passage of laws outlawing terrorism, if possible, patterned after the United States' own repressive Anti-Terrorism Law.” (Whittaker, 2007, p. 1023).

The view from the Philippines suggests that US diplomatic pressure to enforce anti-terror laws has stirred resentment in various countries, including those that have benefited from technical aid and assistance provided by the United States. However, Giroux and Nwankpa (2019) argue that, despite the controversy regarding the mistreatment of the global south, the Nigerian government could have effectively curbed the Boko Haram insurgency during its formative stages by maximising US technical assistance programmes such as the African Contingency Operations and Training Assistance (ACOTA). ACOTA was initiated after 9/11 to equip and train various African militaries to combat the rise of extremism in Sub-Saharan Africa (Giroux & Nwankpa, 2019, p. 425).

However, the assumption that the implementation of ACOTA would have effectively curtailed the rise of violent extremism and terrorism from the outset is overly simplistic. It overlooks the

complexities surrounding the technical assistance programmes introduced in the country during the early 2000s, as well as the reactions of key stakeholders to these initiatives (Koh, 2006, p. 18). Concerns were raised about allegations that US government institutions lacked direct oversight of technical aid programmes in many developing countries. The notion that security assistance was contracted out to private corporations, such as Military Professional Resources Incorporated (MPRI), also fostered scepticism among high-ranking public officials in Nigeria. This pessimism was fuelled by the perception that the US and its allies exploited technical assistance to infiltrate critical institutions and infrastructure to advance US strategic interests (Fayemi, 2002). As a result, the assistance programmes were perceived as endangering rather than helping to preserve Nigeria's sovereignty and territorial integrity.

In his highly publicised rebuttal of Western technical assistance, Lieutenant General Victor Malu, who served as Chief of Army Staff from 1999 to 2001 and was a former ECOMOG Field Commander recognised for successfully ending the civil wars in Liberia and Sierra Leone, expressed the following criticism:

“We are a sovereign nation, and we should protect our national interests. I don’t think it is the duty of any foreign country to tell us what our defence policy or what our strategic policy or those things that can only be determined by Nigerians should be...Part of the misunderstanding we had with the Americans coming to train us was that they wanted to train us in the rudimentary art of soldiering. We objected to that because we are an army of well-trained soldiers and seasoned officers who lack logistics” (Victor Malu, 2001).

Malu's concerns resonated throughout the various evolutionary stages of Boko Haram and the strategic measures employed to counter the insurgency. Stakeholders from the security sector, national parliament, and civil society expressed similar apprehensions, asserting that international assistance could have detrimental implications for national security (Iwouha, 2019). This discontent arose following the recognition of the Nigerian armed forces, which received

international acclaim for their leadership of the Economic Community of West African States Monitoring Group (ECOMOG), a multilateral standby force established by ECOWAS that successfully restored peace to Liberia and Sierra Leone after bloody civil wars during the 1990s and early 2000s. In his book, *A Journey in Service*, former military president Ibrahim Babangida traced the interventionist role of Nigeria's armed forces back to 1960, when they led the UN peacekeeping mission to restore peace and stability in the Congo. This well-documented peacekeeping success would serve as a model and important reference for future UN interventions in other troubled regions of the world, including Yugoslavia and Lebanon (Babangida, 2025). It is, therefore, understandable why stakeholders such as Malu were convinced that the Nigerian military had the capacity to resolve internal conflicts, such as the Boko Haram insurgency, provided it received the necessary logistical support (Oko & Malu, 2013).

The distrust raises questions about how far international assistance should extend without jeopardising the national security and sovereignty of independent states. This is due to India, Jamaica, South Korea, Kenya, Egypt, Morocco, and Zimbabwe sharing similar concerns as Nigeria, fuelling suspicions surrounding the US counter-terrorism assistance programmes (Whittaker, 2007). Many years after Malu's criticisms, Defence Spokesperson Major General Chris Olukolade reiterated in 2014, following the kidnapping of the Chibok schoolgirls, that the US assistance programmes tend to undermine Nigeria's sovereignty (Sahara Reporters, 2015). Olukolade's stance not only echoed Malu's concern but also facilitated a thorough evaluation of the impact of international support on anti-terror responses in the country. This is because years of technical assistance have not necessarily resulted in robust institutions capable of independently managing Nigeria's national security challenges (Onuoha & Onuoha, 2022).

Another school of thought attributes the influx of foreign military aid to Obasanjo's circumstances at the time. As mentioned previously, to safeguard Nigeria's nascent democracy from possible military interventions, the president retired senior military officers who had held

political positions in succeeding military regimes (Mohammad, 2010). Consequently, the government sought US military support to strengthen governance and avert a military coup. Advocates of this view believe that the assertive policy of pursuing external protection under the guise of international assistance stemmed from concerns about a potential coup (Ifeanyi et al., 2011). This stance is corroborated by Malu's public regrets years later. The former army chief expressed remorse for not toppling Obasanjo's government for exposing Nigeria to foreign hostile entities under the pretext of technical aid (Thisday Newspaper Editorial, February 6, 2006).

The preceding accounts illustrate the issues that characterised the transfer of UNSCRs 1267 and 1373 to Nigeria, as well as the underlying concerns that delayed the enactment of a counter-terrorism framework for nearly ten years following 9/11 (Bamidele, 2015). Several factors hindered the early passage of domestic anti-terrorism legislation in accordance with UNSCRs 1267 and 1373. These include ethnic and religious differences, local political dynamics, insufficient institutional capacity, and the perception that international technical assistance, including that associated with global counter-terrorism programmes, served as bait by the US and its allies to infiltrate and impose their will on weaker nations such as Nigeria.

4.6. Political Landscape and Enactment of Terrorism Prevention Act (2011)

The chapter explores the impact of salient themes in Nigeria and international political environments, which impacted the enactment of anti-terrorism legislation and a unified CTF regime strategy in Nigeria. It outlines the challenges the government faced in its efforts to comply with international anti-terrorism laws. It illustrates the timeline between when the government adopted a "laissez-faire" approach to developing a viable anti-terrorism framework after 9/11 and 3 June 2011, when the Terrorism Prevention Act was signed into law, which many viewed as a pragmatic approach to combating terrorism and its financing (Omolaye-Ajileye, 2015, pp. 19–43). There are four perspectives from which to analyse the circumstances surrounding the eventual passage of the TPA: President Musa Yar'Adua's illness and death; his succession by

Vice President Goodluck Jonathan; the post-Yar'Adua escalation of the Boko Haram insurgency; and the Independence Day bombing at Eagles Square in Abuja on 1 October 2010.

The conclusion of Obasanjo's second term marked a transition in the presidency from the south to the north. In the 2007 presidential elections, Musa Yar'Adua (Northwest) and Goodluck Jonathan (South-South) were elected as president and vice president, respectively (Ousmanou, 2023). However, President Yar'Adua's ill health overshadowed the election campaigns, and his frequent medical visits abroad became contentious during his time in office. The prospect of a power vacuum increased when Yar'Adua failed to delegate authority to the vice president in an acting capacity during his extended absences (Pindiga & Taylor, 2018). This period was characterised by political uncertainty among northern political elites, who were wary of losing their opportunity for the presidency to the south-south region (Njoku & Ogiji, 2010).

The leadership void adversely affected the government's counter-terrorism efforts, as the Boko Haram sect, now led by Abubakar Shekau, launched large-scale attacks across Nigeria (US Country Reports on Terrorism 2010). Following Yusuf's death and the escalation of Boko Haram's activities, coupled with Abdulmutallab's failed attempt to detonate a bomb on a US airline, the United States placed Nigeria on its terror watchlist. All these events transpired during a period characterised by a profound leadership crisis in the country (Oshewolo et al., 2023; Ukpai, 2011). Individual cabinet members acted independently, and the armed forces and security services struggled to operate cohesively, primarily due to the Vice President's lack of statutory authority to manage the country's affairs in the President's absence (Pantucci & Jespersen, 2015).

Moreover, the National Focal Point on Counter-Terrorism, the only high-level inter-agency task force comprising 24 agencies responsible for coordinating efforts against terrorism and its financing, remained inactive during this tumultuous period (US Country Reports on Terrorism 2010). Amidst the chaos, the Financial Action Task Force (FATF) designated Nigeria as a nation with inadequate systems for combating money laundering and terrorist financing (FATF-

GIABA, 2009, p. 3; US Country Report on Terrorism, 2010). As the Boko Haram conflict escalated following the death of President Musa Yar'Adua and the subsequent assumption of office by Jonathan in May 2009, the already fragile political climate grew increasingly volatile. Tensions intensified when Jonathan announced his candidacy for the 2011 presidential election, perceived as a slot of the north whose turn to the presidency was cut short by Yar'Adua's death (Oguntola-Laguda, 2015).

Consequently, certain political actors threatened to render the country "ungovernable" if Jonathan did not abandon his ambitions and cede power to a core northern candidate in the 2011 elections. This threat was viewed as disgruntled northern politicians exploiting Boko Haram to undermine Jonathan's administration (Vanguard Newspaper, 15 December 2010). However, as the narrative of northern politicians exploiting Boko Haram to destabilise Jonathan's government gained traction, the Movement for the Emancipation of the Niger Delta (MEND) bombed Eagle Square in Abuja on 1 October 2010, during Nigeria's 50th independence anniversary celebrations (Oriola et al., 2013, pp. 67-96). Henry Okah, the leader of MEND, orchestrated the Independence Day attack from his base in Johannesburg, South Africa (Geldenhuys, 2024).

The Independence Day bombing marked a pivotal moment in the confusion surrounding terrorism and its actual sponsors in Nigeria. This is because both Okah and Jonathan hail from the same South-South region of the Niger Delta. Okah would later claim that Jonathan's government orchestrated the Independence Day attack to shift the blame to the core north, garnering sympathy from Nigerians ahead of the 2011 elections (Premium Times, May 2, 2010). This assertion, made during his trial in South Africa, added an intriguing layer to the narrative (Watts, 2014). There are also speculations that Okah executed the bombing as a mark of loyalty to senior political figures in the core north, dispelling the notion that terrorist attacks were being exploited as a political strategy to restore power to the north (VOA, October 4, 2010). Another argument suggests that MEND's objective was simply to embarrass Jonathan, who faced criticism for failing to compensate the militant group after fostering instability in the Niger Delta,

which led to the region being compensated with Jonathan's nomination as vice president (Campbell, 2012; Okafor, 2011).

Despite the differing perspectives on the October 1 bombing, the incident, alongside the escalation of Boko Haram attacks, provided President Goodluck Jonathan with the justification needed to persuade the National Assembly to pass the anti-terrorism bill into law in May 2011. A month later, the president signed the TPA 2011 and the Money Laundering Act 2011 into law. The TPA 2011 was drafted per 1267 and 1373 to prohibit terrorist activities and their financing and to enable the seizure of funds and property belonging to terrorist groups (Ajileye, 2015).

4.7. Terrorism Prevention Act 2011 – Benefits and Constraints

The TPA 2011 undoubtedly produced some immediate outcomes. Following the enactment of the anti-terrorism law, Ali Sanso Konduga, a former spokesperson for Boko Haram, was brought to trial. Senator Ali Mohammed Ndume was also arrested and charged with conspiring with Konduga to further Boko Haram's agenda in the northeast (Okoye, 2021, p. 79). In Nigeria, Henry Okah's associates, including Charles Okah, were indicted for their involvement in the Independence Day bombing (Ejeh et al., 2021). Also prosecuted were Kabiru Sokoto and other key figures behind the 2010 Christmas Day bombings in Abuja. Similarly, suspects involved in the January 2012 attack on security personnel in Kano, as well as those accused of the April 2012 Easter Sunday bombing in Kaduna, faced trial under TPA 2011 (Olojo, 2020, p. 15). However, despite the numerous charges filed against terrorist suspects nationwide, there have been no convictions or sentences in any terrorism financing case under the EFCC Act 2004, the Money Laundering Prohibition Act 2011, or the TPA (2011) by a competent court (US Country Report on Terrorism, 2011).

Another measure of the TPA's ineffectiveness was the prevalence of Boko Haram attacks in the northeast, despite the government's declaration of a state of emergency in the region (Middleton, 2013, pp. 562–585). The robustness of the TPA was further called into question due to some of its provisions contradicting existing federal laws. For instance, while Section 4(2) of the TPA

(2011) permits the death penalty for murders linked to terrorism, Section 33(1e) stipulates life imprisonment for the same offence. Since both the North's Penal Code and the South's Criminal Code prescribe the death penalty for murder or homicide, the TPA 2011 not only contradicted itself but also conflicted with other statutory laws of the federation (Nwosu, 201, p. 84).

Furthermore, Section 9 (1) of the Terrorism Prevention Act (TPA) empowers the president or his representative—specifically the National Security Adviser (NSA) and the Inspector General of Police (IGP)—to declare an individual or group as extremist, thereby designating them as terrorist or terrorist organisation. This authority extends to the seizure of cash or property based on reasonable suspicion rather than a criminal conviction (TPA, 2011). This provision contravenes Section 6 of the 1999 Constitution, which reserves such authority for the courts. In addition, even though the TPA is modelled after international counter-terrorism policies, it lacks a designated lead agency to oversee the investigation and prosecution of terrorist offences. This absence has created a leadership vacuum, leading to inter-agency rivalry in the implementation of the anti-terror framework (Gray & Adeakin, 2015; Nwosu, 2018; US Report on Counter-Terrorism, 2011).

There were also concerns that the Terrorism Prevention Act (TPA) was crafted without much regard for expert opinions or input from civil society, such that when it comes to terrorism-related offences and associated penalties, the sources of the stipulated laws remained ambiguous (Ngari & Olojo, 2020, p. 132). However, this does not imply that stakeholder contributions were entirely absent during the debates and legislative hearings. For instance, prior to the TPA's enactment, the Counter-Terrorism Implementation Task Force (CTITF) within the UN Secretary-General's Office collaborated with the National Focal Point to ensure that the draft TPA conformed to UN standards (Bamidele, 2015; GIABA, 2009, pp. 3–4).

There were also concerns about the expedited passage of the law through the Sixth National Assembly, which lacked robust deliberation. The House and Senate faced criticism for not allowing adequate time to thoroughly examine the Terrorism Prevention legislation before it

received the President's assent (Bhura, 2012). Consequently, the anti-terrorism framework was perceived as riddled with contradictions that undermined its effectiveness, as it had not undergone comprehensive review and evaluation by key stakeholders at both global and domestic levels. This led to a debate over whether the framework fulfilled all legal requirements (Olojo, 2020). Instead of addressing the complex root causes of terrorism in Nigeria, the TPA 2011 functioned primarily as a mechanism for identifying terrorism perpetrated by non-state actors, especially those associated with Al-Qaeda, while also providing a means to prosecute suspects under a legally recognised code (Omolaye-Ajileye, 2015).

4.8. Terrorism Prevention Act 2013 (As Amended)

Given the constraints, the Terrorism Prevention Act (TPA), initially enacted in 2011, underwent amendments in 2013 and has since been referred to as the Terrorism Prevention Act (2013 as amended). This legislation remained in effect until recently (Ngolo & Olojo, 2020). There are arguments suggesting that the TPA (2011) should have been completely repealed, considering the extensive modifications made, with about twenty sections being altered or removed entirely during the amendment process (Nwosu, 2018; Bamidele, 2015). For instance, the TPA 2013 shifted considerable authority from the National Security Adviser (NSA) and the Inspector General of Police (IGP) to the Attorney General of the Federation (AGF), who now coordinates and implements the provisions of the TPA (Oharisi & Anya, 2023). Section 1A (1) of the TPA 2013 mandates the NSA to coordinate military and security agencies tasked with preventing and disrupting terrorism and its financing in Nigeria (GIABA, 2020, pp. 47). In addition, banks' maximum cash transaction limits increased from N500,000 to N5,000,000 for individuals and N10,000,000 for corporate entities (GIABA, 2020, p. 49).

While this study focuses on the TPA 2011 and TPA 2013 (as amended), it is worth noting that President Muhammadu Buhari signed three additional pieces of legislation into law in May 2022: the Money Laundering (Prevention and Prohibition) Act (2022), the Terrorism Prevention and Prohibition Act (2022), and the Proceeds of Crime (Recovery and Management) Act (2022)

(Nabiebu et al., 2023). However, because the laws were only recently enacted, it is still too early to determine how they affect efforts to limit terrorist financing flowing to Boko Haram. Moreover, the TPA 2011 and 2013 (as Amended) are still in force; according to one of the study participants, KE₇, the new laws only harmonised both previous frameworks. It was an administrative process by the Buhari administration with no consequential impact on combating terrorist financing that should warrant the researcher's special attention.

4.9. Conclusion

The chapter reaffirms the importance of Boyle's variables in understanding the complexities of policy transfer from a global governance environment to a non-Western country like Nigeria. Boyle's assumption enables the researcher to factor what could be perceived as isolated political and ethno-religious occurrences into the Boko Haram story. Such an approach facilitates a robust overview of the conflict environment. It demonstrates that attributing Boko Haram solely to Al-Qaeda is a convenient way of looking at a complex problem. The chapter's arguments re-emphasise the need to factor in local conditions when researching and investigating policy transfer in divided societies characterised by pronounced social cleavages. This chapter, like the previous one, highlights the significance of an international variable that Boyle overlooked in analysing the factors affecting counter-terrorism effectiveness in Third World countries.

The chapter concludes the first segment of the thesis with the sole purpose of guiding the reader through the complexities of Nigeria's socio-cultural and socio-political environment. The three literature review chapters provide a foundation for qualitative data analysis in the next segment of the study. However, before presenting and analysing data obtained from fieldwork, it is necessary to update the reader on the methodology employed in gathering data and to justify the inclusion of participants for this study.

CHAPTER 5

METHODOLOGY

5.0. Introduction

A desire for a deeper exploration of non-Western approaches to counter-terrorism drives this research. This interest arises from the absence of a comprehensive article or book that effectively addresses the research of terrorist financing and counter-terrorist financing regimes. The critical question of how we understand the methods and sources exploited to finance terrorism has largely remained unexamined (Romaniuk, 2014). Consequently, terrorist financing, a crucial aspect of terrorism studies, has struggled to keep pace with recent advancements in the field (Haghani et al., 2022). This study also responds to the growing demand for more intentional efforts to explore primary data and adhere to the standards of social scientific inquiry, rendering it a timely contribution to terrorism studies (Morrison, 2022). The conceptual arguments and methodologies presented are not only confined to non-Western contexts related to terrorist financing and countermeasures; they also raise self-reflective questions concerning approaches to conceptual debates, innovative methodologies, and qualitative and empirical data analyses, which could introduce a new level of dynamism to the broader landscape of terrorism studies (Romaniuk, 2014).

Therefore, the methodology chapter serves four primary purposes. First, it outlines the researcher's social identity and how it influences the selection of the research topic and the approaches undertaken. Second, it reflects the importance of reflexivity to address the potential biases associated with social positionality while ensuring the study's validity. Third, the chapter identifies research philosophy, including the ontological and epistemological perspectives that underpin the study. Finally, it discusses the application of methodological assumptions and principles, detailing their relevance to the research design and the fieldwork's planning, implementation, and data collection and analysis phases of the study.

5.1. Reflexivity and Positionality Statement

My interest in this research stems from a desire to decolonise counter-terrorism policies and literature by challenging Eurocentric intellectual imperialism, which recognises that Western theories, concepts, and policies are often treated as the only valid frameworks for understanding terrorism and its countermeasures (Mohammed, 2022). Two interconnected events in my life shape this aspiration: my upbringing and over seventeen years of field experience in Nigeria's national security and intelligence management. Growing up as the son of a soldier who fought gallantly in the Nigerian Civil War, my formative years were inundated with diverse opinions on national security. My father's views and influence largely stimulated my decision to pursue a career in the Nigerian security sector, hoping to contribute to developing a robust security system. Over the past seventeen years, my experience at the Department of State Services (DSS), Nigeria's foremost intelligence agency, has been profoundly engaging. I have come to understand the crucial role that knowledge plays in shaping public policy, such that wherever ineffective policies prevail, it is evident that there has not been sufficient and robust knowledge for policymakers to draw upon.

My work in the Department of State Services (DSS), including the design and implementation of the Amnesty Programme for Niger Delta militants and the development of anti-radicalisation measures and counter-terrorism strategies to combat Boko Haram, provided me with valuable insights into the dynamics of global conflict policies within the context of a developing country (Nwankpa, 2014). In my 2010 research titled "Knowledge of Intelligence-Led Policing Among Law Enforcement Agencies in Nigeria," which was based on Jerry Ratcliffe's model of Intelligence-Led Policing, I questioned the assumption that Western frameworks can be universally applied. Conducted at the University of Ibadan at the height of the Niger Delta militancy and the escalation the Boko Haram crisis, the study contributed to the development of policies aimed at enhancing the intelligence capabilities of field operatives through training and

capacity building. However, the findings indicate that certain assumptions inherent in the model do not accurately reflect the realities of the Nigerian context (Ratcliffe, 2003).

The surge in Boko Haram insurgency deepened my understanding of issues militating against the collaborative efforts among multilateral institutions, international organisations, NGOs, academic research institutions, civil society, and domestic law enforcement agencies. This multi-agency collaboration reflects the complexities of adapting conflict policies from a global governance framework to Nigeria's intricately structured environment (e-Silva, 2021). Existing literature emphasises African structural issues and their adverse impact on policy outcomes. However, there is a notable lack of scrutiny of the implicit assumption that foreign conflict and development programmes and policies transferred from the West to Africa are without flaws. There is also a lack of scrutiny regarding the prevailing belief that multilateral institutions perform their regulatory roles impeccably (Boyle, 2019).

On this premise, I embarked on a journey of discovery that merged practical experience in law enforcement with theoretical knowledge by enrolling in the M.Sc. Security Studies programme at the School of Public Policy, University College London (UCL). My studies at UCL during the 2018/2019 academic year further ignited my passion for researching conflict policies and multilateral institutions. It enabled me to offer a unique perspective on issues of security and underdevelopment in Nigeria and across Sub-Saharan Africa. My UCL dissertation on power-sharing and intergroup conflicts laid a solid foundation for this doctoral research at the University of Cape Town (UCT). It honed my interest in institutional responses to counter-terrorist financing regimes, specifically exploring the Boyleian theory in relation to the transfer and implementation of UNSCRs 1267 and 1373 to combat the funding of Boko Haram in Nigeria (Barnoschi, 2024).

Therefore, my relationship with law enforcement may have shaped my beliefs and contributions to this doctoral research. In positive terms, I made decisions, without much hesitation, regarding the profile of respondents knowledgeable about the subject matter who could make valuable

contributions to the thesis (Corlett & Mavin, 2018). Even though accessing the respondents was a herculean task, my position within law enforcement provided privileged access to gatekeepers who facilitated interviews with study participants (Caretta, 2025). My social and professional background enabled me to better understand respondents' narratives, assumptions and preferences without much interrogation or confusion during the interview. Apart from interviews with study participants, my policy experience in international security also played a significant role in the kind of study participants and official records that were sourced and explored in the analysis of data (Soedirgo & Glas, 2020).

Nonetheless, my background imposed certain limitations on the research. I encountered instances where participants either declined interview requests or restricted access to official records due to my prior relationship with a state agency (Mason-Bish, 2019). A case in point is the decision of the Central Bank of Nigeria, which rescinded its earlier decision to grant me an interview and allow access to official records. In many other cases, data collection would have been significantly more challenging if the gatekeepers—with whom I had either a direct or third-party relationship—had not verified my status as a researcher at the University of Cape Town, thereby alleviating participants' concerns (Komil-Burley, 2021). Acknowledging this, I worked to build trust with participants by being transparent about the study's purpose, outlining the benefits of participation, actively listening to their concerns through open and respectful dialogue, and demonstrating my expertise in the research area. I prioritised ensuring confidentiality and respecting their privacy (Corlett & Mavin, 2018).

I was also committed to continually reflecting on my biases and assumptions throughout the research process. I accomplished this by engaging with diverse perspectives from participants from various backgrounds outside the military and security services. This includes insights from Non-Governmental Organisations (NGOs), civil society groups, academics, and politicians who are actively involved in or well-versed in security policy management, particularly in relation to Boko Haram and counter-terrorism measures in Nigeria (Türkmen, 2023). This awareness also

informs the choice of the research question and the decision for a participatory and egalitarian approach to data collection, which explains why alternative methods, such as general surveys, were not considered for this research (Dodgson, 2019).

In summary, my experience in intelligence and law enforcement undeniably shapes my perspective and approach to data collection and analysis. As this research employs an interpretivist case study approach, I aim to derive meaning from participants' subjective insights and perspectives within the specific context of counter-terrorist financing policy implementation. Utilising qualitative data alongside official records allows for a deeper understanding of the subject matter. My background in intelligence analysis, coupled with prior research experience in intelligence-led policing, has been instrumental in navigating the complexities of this research endeavour. However, whether I have leveraged my background to advocate for or promote an agenda remains a moot point. This is because the research seeks to maintain objectivity in examining the formative influences impacting counter-terrorist financing regimes in Nigeria, including those situational factors that reflect negatively on the state.

5.2. Research Philosophy: Ontological and Epistemological Stance

This study's methodology chapter outlines the approaches for exploring the primary research subject. It begins by presenting the reflexivity and positionality statement. It proceeds in this section to appraise the philosophy underpinning the research by examining the dissertation's ontological and interpretivist epistemological stance. The former borders on the nature of reality of the terrorism that is the subject of this investigation, and the latter is the approaches adopted in appraising the government's counter-strategies in Nigeria (Della Porta & Keating, 2008). Mark Bevir observes that only when the nature of knowledge necessary to explain a given phenomenon is understood can the method(s) for acquiring that knowledge be determined. In other words, the prevailing philosophical issues within the field of terrorism studies need not be concealed or obscured when choosing the method(s) for generating relevant knowledge that addresses the study's question(s) (Bevir, 2008, p. 48). This is because such prior ontological and

epistemological positions act as a reflective gauge in assessing the adequacy of the method(s) explored and their suitability for terrorism research of this nature (Della Porta and Keating 2008).¹⁶

The ontological view posits that terrorism is socially constructed through the interplay of various power relations and forms of knowledge, enabling researchers to synthesise information across multiple disciplines (Breakfast et al., 2022). This approach fosters engagement with diverse viewpoints on the funding of Wahabism-inspired Islamist terrorist organisations and countermeasures and their implications for governmental actions in the context of Boko Haram (Jackson & Smyth, 2009). While critically examining the dominant conceptions of terrorist financing in West Africa, the researcher investigates the literature to unveil Boko Haram's funding sources, contrasting them with the FATF's terrorist financing models (see Chapter 3). Such an ontological commitment arises from debates that question the poor attention given to how the unique structural characteristics of non-Western environments shape the understanding of terrorism and counter-policies transferred from the West to Africa (Hellmich, 2016). This debate is relevant to how several countries respond to UNSCRs 1267 and 1373, influenced by their distinct historical, political, cultural, and religious contexts (Boyle, 2019).

Consequently, examining Boko Haram's funding streams in the context of the conflict dynamics is essential, rather than merely relying on the terrorist funding sources suggested by the FATF models and other claims in the literature. The ontological framework of this study aids in constructing and reconstructing key concepts and narratives that enhance our understanding of terrorist financing in Nigeria and West Africa (Ifeakandu & Ardzard, 2022). Similarly, the research's epistemological stance facilitates a critical examination of how the government interprets knowledge derived from UNSCRs 1267 and 1373, as well as the guidelines established

¹⁶ “Usually, competing approaches in the social sciences are contrasted on (a) their *ontological* base, related to the existence of a real and objective world; (b) their *epistemological* base, related to the possibility of knowing this world and the forms this knowledge would take; (c) their *methodological* base, referring to the technical instruments that are used to acquire that knowledge.” (Della Porta & Keating, 2008, p. 21).

by the FATF (Cassam, 2018). This understanding is explored to assess relevant legal and institutional frameworks aimed at curbing Boko Haram's access to funding. The study's epistemological approach illuminates the relationship between knowledge and state power, demonstrating how government executive, legislative, and judicial branches interpret global Counter-Terrorist Financing (CTF) policies. It also emphasises how law enforcement agencies understand and implement the resulting CTF instruments derived from global frameworks (Fitzgerald, 2016).

In essence, the study's ontological and epistemological perspectives reveal how social actors in a non-Western context, such as Nigeria, interpret international counter-terrorism policies, particularly concerning UNSCRs 1267 and 1373. It also reveals how state institutions in Nigeria adopt the FATF's 40+9 recommendations to restrict funding to the Boko Haram terrorist organisation (Purcell et al., 2023). The approach reinforces the idea that terrorism studies from non-Western perspectives can genuinely contribute to the broader literature, which is predominantly shaped by Western and Eurocentric ontologies and epistemologies (Oando & Jackson, 2023). This is because the historical and cultural ways of war in the United States and Europe dominate not only the field of terrorism research but also global counter-terrorism policies (Boyle, 2019). The limited critical examination of non-Western knowledge concerning terrorism and countermeasures has resulted in the non-integration of non-Western perspectives into global counter-terrorism policymaking. This narrow scope has notable consequences, as highlighted by Michael Boyle, who asserts that contemporary literature on terrorism often too readily attributes the deficiencies of counter-terrorism financing (CTF) regimes to institutional weaknesses, public sector corruption, poverty, and official support for terrorist activities in non-Western countries (Boyle, 2019).

Richard Jackson is of the view that the bias arises from the perception that terrorism originating in the Global South primarily poses a threat to the United States and Europe, thus prioritising addressing institutional deficiencies in the South (Jackson, 2009). Thus, it is not surprising that

Western anti-terrorism policies are often viewed as infallible, with the regulatory processes guiding their application in non-Western contexts presented as seamless. For these reasons, the extent to which selective bias shapes a cohesive ontological and epistemological framework for understanding terrorism remains a subject of scrutiny (Jackson & Smyth, 2009). It is, therefore, not surprising that Western dominance in terrorism research has come under scrutiny. Eurocentric ontologies and epistemologies are increasingly viewed as outdated, particularly considering the world’s growing interconnectedness. This has also spurred a quest for new knowledge and fresh insights into the geopolitical dynamics of global conflicts (Lavengood, 2024). The phrase “new knowledge” does not necessarily imply an effort to amalgamate conflicting claims into a singular framework that dismantles all prior Eurocentric perspectives on Boko Haram. Instead, the aim is to provide more rigorous analyses that acknowledge the multidimensional nature of terrorism and its funding while considering how the Nigerian experience might enrich the diversity of terrorism research within a global ontological and epistemological framework (Wight, 2019, p. 68).

Figure 8: Boko Haram Genealogy

2002	Boko Haram emerges due to economic challenges, inequality, governance deficits, and corrupt transitions, led by Mohammed Yusuf.	
2010	Boko Haram reemerges and escalates terror activities under the leadership of Abubakar Shekau.	2009
2013	Boko Haram expands their area of operations to neighboring countries, Cameroon, Chad, and Niger.	2009
2014-15	Boko Haram controls significant territories in northeastern Nigeria, including border areas near Cameroon, totaling approximately 51,800 square kilometers.	2014
2016	Boko Haram splits into two factions- Jama'atu Ahl as-Sunnah li-Da'awati wal-Jihad (JAS) and the Islamic State of West Africa Province (ISWAP) under Abu Musab al-Barnawi.	2014
AUGUST 2021	ISWAP leader Barnawi is killed	2015
		2015
		MAY 2021
		2021-PRESENT

Source: Aceddata.com, April 16, 2024

Figure 8 above illustrates why the Boko Haram insurgency serves as a significant case study for the ontological and epistemological approach employed in this study. Those interested in viewing the Boko Haram insurgency from a different perspective may find this approach particularly compelling. The Boko Haram insurgency, which has persisted for over twenty years, provides critical insights into the complex dynamics underpinning violent extremism in the West African sub-region and the broader African continent (Ya'u, 2022). The fact that Boko Haram is linked to international terrorist organisations, such as Al-Qaeda and ISIS, forms a vital basis for understanding the nature of transnational terrorism across national and continental borders (Raineri & Martini, 2017). Moreover, Nigeria's unique structural characteristics shed light on the intricate relationship between terrorism and various factors, including socioeconomic dynamics, religious grievances, ethnic divisions, political instability, and governance challenges such as corruption and underdevelopment (Makai et al., 2024). Given that global counter-terrorism measures have been in place in Nigeria for over two decades, this offers an opportunity to evaluate the effectiveness of these frameworks within the context of a non-Western environment and their impact on mitigating the Boko Haram insurgency in Nigeria (Boyle, 2019).

5.3. Data Sources and Sampling Criteria

The data was collected from two primary sources - semi-structured interviews and policy document analysis. The human participants have relevant policy experience and critical knowledge of CTF regimes and implementing institutions in Nigeria and the West African sub-region. The criterion for selection was based on Stump and Dixit's (2013) proposition of the three kinds of communities that terrorism researchers can study – policymakers, policy implementers, and victims of terrorism (Stump & Dixit, 2013, p. 96). This invariably made the study about policymakers and policy implementers. It excludes those perpetrating acts of terrorism in the northeast, as well as victims of terrorism in the region. It does not focus on the root causes of terrorism or the operational strategies deployed in the ongoing war against Boko Haram. This investigation is about counter-terrorism policies and policy-implementing institutions with constitutional mandates to combat the funding of Boko Haram in Nigeria.

The snowball sampling technique was explored to select participants based on their knowledge and expertise of Nigeria's structural environment and its impact on relevant institutions combating terrorist financing, in accordance with UNSCRs 1267 and 1373 and the TPA frameworks (Parker et al., 2019).¹⁷ The participants are equally familiar with the politics of international regulation of counter-terrorism regimes in a conflict environment like Nigeria. The eighteen CTF regimes and TPA policy-implementing institutions are:

- i. Office of the National Security Adviser (ONSA)
- ii. Economic and Financial Crimes Commission (EFCC)
- iii. Nigerian Financial Intelligence Unit (NFIU)
- iv. Central Bank of Nigeria (CBN)
- v. Special Control Unit on Money Laundering (SCUML)
- vi. Department of State Services (DSS)
- vii. Independent Corrupt Practices and Other Related Offences (ICPC)
- viii. Attorney-General of the Federation (AGF)
- ix. Director of Public Prosecution (DPP)
- x. Complex Case Group (CCG)
- xi. Nigerian Sanctions Committee (NSC)
- xii. Nigerian Customs Service (NCS)
- xiii. Nigerian Army
- xiv. National Drug Law Enforcement Agency (NDLEA)
- xv. National Agency for the Prohibition of Trafficking in Persons (NAPTIP)
- xvi. Financial Action Task Force
- xvii. Inter-Governmental Action Group against Money Laundering in West Africa
- xviii. United Nations Office on Drugs and Crime.

¹⁷ "Snowball sampling is one of the most popular methods of sampling in qualitative research. Central to it are the characteristics of networking and referral. Researchers usually start with a small number of initial contacts (seeds) who fit the research criteria and are invited to become participants." (Parker et al., 2019, p. 3).

The data collected is treated in line with Yanow's (2000) five philosophical paradigms for data collection. First, the qualitative data is capable of multiple interpretations; hence, the meaning attributed to them in this study is not beyond dispute. Second, the different participants have varied perspectives on the underlying factors impacting the implementation of CTF regimes. Third, each participant's response is interpreted as their perception of the influences shaping CTF regime processes in Nigeria. Fourth, I, the researcher, identify keywords and objects, which Yanow (1995) calls "artefacts", by reading interview texts, policy documents, newspaper reports, recorded interviews and documentaries. Fifth, the artefacts in the context of this study communicate the formative influences or situational factors impacting counter-terrorist financing efforts in Nigeria (Yanow, 2013, p. 121).

Following the aggregation and analysis of the data from human participants and documentary materials, different views emerge that meet the research question requirement. The following state and non-state participants were interviewed during fieldwork (see Appendix 19 for interview records).

- i. Three senior officials of the National Drug Law Enforcement Agency
- ii. Three senior officials of the National Agency for Prohibition of Trafficking in Person
- iii. One retired Major General of the Nigerian Army
- iv. One serving Brigadier General of the Nigerian Army
- v. Two senior officials of the Ministry of Justice
- vi. Two senior officials of the Economic and Financial Crimes Commission
- vii. One retired Director of the Nigerian Financial Intelligence Unit
- viii. One Professor of Political Science
- ix. One Human Rights Activist
- x. One Justice of the Federal High Court
- xi. One country director of an International NGO in the Northeast
- xii. One senior official of an International NGO in the Northeast
- xiii. One senior official and regional advisor of UNODC/FATF/GIABA

Table 6. Study Participants Distribution

State Institutions	State Participants		Non-State Participants	No. of Participants	International Regulator	Gender	
	Serving	Retired					Gender
NDLEA	3		Male	Professor of Political Science	1	1	Male
NAPTIP	3		Male	Human Rights Activist	1		Male
Nigerian Army	2	1	Male	Senior Official INGO	1		Female
Ministry of Justice	2		Male	INGO Country Director	1		Female
EFCC	2		Male	Federal High Court Judge	1		Male
NFIU	1	1					
	13	2			5	1	
Female					2		
Male					17		
Total					19		

It is also worth mentioning that the documents explored are largely declassified materials accessible on the Internet and in public libraries. They are FATF 40+9 Recommendations, FATF 2013 and 2016 reports on sources of terrorist funding in West Africa, FATF/GIABA Mutual Evaluation Reports of the Federal Republic of Nigeria between 2007 - 2021, UNSCRs 1267 and 1373; letters from the Permanent Representative of Nigeria to the United Nations addressed to the Chairman of the Counter-Terrorism Committee (Appendices 7 and 12); US Senate Select Committee on Intelligence Report on Attempted Terrorist Attack on Northwest Airlines Flight 253 by Nigerian-born Umar Farouk Abdulmutallab (Appendix 13). Others are an interview granted to Channels Television by a former Deputy Director of Defence Administration and a BBC documentary on banditry in the northwest. These documents and videographic materials provide meaningful contexts for the transfer, diffusion, and implementation of UNSCRs 1267 and 1373 provisions, FATF 40+9 Recommendations and TPAs 2011 and 2013 in Nigeria.

5.4. Data Collection and Semi-Structured Interviews

The data was collected through nineteen semi-structured interviews, nine in-person and ten on Zoom, between June 2021 and February 2023. Three institutions gave access between December 2021 and October 2022. They are NAPTIP, NDLEA and NFIU. The NDLEA interviews were conducted in person with three different respondents. While initial data was collected during a face-to-face group interview with three participants from NAPTIP, the data was supplemented by subsequent responses to a questionnaire by the three agency senior officials (Appendix 20). The initial engagement of the researcher with EFCC officials in August 2022 was cut short due to work constraints on the part of the study participants. Due to scheduling difficulties, a rescheduled interview for October 2022 could not be held. Even though the third attempt was fruitful, it was interrupted by internet failure. The current director of the NFIU agreed to respond to a questionnaire. However, the response has yet to be received after several follow-up requests.

In addition to the in-person interviews, ten interviews with study participants, including a respondent from the UNODC-FATF-GIABA, were conducted virtually on Zoom. The semi-structured nature of the interviews was based on questions sent to participants before the scheduled discussion date (Morgan & Hoffman, 2018, p.251). Appendix 19 contains a record summary of interviews, including the duration and location of the various interviews. The goal of the interviews was to find out why the counter-terrorism efforts against Boko Haram funding have delivered the current outcome, as terrorism continues to escalate despite the efforts to stop the sect's access to funding. The data was analysed to answer the study's research question on formative influences impacting institutional responses to counter-terrorist financing regimes in Nigeria. The analysed data provides an overview on issues in the domestic environment and complexities at the global governance level impacting the CTF regime outcome in Nigeria.

5.5. Accessing Research Field: Gate Keepers, Institutions, and Participants

Accessing study participants and relevant institutions cannot be considered a problem-free stage of the research process. As Andrew Bengry remarked in the footnote, this aspect of the research

process seldom receives attention in methodological literature because it is typically viewed as "unproblematic" for the researcher (Bengry 2018).¹⁸ However, identifying the institutions and human participants through a comprehensive analysis of policy documents and an extensive literature review does not ensure that data will ultimately be collected. Therefore, it is crucial to consider the dynamics involved in the data collection processes in the field (Bengry, 2018).

My work experience in Nigeria's conflict environment aided as well as impeded data collection. The experience, which was not confined to the DSS, also includes field research on 'Knowledge of Intelligence-Led Policing Amongst Employees of Law Enforcement Agencies in Nigeria'. The study led to the award in 2010 of a master's degree in security psychology from the University of Ibadan. Another fieldwork on the 'Federal Character Principle (FCP) and Intergroup Conflicts in Nigeria: A Case Study of Appointments of Service Chiefs in Nigeria's Security Sector' also led to the award in 2019 of a master's degree in security studies by the University College London (UCL).

These professional and research experiences serve multiple functions in collecting data for this doctoral investigation. First, I cannot be viewed as a "social outsider," especially given my previous work and research experience in the conflict area and my established network of contacts with key figures and influential groups in Nigeria's security sector. As a result, gaining access to critical institutions was considerably easier than it would have been if I had no prior knowledge of the dynamics of the research setting.¹⁹ Second, I am familiar with the

¹⁸"The process of gaining access to fieldwork settings and research participants is widely overlooked in social research methodological literature and treated as a fairly unproblematic and 'check box' stage of the research process (Doykos et al., 2014). Much attention is given to the abstract processes involved in research design, such as formulating research questions and hypotheses, reviewing research and applying theory, methodology, sampling strategies, ethics, and identifying methods for collecting and analysing data.... Far less attention is given to the practical process of implementing a research design....and establishing access to a given field setting in order to collect data." (Bengry, 2018, p. 99).

¹⁹"Many researchers embark on fieldwork from a position where they are a social outsider with no prior contact with the individuals or groups they wish to study and are attempting to establish what Jacobs (2006) refers to as 'cold accesses, either directly or indirectly through an intermediary or gatekeeper. Conversely, researchers may share a significant degree of cultural proximity and common attributes with the individuals and groups they wish to research and are consequently able to establish access with minimal negotiation because they are positioned as an 'insider' when they enter the field..." (Bengry, 2018, p. 104).

administrative procedures governing internal communications in Nigeria's civil service, particularly those relating to requests for interviews or other forms of data collection by journalists and researchers.

Even though the Freedom of Information Act (FOIA, May 28, 2011) stipulates that public records and information must be openly accessible, this is not always the case. Requesting an interview and assuming the civil service procedure will follow its natural course entails leaving matters up to chance. Accordingly, I explored my network of contacts to enlist senior citizens to follow up on heads of organisations, management staff, and gatekeepers of interest. This was followed by interview requests written on a UCT letterhead and a formal note from the supervisor, mailed to these institutions' heads through my student email account (see Appendices 14 and 18 for a sample of an interview request and supervisor's note). The follow-up involves engaging staff members on the status of the request and monitoring the movement of relevant files.

Although this strategy worked in gaining me access to strategic institutions like the EFCC, CBN, NFIU, NAPTIP, NDLEA, and the Director of Public Prosecution (DPP), the actual collection of data from these organisations was a different matter entirely. It demonstrates that accessing policy institutions does not guarantee that data will be collected (Bertelli et al., 2022). For instance, the Central Bank of Nigeria (CBN) initially responded favourably to a request for an interview until the apex bank demanded I enter a Non-Disclosure Agreement (NDA) (see Appendix 15). Considering the possible legal ramifications of an NDA, I declined the request, which resulted in the bank refusing me access to data (Appendices 16 and 17). Though not expressly admitted, institutional sensitivities and government officials' reluctance to discuss approaches for combating terrorist financing played a significant role in the CBN's position on NDA. Moreover, in contrast to the EFCC, where I sought a senior citizen to speak with the agency's Chairman before submitting a request for an interview and data collection, there was no similar follow-up on the Central Bank Governor.

A flexible research design was adopted for data collection because, unlike a fixed research design, it allowed engagements with participants to proceed freely and naturally and ideas and themes to emerge effortlessly. It was considered most appropriate for this study because Boyles' variables of interest are not quantitatively measurable; therefore, the research design allowed me more freedom during data collection (Thille et al., 2022).²⁰ For instance, I employed snowball sampling techniques to gain access to a policy elite or study participant by requesting referrals to other respondents or institutions from which access was sought or desired.²¹ Yanow's (2013) idea of a two-way trip to gather data from an interpretive community captures this kind of approach to flexibility. The first entails reviewing the literature to identify the initial themes pertinent to a policy issue of interest to facilitate the researcher's initial entry into the field. The second requires that information gleaned through engaging individuals and institutions could lead to other agencies and human participants that may be important to the study (Yanow, 2013). For example, I accessed a former NFIU management staff member through a senior citizen. However, it took the NFIU's senior staff, who held a strategic political position in the government, to speak to the Chairman of the EFCC and the Director of the NFIU for me to gain institutional access. A similar scenario played out with NDLEA, NAPTIP, and DPP, all of which involved an intermediary assisting me in gaining access. The role of intermediaries in facilitating institutional access was not limited to Nigeria. Through three intermediaries, I gained access to the UNODC-FATF-GIABA regional advisor in Dakar, Senegal.

The UNODC Regional Representative in East Africa was a resource person at the 2021 Summer

²⁰ "Fixed versus Flexible research. In fixed designs, the design of the study is fixed before the main stage of data collection takes place. Fixed designs are normally theory-driven; otherwise, it is impossible to know in advance which variables need to be controlled and measured. Often, these variables are measured quantitatively. Flexible designs allow for more freedom during the data collection process. One reason for using a flexible research design can be that the variable of interest is not quantitatively measurable, such as culture. In other cases, a theory might not be available before one starts the research. An example of flexible research designs is Grounded theory research, which is a systematic research process that works to develop a process and action or an interaction about a substantive topic." (New York University, 2022).

²¹ "Snowball sampling is one of the most popular methods of sampling in qualitative research, central to which are the characteristics of networking and referral. The researchers usually start with a small number of initial contacts (seeds) who fit the research criteria and are invited to become participants in the research. The agreeable participants are then asked to recommend other contacts who fit the research criteria and who potentially might also be willing participants, who then, in turn, recommend other potential participants, and so on." (Parker & Scott, 2019, p.3)

School by the European Consortium for Political Research (EPCR) and Standing Group on Organised Crime (EPCR/SGOC), where I participated. At my request, the director of the Summer School appealed to the UNODC representative to support my data collection effort. The UNODC representative then put me through to the Head of the Global Programme against Money Laundering, Proceeds of Crime, and the Financing of Terrorism at the UNODC office in Vienna, Austria. The head of the global programme then directed the regional advisor in Dakar to set up an interview with me.

However, despite successfully negotiating access as detailed above, does Bengry's (2018) claim that a "social insider" will always successfully traverse familiar research settings hold true in all instances? The term "social insider" refers to a researcher who can acquire institutional access due to a prior affiliation with the research environment based on previous work or research experience.²⁰ In this case the Central Bank of Nigeria (CBN) was not the only agency which turned down my interview request. The DSS with whom I had a previous professional relationship also turned down the request to conduct an interview. Despite observing necessary protocols, including obtaining a signed letter from my supervisor at the University of Cape Town, the topic of the study was not necessarily of interest to a former Director General with whom I had previously worked. In addition, the staff officer to whom the interview task was delegated was elusive for the entirety of the period in question. The subject of institutional sensitivity and the reluctance of top government functionaries to discuss institutional measures for combating terrorist financing in Nigeria comes to mind again.

Nonetheless, there are more instances in which my former affiliations to the research setting aided data collection than hindered it, even in situations involving individual study participants. For example, access to two study participants was secured through prior work and research-related ties. Also, the engagement of another respondent was based on a positive response to an interview request received following a simple internet search of the participant's profile and email address.

In addition to accessing human participants, I also accessed relevant online materials and scholarly literature on Google Scholar, media reports and relevant websites, including YouTube and Twitter. Policy and historical materials were also accessed in person at the UCT Library, SOAS University of London Library, British Library, University College London Science Library, and the Bodleian Library, Oxford University. The documents included the FATF-GIABA Mutual Evaluation Report 2004–2021. The critical appraisal in FATF-GIABA documents of the roles of CBN and DSS in implementing CTF regimes rendered the lack of access to data from both institutions inconsequential for the research. FATF's mutual evaluation reports and other policy documents were examined to enhance the literature review and qualitative data, proving pivotal for the data analysis phase of this inquiry.

5.6. Ethics Considerations

When planning and designing the structure of this study, Kuhn's (1996) four assumptions of ethical research were taken into consideration (Mertens, 2018, p. 35). These assumptions centre around four themes: ontology - the nature and reality of terrorism and counter-terrorism financing policy; epistemology - the translation of UNSCRs 1267 and 1373 into implementable CTF instruments and legal frameworks for combating terrorist financing; and methodology - the nature and approach to systematic data collection and analysis. While the first three assumptions have been addressed in this chapter, this section concentrates on Kuhn's (1996) fourth assumption - axiology - the nature of value and ethics.

In terms of ethics considerations, the study principally relies on Guba and Lincoln's (1989) five criteria for developing resilient ethics frameworks that are capable of bolstering the quality of an explorative study of this nature. They are credibility, transferability, dependability, confirmability, and authenticity (Mertens, 2018, p. 35). In essence, the credibility of this study hinges on the critical review of the research proposal and subsequent issuance of ethics clearance by the Higher Degrees Committee (HDC) board, Faculty of Law, University of Cape Town. The ethics clearance requires that the research is conducted responsibly and accountably, with

minimal risks to human participants in line with UCT ethics requirements.

The next level of credibility was attained by using the UCT letterhead to explain the purpose of the research to potential interviewees. This includes how vital the participant was to the attainment of the research goal, how the semi-structured interview would be administered, and the recording of the interview if the participant permitted the researcher to do so. Also highlighted in the email were consent and confidentiality, specifically how individual participants' identities would be anonymised and the opportunity available for the participants to withdraw (Chamberlain & Hodgetts, 2018, p. 673). The fact that each letter was accompanied by a supportive note from the supervisor and transmitted through the researcher's official student email account added to the research's legitimacy, at least in the eyes of participants (see Appendices 14 and 18 for a sample of interview request and a supportive note from the project supervisor).

However, in cases where the interviews were delegated to specific personnel of participating agencies by their respective CEOs, additional approval was not sought for interviewing them, which was the case with the EFCC, NAPTIP, NFIU, NDLEA, and DPP. Also, I did not find it necessary to anonymise the heads of institutions who were clear about what they were willing and unwilling to discuss. For such individuals, concerns regarding confidentiality were minimal (Wiles, 2012). For example, the Chairman of the NDLEA only agreed to answer three questions from a set of seventeen. The Chairman tasked KE₁₃ and KE₁₄ with engaging the researcher on the remaining questions.

5.7. Data Analysis and Boyatzis' Thematic Analytical Framework

The Boyatzis thematic analysis model is the most appropriate tool for analysing qualitative data. This is because, theoretically, thematic analysis is flexible as it allows for knowledge construction based on participants' responses to questions on counter-terrorism in Nigeria (Braun & Clarke, 2023). Boyatzis' model has three principles that are vital to the coding and analysis of data. First, understanding qualitative data is a function of observation; second, seeing themes through pattern recognition should precede encoding; and third, reasonable interpretation of

qualitative data is a function of robust encoding (Paré, 2017; Boyatzis, 1998). For example, the respondents' body language and tone during the interview were vital to the meaning I ascribed to the data and the insight I gained from it. To ensure this happened, I maintained a harmonious relationship with respondents, which made them feel at ease expressing themselves freely and willfully. A good rapport was facilitated by asking only one question at a time, repeating a question if necessary, listening carefully to the respondent's answers, and maintaining a neutral attitude to controversial issues during the interview (Behnke & Steins, 2017).

The open coding, or inductive approach to coding, was adopted in accordance with Boyatzis's second and third principles. This approach allowed keen observation of the field data to determine the relevant themes as they systematically evolved. To achieve this, I first familiarised myself with the data and generated initial sets of codes. I then reviewed and refined these codes in ways that became descriptive of the formative influences affecting the ability of state actors and global stakeholders to identify the scope of terrorist financing sources exploited by Boko Haram. The interpretation of the themes also reflected the situational factors impacting institutional responses to CTF regime measures (Boyatzis, 1998).

The data analysis was organised into two sections in Chapters 6 and 7. Chapter 6 presented field data on sources of terrorist financing, followed by a summary of thematic codes drawn from participants' responses under various sub-headings. This was succeeded by a detailed discussion section that featured a thorough analysis of the data. The same approach was employed in Chapter 7, which presented field data on legal and institutional frameworks, along with a comprehensive analysis and discussion section. The discussion goes beyond merely describing the data; it incorporates the researcher's analysis to formulate an argument based on the respondents' claims, the literature review, policy documents, and pertinent themes drawn from videographic materials. Chapter 8 summarises the study's findings regarding the overarching influences affecting counter-terrorism financing regimes in Nigeria.

CHAPTER 6

Data Presentation and Analysis of Terrorist Financing Sources

6.1. INTRODUCTION

This research's data presentation and analysis section is divided into two distinct parts in Chapters 6 and 7. Chapter 6 begins with presenting data on the sources of terrorist financing, followed by an analysis of formative influences in the subsequent section. Similarly, data on legal and institutional frameworks is presented in the first segment of Chapter 7, followed by an analysis of formative influences in another section. The data analysis in Chapter 6 considers the insights from the literature review in Chapters 2 and 3, while the analysis in Chapter 7 is informed by the literature reviewed in Chapters 1, 2, 3, and 4. The study participants, known as Knowledge Experts (KEs), numbered from 1 to 17, have extensive academic, policy, and operational experience in counterterrorism in Nigeria. They include active and retired senior officers of law enforcement agencies, serving and retired senior military officers, judicial officials, political scientists, operators of non-governmental organisations, senior members of civil society groups, and a senior official from international regulatory and multilateral institutions. The respondents were asked to elaborate on funding sources Boko Haram exploits in financing its terrorist activities. The objective is to establish the potential obstacles hindering law enforcement agencies from understanding the various funding sources accessible to Boko Haram. The data is presented in four sub-sections under the broad heading: “Qualitative Data on Terrorist Financing Sources in Nigeria.”

Section 1

Qualitative Data on Terrorist Financing Sources

6.1.1. Terrorist Financing Sources in Nigeria

The consensus amongst the respondents is that funding is the lifeblood of the Boko Haram insurgency. Their viewpoints converge on the notion that the government's counter-terrorist financing measures are crucial for restricting the flow of financial and non-financial resources accruing to Boko Haram. However, such counterterrorism measures cannot achieve desired objectives if the sources of terrorist financing are not correctly identified or known. KE₁, a former senior management official of the NFIU, is of the view that despite terrorist financing being the lifeblood of Boko Haram, ascertaining the exact sources exploited by the sect has been difficult for the government and law enforcement agencies. Even for the NFIU, tracing terrorist funds flowing through shell corporations, foundations and trust organisations, churches and mosques, and other religious institutions with the capacity to generate funds has proven a serious challenge. The respondent classified Boko Haram's funding sources as formal and informal. The formal sources involve the movement of terrorist funds through formal financial institutions. They include bank transfers, digital currencies, and money transmitters or money business services that perform a few services, such as selling and issuing payment instruments like checks, drafts, money orders, and traveller's checks, whether or not the instrument is negotiable (Normark & Ranstorp, 2015). Below is the respondent's view:

“At this stage, it is purely speculative to claim that financing is the lifeblood of terrorism, particularly concerning the Boko Haram insurgency. First, it is difficult to completely ascertain the total sources of funding for a criminal organisation like Boko Haram. Terrorist groups such as Boko Haram are criminal organisations, and when you examine their objectives and methods, it becomes clear why they require funding from both formal and informal sources. Several activities occur within the

informal sector that are beyond our control. For instance, many individuals have access to cash that does not pass through the formal financial system or the usual channels. Although regulations facilitate financial flow tracking, effective tracking can only occur if robust systems are implemented on formal sources. By robust systems, I mean appropriate Know-Your-Customer (KYC) rules. If banks are to accept your money, they must be able to verify your identity, and there is also a need for laws to monitor the platforms in operation, extending beyond just individuals engaging with the financial sector like depositing cash in a bank”. KE₁

The respondent identified terrorist financing sources in the informal economy to entail exploiting the unregulated sector of Nigeria's vast economy, where a substantial portion of the national money supply bypasses the formal financial system. The sources include cash, crowdfunding, kidnapping for ransom, fraud, and illicit trade (Sekrafi et al., 2021). The respondent claims that Boko Haram's dependence on financing sources that promise to circumvent the formal financial system can be attributed to the prevalence of the informal sector, which comprises about two-thirds of the economy. KE₁ noted further that this formative influence poses a significant obstacle to monitoring terrorist financing that traverses the informal sector. Law enforcement agencies can reasonably monitor the movement of terrorist funds through the former financial system with greater ease than those that flow through the informal economy. According to the respondent, funds acquired from unofficial sources are channelled through the formal financial system. This is made possible given the lack of resources and technical skills necessary for law enforcement personnel to effectively monitor the flow of terrorist financing through the formal and informal economies.

The respondent emphasised that the banking sector is equally vulnerable to abuse, compromise, and a shortage of personnel with the necessary expertise to track illicit funds. This vulnerability has enabled terrorist funds to move undetected between the informal sector and the formal

financial system and vice versa. The respondent also expressed concern regarding the lack of cooperation between law enforcement agencies and the banking sector. He advocated for a more robust preventive mechanism to encourage effective collaboration in identifying the range of material and non-material resources exploited by Boko Haram. However, KE₄, a law professor and senior executive in a human rights commission, believes that the problem extends beyond merely attributing blame to the ineptitude of the formal financial system or the large scale of the informal economy. The respondent argues that the dynamics are far more intertwined:

“The issue of permeability extends beyond the borderlands; the informalisation of Nigeria's economy renders financial regulatory regimes practically ineffective. The reality is that the Nigerian financial system is predominantly informal. This is why a central bank governor can deliver billions of dollars in cash to the president. The president and his party can organise party primaries and distribute billions of naira and dollars in cash; much of this occurs outside the financial system. Money flows from banks to politicians and from politicians to Bureau de Change, often in cash. What leads anyone to believe that such cash movement and informalisation of transactions can be somehow insulated from those who do not wish the country well or from terrorists? I do not think that is a sensible assumption. Thus, due to the ineffectiveness of financial governance and infrastructure, I believe that the issue of terrorist financing does not require an enormous amount of rocket science or quantum physics to understand in Nigeria. The fact remains that the system is informalised. According to official figures, only about one-third of Nigerians are registered on the electoral roll. Only 33% to 37% of Nigerians are on the tax roll or are documented citizens with banking access. Most of the population is actually within the informal sector, not the formal sector. When you consider this, it is not difficult to explain the connection between terror and terrorist financing, as obtaining the money is not particularly challenging” ...KE₄

KE₃, a senior management official at the United Nations Office on Drugs and Crime (UNODC) and a regional superintendent and advisor at the Financial Action Task Force (FATF) and GIABA, acknowledged that identifying the sources of terrorist funding is challenging even for international multilateral and regulatory bodies such as the UNODC and the FATF. The respondent attributed this difficulty to the international counter-terrorist financing frameworks, which are based on the formal financial systems of advanced economies in the West, without considering the substantial presence of informal economies in non-Western environments. Below are the respondent's comments in this regard:

“I have worked for the United Nations for many years. However, the reality is that, apart from the counter-terrorism frameworks and other financial measures, most international standards do not align with local realities in non-Western environments. Take the FATF standards, for example; they are heavily based on organised financial systems in the Western world, with little reference to the dynamics of the informal sectors in non-Western contexts like Nigeria. Therefore, if your research can identify this loophole in the implementation and domestication of international standards, it will add significant value. It will also assist us at the UNODC and other stakeholders in accurately forecasting and intervening in the fight against terrorist financing in West Africa. I look forward to learning about that perspective when you have completed your doctoral project.” ...KE₃

Despite linking the challenge of accurately defining sources of terrorist financing to international frameworks based on formal financial systems, KE₃ pointed out that the FATF confirmed in 2016 that Boko Haram has at least three critical financing sources: kidnapping for ransom, agricultural activities, and cattle rustling. The respondent identifies additional financing sources for Boko Haram, including drug trafficking, arms dealing, and human trafficking; criminal groups supplying the terrorist organisation with fuel, food, pharmaceuticals, and other medical

supplies; and third-party intermediaries who, while not members of Boko Haram, facilitate negotiations regarding ransom payments.

KE₅, a political science professor and fellow of the National Defence College, identified several sources of funding for Boko Haram. These include the collection of membership dues, foreign financiers, cattle rustling, armed bank robberies targeting bureau de change, markets, and jewellery stalls, as well as local tax regimes. The respondent outlines the various tax regimes employed by Boko Haram, including council tax, taxes on fishing, and fees for avoiding terrorist attacks. The respondent emphasises that while ISWAP and other Boko Haram factions rely on informal tax collection, a portion of this tax revenue goes undetected through the formal banking system. The opinions on terrorist funding sources espoused by KE₃ and KE₅ are not altogether different from the views of KE₈, a senior military commander at the theatre of operations in the northeast. KE₈ enumerates Boko Haram funding sources to include funding by ISIS, kidnapping for ransom, breaking into banks, warehouses and markets, sales of looted items, erecting toll gates and roadblocks, and collecting levies and taxes from the people in conquered territories.

The respondent adds that the sect, whose membership is drawn mainly from the Kanuri ethnic group, also seeks funding from family support schemes in the local community as well as relatives that support Boko Haram. To support the claim that the sect has ties to Nigerians abroad, the respondent referenced the convictions of some Nigerians who were found guilty of financing Boko Haram from their base in Dubai, United Arab Emirates (UAE). KE₄, a law professor and an executive member of a human rights organisation, adds another perspective to the views of other respondents. This respondent agrees that Boko Haram finances its activities through various forms of organised crime but identifies arms trafficking, artisanal mining, and the payments the sect receives from the government's cash-for-weapons amnesty programme as the most significant sources of terrorist funding. KE₄'s comments regarding Boko Haram's funding sources are highlighted below:

"Boko Haram engages in mass kidnapping for ransom, which is obvious. Arms trafficking, almost certainly for obvious reasons. The various government amnesties have happened without any apparent impact on terror. If anything, it has got worse, not better. That is, even though the government has paid out vast sums of money to retrieve arms in the hands of terrorists and bandits. Presumably, that has not reduced terrorism. There are not many minerals in the northeast, but in the northwest, two areas I consider the hotbed of bandits and terrorist activities are also rich in gems and artisanal mining: Zamfara and Kaduna in the northwest. Whether it is causation or correlation, it seems that the role of artisanal natural resource exploitation in the Boko Haram insurgency and bandits' terrorist activities needs to be examined. Those are three things that I think deserve attention." KE₄

6.1.1.1. Summary of Formative Influences

The respondents provide an overview of terrorist financing sources exploited by Boko Haram. They, however, acknowledge that the full range of terrorist financing sources that Boko Haram relies on is unknown. They attribute the factors impeding the government and international stakeholders from fully grasping the range of terrorist financing sources to the large size of the informal economy. This has made it difficult to effectively track the range of terrorist financing sources exploited by the sect. The formal financial system is not left out, with the banking sector lacking the personnel with the requisite skills to track terrorist funds. The financial system is also susceptible to compromise and abuse, making it challenging for law enforcement agencies to police terrorist financing flowing through the formal financial system effectively.

The lack of a comprehensive framework that would have facilitated more effective collaboration between the formal financial sector and law enforcement agencies also represents a significant obstacle to identifying and tracking sources of terrorist financing in Nigeria. The funding that flows through political channels, disguised as ransom payments and cash-exchange-for-weapons

amnesty programmes, is also recognised as a source of terrorist financing. However, since these programmes are implemented to buy peace, the material and non-material benefits that accrue to Boko Haram from them are not easily regarded as sources of terrorist financing, at least by the government.

6.1.2. Drug Trafficking and Boko Haram Funding

Although some scholars and policy analysts have expressed reservations about claims that drug trafficking provides substantial financial support to Boko Haram, I sought a law enforcement perspective on the debate. As reflected in Chapter 2 regarding the contestation over Boko Haram's exploitation of drug trafficking for gain, three senior officials of the NDLEA - KE9, KE10, and KE11 - are unable to reach a consensus on whether drug trafficking serves as Boko Haram's critical source of funding. According to KE9, substantial evidence suggests that a portion of the funds generated from drug trafficking is utilised to finance terrorism. This claim is supported by confessional statements obtained from drug peddlers apprehended by the NDLEA, including individuals involved in the distribution of cocaine, heroin, methamphetamine, and cannabis. Below are the respondent's comments on why he believes that drug trafficking is crucial to terrorism and not just the Boko Haram insurgency in Nigeria:

“We must first clarify what terrorism is and how it differs from insurgency. There can be no insurgency without terrorism, yet terrorism can exist independently of insurgency. This is because terrorists, for their own reasons, aim to instil uncertainty and fear of harm among the populace they intend to terrorise. Conversely, insurgents aspire to capture and control the administration through acts of terrorism. Hence, if this is the definition of terrorism, we should not focus solely on Boko Haram in Nigeria; we must broaden our perspective to encompass all regions of the country – south-south, south-east, south-west, and even the northern areas. Clearly, there exists a connection when we acknowledge that terrorists have links, first and foremost, with Nigerians, which can be associated with the value of the seizures made by the

NDLEA. We have confiscated billions of pounds worth of cocaine, heroin, meth, and cannabis that are partially used to finance terrorism. I cannot elaborate further, but it is evident that when the head of an intelligence agency like ours states we have evidence linking drugs to terrorism through both technological means and human intelligence, one must take that seriously. Whether we articulate it or not, we possess our methods of acquiring information; otherwise, how would we obtain information directly from individuals?”KE₉

The respondent emphasised that though Boko Haram may pursue alternative methods of financing its terrorist activities, drug trafficking remains a significant source of revenue for the sect and other extremist groups in Nigeria. However, KE₁₀, a very senior official of the NDLEA, presented an opposing viewpoint, arguing that although there are suspicions regarding the potential exploitation of drug trafficking to fund terrorism, no confirmed cases have been investigated by the NDLEA. According to the respondent, if a correlation exists, it would be between the consumption of hard drugs and the perpetration of terrorist violence rather than drug trafficking and terror financing. KE₁₀'s perspective is outlined below:

“There have not been any documented cases of Boko Haram going all out to exploit drug trafficking to fund terrorism. The only evidence we have now pertains to the consumption of drugs by Boko Haram militants and the commission of the offence of terrorism. Most terrorists that have so far been arrested were apprehended with drugs on them. They borrowed confidence from drug use, thus establishing a linkage based on the consumption of drugs and the commission of terrorist offences. For instance, the NDLEA recently intercepted some batches of Captagon at the Apapa seaport. Terrorist groups in the Middle East commonly use the drug because it gives militant fighters the courage and energy to become more belligerent during warfare. For the first time, Nigeria seized a batch of Captagon brought into the country meant

for Boko Haram. The drugs were concealed in an engine, and we used sniffer dogs to detect them.” KE₁₀

As a battalion commander in the military who led troops in numerous raids on Boko Haram camps in the northeast, KE₈ presents a perspective that leans towards KE₉ rather than KE₁₀. The respondent notes that it is reasonable to assume, if not conclude, that Boko Haram intentionally exploits the drug trade to fund terrorism. This is because most Boko Haram militants arrested are high on hard drugs when apprehended, acting irrationally most of the time. Therefore, it is conceivable that members of the sect traffic the same hard substance they consume. However, the opinions of KE₁₁, another senior official of the NDLEA, shed additional insight as to why there seems not to be a unified stance on drug trafficking-terror financing nexus among government agencies leading the war on terror. The study participant attributes the problem to a lack of national priority in combating drug trafficking.

KE₁₁ justifies the claim by stating that the NDLEA does not play an active role in the government’s counterterrorism strategy or provide reasonable input on policy issues relating to Boko Haram. As a result, the agency has paid little attention to the link between narcotics trafficking and terrorist financing, and the institutional expertise on the subject remains inadequate. The oversight and regulation of the agency by the Ministry of Justice equally impede its capacity to operate independently and proactively in combating the drug trade and investigating its connection to the financing of terrorism. KE₁₁, however, pointed out that the recurring situation in which kidnappers and terrorists demand that kidnap victims pay ransom with drugs such as tramadol indicates the importance of narcotics to Boko Haram.

The respondent further claims that, although the NDLEA has not conducted evidence-based research to support this trend—unlike South America and the Middle East, where terrorism significantly drives the drug trade—there is no reliable evidence linking Boko Haram terrorism to drug trafficking in Nigeria. KE₃ added that even the UNODC has long shown interest in this

connection, but the most common observation made by the multilateral organisation indicates that the relationship is opportunistic. The respondent stresses that the hypotheses relating drug trafficking to terror financing are largely speculative, as they lack substantive evidence.

6.1.2.1. Summary of Formative Influences

The respondents revealed differing views on the connection between drug trade and terrorism. Their opposing viewpoints indicate that the government lacks a unified stance on how terrorists utilise drug money to finance their activities. This further demonstrates that the various sources of terrorist financing exploited by Boko Haram remain unknown. The respondents do not seem to agree due to five distinct formative factors. Firstly, while KE₉ seems to focus on the link between drug trafficking and the broader violent landscape in Nigeria, KE₁₀ and KE₁₁ have narrowed their opinion of such a nexus to Boko Haram. This formative influence is due to another formative factor: the government has not classified the fight against drug trafficking as an urgent national priority. Although the NDLEA is the country's leading drug enforcement agency, it scarcely features in government counter-terrorism programmes. Counter-terrorism financing (CTF) regimes are developed and implemented without the agency's crucial input or expertise. Consequently, the agency has struggled to provide the government, international stakeholders, and regulatory bodies such as the FATF and UNODC with the evidence necessary to substantiate the claim that drug trafficking contributes to the financing of terrorism in Nigeria. This can be attributed to the lack of requisite expertise within the NDLEA. Funding constitutes a fourth formative factor. Due to the government's failure to prioritise the fight against drug trafficking, the NDLEA cannot access the funding needed to conduct critical research and investigations. Furthermore, the agency's capacity to operate autonomously is hindered by the fact that, administratively, the NDLEA is situated within the Ministry of Justice.

6.1.3. Terrorist Financing in Northeast and Lake Chad Corridor

As observed in Chapter 2, the Lake Chad corridor has long been a hotspot for violent extremism and organised crime, and it has also been the epicentre of the Boko Haram insurgency. While the preceding sections capture participants' perspectives on sources of terrorist financing in general, this section details respondents' understanding of terrorist financing in the northeast and Lake Chad corridor, as well as its impact on the Boko Haram insurgency. The proximity and contiguous nature of the borders make this assessment even more crucial. According to KE₄, the waters of Lake Chad share fictitious borders with Nigeria, Chad, Niger, and Cameroon. Boko Haram exploits the porosity of the border for unrestrained crossings. KE₁ and KE₄ concur that controlling Lake Chad's informal economy, particularly the \$40 million fish market, has been a top priority for ISWAP and Boko Haram (JAS). KE₁ also notes that the financial sector in Lake Chad is underdeveloped. The economy remains predominantly cash-based, with only a few transactions occurring through the formal financial system (banks), which operates far from full functionality.

KE₂ believes that the problem goes beyond the permeability of the border. With high levels of illiteracy, poverty, and severe socio-economic conditions, the people are vulnerable to terrorism and organised crime. The respondent adds that the porous nature of the border is exacerbated by the government's inability to effectively police the 4,500 km border that Nigeria shares with Niger, Chad, and Cameroon. K₈ highlights the contiguous nature of the local population along the border as a significant obstacle to identifying the various funding sources for Boko Haram. Terrorist elements can move freely and quickly blend into the populations on either side of the poorly defined borderlines. KE₂ adds that the corruption of law enforcement personnel stationed at official border posts hampers the government's ability to monitor sources of terrorist financing. Furthermore, the fact that Boko Haram elements attack security agents to facilitate easy access in and out of Nigeria's territory in the Lake Chad corridor complicates matters further. KE₄ points out that many of Boko Haram's weapons are either manufactured in or

smuggled through Lake Chad. Below is KE₄'s assessment of Lake Chad's informal nature:

“If you have ever travelled the neighbourhood of Lake Chad, you know that you do not need any clearance when you move from one border to the next. So, in terms of terrorist resourcing, you assume that regulatory regimes mark out one borderland in Lake Chad and the northeast. But because of the permeability of the borders, it is difficult to distinguish one place from the other, especially in parts affected most by terrorism”. KE₄

KE₁ emphasises that terrorists not only seize and control the fish market in Lake Chad, but this trend extends to several other regions of Nigeria where terrorists have developed a pattern of seizing control and exerting influence over the local economy. This is because terrorist movements into targeted communities occur with minimal resistance from law enforcement personnel, many of whom are targeted and killed, coerced, or induced into granting terrorists unrestrained access and control. The resources they acquire from the local economy are exploited to further terrorist causes. The respondent's comment is reflected below:

“I know some governors complaining because Boko Haram has taken over some areas in their states. Some of the areas are known for international yam trade, but Boko Haram has taken them over and controls that economy, so it is not just the fish market in Lake Chad that Boko Haram controls. There are other economies they target to control as well. Niger and Sokoto states in the northcentral and northwest, respectively, are very good examples where the governors are completely helpless. In fact, in Zamfara (northwest) and some parts of Borno state (northeast), the economies of some local government areas are under the direct control of terrorists, with residents paying taxes to them”. K₁.

6.1.4. Oil Prospecting in Lake Chad

In addition to the role of local economies in funding terrorism, the link between oil exploration in Lake Chad and the financing of Boko Haram emerged as a subject of disagreement among study participants. Despite repeated terrorist attacks against the staff of the NNPC engaged in oil prospecting activities to determine petroleum accumulation in the northeast, there has not been an official position linking oil prospecting to terrorism in the Lake Chad corridor. More so, because Cameroon, Chad, and Niger Republic are currently exploring oil from their sides of the Lake Chad corridor, respondents' opinions did not confirm or outrightly refute the possible connection between terrorist financing and oil prospecting in the conflict zone. KE₁ and KE₈, both senior officials of government agencies at the vanguard of fighting terrorism, provide responses that are not entirely congruent with public suspicions and scholarly opinions (Omenma, 2020).

Although KE₈ did not categorically confirm whether a nexus exists, the respondent cites common knowledge on the relationship between natural resource exploitation and conflicts in the Niger Delta, Congo DRC, and Sierra Leone. The respondent affirms that oil resource exploration could play a significant role in the Boko Haram insurgency. The study participant acknowledges that national resources like oil, diamonds, gold, and lithium, which are abundant in the area, could be a significant driver of insurgency in the Lake Chad region. KE₁ equally agrees that natural resources could attract a variety of conflict interests, particularly since Lake Chad is rich in minerals. The respondent also references the case of Sudan, where there is an established link between oil exploration and the funding of terrorism and concludes that exploring natural resources to finance terrorism in the Lake Chad corridor remains a strong possibility.

6.1.4.1. Summary of Formative Influences

The study participants all agree that the nature of Lake Chad makes it susceptible to seven formative influences responsible for the difficulty that the government faces in identifying the

range of terrorist financing sources in the area. First, the lack of a distinct demarcation between Nigeria's territories and those of its neighbours makes the borderline permeable. Akin to this is the contiguous population, which has posed a formidable obstacle to the efficient surveillance of terrorist financiers due to their ability to seamlessly disperse and integrate into the local population on both sides of the border. Also, due to the informal nature of the region, formal financial institutions are inadequately established, barely accessible, and often not operational in places where they exist. In addition, the extensive length of the borderline impedes law enforcement's ability to monitor and identify the movement of terrorist funds through the border. Furthermore, the presence of unmanned border posts suggests that criminal organisations, including terrorists, can finance their activities from sources unknown to law enforcement. Another obstacle is corruption, which risks compromising law enforcement personnel, who, in other instances, are targeted and killed to give terrorists and criminals the leeway to operate freely. Finally, the participants' responses regarding the relationship between oil exploration in Lake Chad and insurgency imply one of two possibilities. The lack of an official position from the federal government may deter policy elites with connections to the government from expressing dissenting views. Alternatively, it is possible that the government has yet to come to terms with the potential link between terrorism and natural resource exploitation in Lake Chad.

6.1.5. Non-Governmental Organisation and Boko Haram Funding

One of the sources of terrorist financing that has garnered interest since 9/11 is funding through Non-Governmental Organisations (NGOs). The differing viewpoints on this issue are a key reason the researcher engages respondents on the possible exploitation of NGOs to finance Boko Haram. KE₃ argues that despite evidence from other jurisdictions indicating that NGOs are used as fronts to transfer terrorist funds, regulatory agencies such as the FATF and UNODC have not conducted comprehensive assessments of the claim because only a few cases support this hypothesis in West Africa. This includes a recent interception of terrorist funds transferred to

Boko Haram from one of the Gulf states via an NGO in northern Cameroon. According to the respondent, such isolated cases involving other jurisdictions are not enough to conclude that the exploitation of NGOs to finance Boko Haram is widespread in Nigeria. Furthermore, despite several allegations, the Nigerian government has yet to provide reliable data illustrating how NGOs are misused to fund terrorism. KE₃'s view is highlighted below:

“Even though the case involving the transfer of funding from one of the Gulf states provides meaningful insights, there is a need for more cases with confirmed evidence of how NGOs are exploited to advance the course of terrorism in Nigeria. This is because there are few or no robust cases supported with profound evidence that thoroughly reflect how NGOs are being exploited to fund Boko Haram. This raises the need for the government first to map out the country's non-profit landscape and systematically identify those at high risk of being misused for terrorist purposes.” KE₃

KE₁₂, a country director for an international NGO in Nigeria, blames the government for the growing perception of NGOs as fronts for funding Boko Haram. According to the respondent, the government criticises NGOs for lacking credibility because they report the military's human rights abuses to the International Criminal Court (ICC) and other global stakeholders. The government's frustration often stems from the assumption that since NGOs highlight the government's errors and inadequacies, the government presumes that NGOs must be supporting the terrorist organisations against which state security forces are combating. The respondent further notes that the humanitarian services provided by NGOs to impoverished and vulnerable individuals, as well as to victims of terrorism in the local community, are frequently misrepresented as funding for terrorism. Below is the respondent's argument on the matter:

“As to reports that classify NGOs as a significant means of funnelling funding to terrorist organisations, let us also be careful of what we define as terrorism and what we define as NGOs. In certain instances, somebody's NGO is another terrorist

organisation, and history will bear witness that this has been the trend globally. For example, Save the Children goes into the community and provides food for children and women, but the military comes around to accuse the adult males in such communities of being insurgents or militants. There are also situations where NGOs like the Red Cross pay terrorists for the safe passage of their staff, and the government considers such payments as terrorist funding. While the NGOs have endeavoured to build trust into communities the military and law enforcement agencies have the tendency of acting otherwise.” KE₁₂

KE₁₃, a senior official with Save the Children, agrees with KE₁₂ but adds that the antagonism towards NGOs is not limited to the attitudes of the federal government or the Nigerian military. State governments also portray aid workers as spies for foreign hostile powers. The respondent attributes this resentment towards NGOs to corruption, particularly the refusal of NGOs to permit state government officials to take on the role of lead distributors of aid materials instead of aid workers. The respondent provided the following reason for the ongoing tit-for-tat retaliation against NGOs:

“Many International Non-Governmental Organisations (INGOs) have stricter checks and balances regarding the distribution of aid materials than we are accustomed to here in Nigeria. Most of our local and state government officials are lords unto themselves, whose actions or decisions are rarely challenged, even when they blatantly contravene established procedures. Such officials often cast INGOs’ strict procedures on aid distribution in a negative light. It is also difficult to ascertain where their suspicion arises that aid workers are acting as spies for foreign hostile governments. However, in my view, such opinions are rarely substantiated by court prosecution.” KE₁₃

Contrary to the claims made by KE₁₂ and KE₁₃ that the government and military are behind opinions suggesting that NGOs are used to fund terrorism, KE₈ contends that the military holds NGOs in high regard because of their vital role in the war on terror. However, the respondent highlights concern regarding certain NGO operations that the military finds troubling. These concerns include paying ransoms to secure the release of staff from terrorists, NGOs' attempts to access terrorist hideouts, the treatment of terrorists within their enclaves, and providing food and logistics to terrorist camps. According to the respondent, these activities, which effectively equate to funding terrorism, undermine the security forces' efforts to combat Boko Haram. Therefore, the military and other law enforcement agencies have valid reasons to object to the activities of NGOs in the northeast and Lake Chad. KE₈ identifies further concerns as outlined below:

“Another challenge we face with NGOs is the situation where some of them come to areas like Maiduguri and rent accommodation for ten years without a thorough review of the property owners, whether they have any potential links to terrorism. In essence, while we aim to conclude the entire insurgency within a year or two by paying 10-year rent, some of the NGOs appear to suggest that the war on terror will persist longer than we had anticipated. These concerns lead the military to believe that some NGOs may have their own sinister agendas, clandestine or otherwise, that may not align with the government's counter-terrorism programme.” KE₈.

6.1.5.1. Summary of Formative Influences

Conflicting opinions were expressed by study participants regarding the financing of terrorism through humanitarian aid agencies. Senior NGO officials did not refute the claim that aid distribution ultimately reaches terrorists, and neither did they deny that charity organisations in the northeast occasionally pay ransom to free their staff from terrorist capture. The government argues that if humanitarian organisations provide aid materials, pay ransom or rent money that

Boko Haram insurgents exploit to carry out terrorist attacks, that should amount to funding terrorism by proxy. This conflict highlights the need to interpret relevant international frameworks that can resolve disagreements on terrorist funding through NGOs. The 1948 Universal Declaration of Human Rights (UDHR) stipulates that terrorists are entitled to humanitarian support, which validates the senior NGO officials' position (Hoffman, 2004). However, the UDHR is equally silent on the possibility of terrorists exploiting humanitarian assistance to fund terrorism.

On the other hand, FATF Recommendation 8 is the most significant provision concerning financing terrorism through NGOs. It specifically focuses on the diversion of humanitarian resources by charities for terrorism-related purposes. However, it does not address the issue of how legitimately distributed humanitarian aid can be exploited to finance terrorism.²² The absence of a clear provision addressing the likelihood of humanitarian aid, ransom, or rental funds from NGOs falling into the hands of terrorists poses a significant obstacle to determining the extent of humanitarian resources used for terrorist activities. Due to this ambiguity in international law, despite criticism of the federal government's actions against NGO operations, the issue of NGO resources landing in the possession of Boko Haram necessitates further appraisal to ascertain whether this could constitute terrorist funding. Another formative influence relates to the corruption of government officials who allegedly accuse NGOs of financing terrorism because they report human rights abuses to the ICC or impede state officials' access to aid materials. Such subjective labelling could misrepresent humanitarian organisations as sources of terrorist funding, even when they are not.

²² “The objective of Recommendation 8 is to ensure that NPOs are not misused by terrorist organisations: (i) to pose as legitimate entities; (ii) to exploit legitimate entities as conduits for terrorist financing, including for the purpose of escaping asset freezing measures; or (iii) to conceal or obscure the clandestine diversion of funds intended for legitimate purposes, but diverted for terrorist purposes.” (FATF, 2015, p. 7)

6.1.6. Political Influence and Terrorism Sponsorship

The influence of politics on the origins of Boko Haram, the sect's funding sources, and the war on terror have been extensively discussed in the literature review chapters. However, due to the profile of certain study participants and their implied reluctance to address the issue directly, the researcher adopts the interview granted by KE₁₄ on national television as a source of data, as it is corroborated by other study participants, particularly retired senior members of the armed forces and serving senior officials of the judiciary (Channels Television, 25 August 2021). KE₁₄, a retired Navy Commodore and former Deputy Director of Defence Administration at Defence Headquarters, Abuja, describes the political sponsorship of Boko Haram as the "centre of gravity" of terrorist financing in Nigeria.

The respondent claims that the major sponsors of Boko Haram are active members of the government who have spearheaded the terrorist organisation from its inception to its current state. The retired senior military officer identifies desperation to access political power and the quest to Islamise Nigeria as the primary goals of those sponsoring the sect. According to KE₁₄, most of the terrorist sponsors have accomplished part of their goal, with many occupying political positions as governors, senators, and senior government officials. KE₄ concurs with the claim that the federal government is not oblivious to the political sponsors of terrorism in Nigeria. However, the study participant reiterates that the government may not be inclined to act on available intelligence on suspected terrorist sponsors, a stance that suggests a reluctance to hold Boko Haram financiers accountable. The respondent's view is outlined below:

“Well, I've told you what I believe are the crucial sources of Boko Haram funding through informal economies. One is permeable borders; two are informal economies; three is the involvement of senior politicians who benefit from the first two. And, of course, because senior politicians are involved, one could easily add incapable institutions, as these same senior politicians are the ones who should propel and lead

law enforcement agencies and other criminal justice entities in investigating terrorism funding. But why do you think they would take action when they are the primary beneficiaries of terrorism and the dysfunction in the socio-economic and security landscape in the region Nigeria?”. KE₄

According to KE₁₆, a participant from the EFCC, there have been allegations of political support for terrorism. However, no court has issued a conviction for any of these charges. The arrest of a senator by the DSS and his subsequent trial at a federal high court had minimal effect, as the politician was ultimately acquitted despite evidence of his close association with Boko Haram members. KE₁₅, a retired senior military officer, concurs with KE₄, KE₁₄, and KE₁₆ that the political milieu has significantly influenced funding for Boko Haram. Although the respondent’s analogy touches on factors negatively affecting institutional responses to terrorism, his view on the correlation between political opposition and the sponsorship of terrorism lends credence to the claims made by the other respondents. According to KE₁₅, prior to the 2015 general election cycle, opposition parties conducted extensive propaganda campaigns to undermine the military and law enforcement agencies fighting terrorism. Their objective was to turn the public against the incumbent government and gain political capital, a pattern that has become a recurring decimal in every election cycle since. The retired senior military officer interviewed on Zoom shares his thoughts as follows:

“The political environment adversely affects the ability to win the hearts and minds of the people. Each election cycle impacts security operations in the northeast, as the opposition party sees it as a means to undermine the government in power. For example, between 2012 and 2015, much of the pressure on military missions to contain insurgency was significantly influenced by the aggressive propaganda and subversive tactics of the opposition party during that time. It would be inappropriate to overlook the detrimental effect that such disinformation campaigns and blatant

falsehoods had on military operations in the northeast, particularly the efforts to win the hearts and minds of the populace. The propaganda also weakened the morale of the armed forces and other agencies involved in security operations, leading to fragmented missions to combat insurgency due to the influence of external factors within the political class.” KE₁₅

6.1.6.1. Summary of Formative Influences

Political sponsorship of Boko Haram has been a subject of public discourse throughout the terrorist organisation’s existence. However, the interview that KE₁₄ granted to journalists on national television marked the first occasion on which a government official publicly and explicitly accused the political elites of sponsoring Boko Haram. A government white paper published in 2011 indicted prominent politicians as founders, sponsors, and instigators of terrorism. This report, the first of its kind, traces the funding of Boko Haram back to politicians who initially exploited the group to perpetrate terrorist violence as a tool in their attempt to seize political power in 2003 and subsequently relied on it to influence the outcomes of successive elections in Nigeria (Premium Times, April 28, 2013). In his book, *My Transition Hour*, former President Goodluck Jonathan asserts that the 2014 abduction of the Chibok Schoolgirls by Boko Haram, which gained global attention at the time, was an orchestrated conspiracy involving members of the opposition party (Jonathan, 2018). The former president suggests that the conspirators collaborated with the United States government to exploit the incident in order to influence the outcome of the 2015 general elections. A significant formative influence here is the consensus among respondents that the alleged involvement of the political class in funding terrorism explains why it has been challenging to prosecute and convict those who sponsor such acts, particularly those linked to the political elite.

6.7. Section Conclusion

This section on terrorist funding sources and the formative influences affecting the government's ability to recognise their exploitation by Boko Haram concludes with the political sponsorship of terrorism. It sheds light on the perspectives of law enforcement and non-law enforcement participants regarding the financing sources exploited by Boko Haram. Table 7, created by the researcher, presents a thematic representation of the financial sources of Boko Haram discussed in the first section of this chapter. The categorical sources of terrorist funding are those acknowledged in the literature and policy documents of the Financial Action Task Force (FATF). Study participants have substantiated these sources further. The opportunistic sources refer to those identified by the study participants that do not have a definitive stance on the FATF provisions or other established international legal frameworks.

Table 7. Participants Views on Boko Haram Funding Sources

Categorical Sources	Kidnapping for ransom (cash), ransom payments, agricultural activities, cattle rustling, criminal groups supplying terrorists with food, fuel, and medical supplies, third-party intermediaries facilitating negotiations for ransom payment, collection of membership dues, foreign financiers, armed robbery of banks, bureau- de-change, markets and jewellery stalls, local tax regimes – council tax, tax from fishing, tax for not being attacked by terrorists, ISIS, selling loots to raise money, money from tollgates and roadblocks, family support schemes, funding from Nigerians abroad, cash-in-exchange for weapons programmes, gems and artisanal mining, control of local economies, fish and yam trade.
Opportunistic Sources	Drug Trafficking, human trafficking, arms trafficking, payments of ransom by NGOs, and provision of food and logistics by NGOs
Speculative Sources	Oil prospecting, artisanal mining and natural resource exploitation, NGOs, humanitarian aid, payments made for rented accommodation, political sponsorship of terrorism.

While the research participants generally recognise the existence of speculative sources, there is no domestic or international acknowledgement of their use in financing terrorism. For instance,

the claim that NGOs sponsor terrorism is speculative because there is no empirical evidence from court filings, policy research, and the responses of study participants to satisfactorily substantiate the assertion. Although, understandably, rent payments by NGOs could ultimately reach terrorists, the respondents did not cite specific examples, nor did the claim by a military respondent that NGOs paid ten years' rent inherently imply sponsorship of terrorism. However, as the government has yet to conduct a comprehensive assessment in this area, NGOs cannot be definitively considered sources of terrorist funding. At best, they are categorised as speculative or opportunistic.

The same argument applies to drug trafficking. The term "opportunistic" in Table 7 suggests that Boko Haram may utilise drug trafficking or drugs acquired through ransom payments to finance its terrorist activities. However, this does not necessarily indicate that drug trafficking is the sect's sole source of funding. The participants' varied opinions on opportunistic and speculative sources underscore the necessity for further research to determine how terrorism in the northeast and Lake Chad is financed through arms trafficking, human trafficking, drug trafficking, NGO activities, illegal mining, exploitation of natural resources, rent payments, aid materials, and the political climate.

In addition to identifying a wide range of sources for terrorist financing, Table 8 highlights approximately thirty formative influences that shape the understanding of these sources within Nigeria's conflict environment. The second section of the chapter offers a detailed analysis of both the sources of terrorist financing and the factors affecting the government's comprehension of their scope. A consistent observation among the sources of terrorist financing mentioned by respondents is that most can be classified as organised crime according to a broad definition of the term.²³

²³ "Organised crime, or one of its purposes, is the carrying on criminal activities. It consists of three or more people who agree to act together to further that purpose. It is not necessary for the individual participating in the organised criminal activities to know any group members." (Organised Crime Group, 2019).

Table 8. Formative Influences Impacting Scope of Boko Haram’s Funding Sources

Terrorist Financing Sources	Northeast and Lake Chad Basin
<ul style="list-style-type: none"> ● Large size of the informal economy. ● The banking sector lacks personnel with requisite skills ● Abuse and compromise in the formal financial system ● Absence of overarching framework for combating the financing of terrorism. ● Poor collaboration between the formal sector and law enforcement agencies ● Lack of skills among law enforcement personnel to police the formal and informal sectors. 	<ul style="list-style-type: none"> ● Lack of a distinct borderline ● Permeability of the border. ● Contiguous population. ● Informal economy ● Inability of law enforcement to police border ● Numerous unmanned border posts. ● Prevalence of organised criminal activities. ● Corruption. ● Law enforcement personnel targeted and killed, coerced or induced. ● Nexus between natural resource exploitation and terrorist financing lacking.
Drug Trafficking	Political Sponsorship
<ul style="list-style-type: none"> ● Drug trafficking not a priority ● No NDLEA input to CTF regimes ● No evidence on drug-terror nexus ● NDLEA lacks expertise ● NDLEA is underfunded. ● NDLEA lacks autonomy 	<ul style="list-style-type: none"> ● Political class funding terror. ● Polarised criminal justice system ● Deficiencies in relevant laws ● Lack of Prima Facie Evidence ● Political expediency
NGO and terror funding	
<ul style="list-style-type: none"> ● Lack of international law on terror funding through NGOs. ● Lack of domestic evidence on NGO terror funding. ● Corruption of public officials. 	

To provide further insights into the formative codes in Table 8, the data will be analysed in relation to the literature review and FATF models of terrorist financing sources in West Africa.

The qualitative data will be assessed under the following subheadings:

- i. Organised Crime as Boko Haram Funding Stream
- ii. Drug Trafficking as Boko Haram Funding Stream
- iii. Foreign State-Sponsorship of Boko Haram
- iv. Boko Haram Funding, Mineral Exploitation and Oil Prospecting
- v. Political Sponsorship of Boko Haram
- vi. Boko Haram Funding and Round-Tripping of terrorist finance.

Section 2 Data Analysis

6.2. Discussion on Formative Influences

In this section, I present details on the discrepancies or harmony between the participants' views, the literature, and the position of the FATF regarding the sources of terrorist financing that are most crucial for sustaining the Boko Haram insurgency. This approach is based on the understanding that terrorist resourcing is a non-linear process (FATF, 2016, p.10). While the sources of terrorist financing outlined in policy documents and the literature are not static, as new dynamics emerge over time, the views of study participants on terrorist financing cannot be considered exhaustive. Therefore, it is reasonable to compare the perspectives of participants, the literature, and the FATF to deepen the understanding of the terrorist financing sources exploited by Boko Haram and the potential challenges hindering government efforts to establish their scope correctly. The aim is to provide the context for evaluating the government's counter-terrorism financing regimes in Chapter 7, particularly the formative influences affecting state responses to CTF measures in Nigeria. Table 9 (further below) is a compilation of Boko Haram funding streams extracted from interview data, literature, and FATF policy documents.

Although the sources of terror financing in Table 7 (above) are not exhaustive, most are associated with organised crime. This section will begin with the role of organised crime in funding Boko Haram. The analytical approach is based on the understanding that not all organised crime funding sources in Table 7 hold equal significance for Boko Haram; thus, a comparison is made between respondents, the literature, and the FATF in Table 9. For example, begging and the collection of alms are identified in the literature and FATF documents as a source of terrorist funding (Table 9). However, does halting the exploitation of this source substantially impact the Boko Haram insurgency?

Table 9. Boko Haram Funding Sources - Respondents, Literature and FATF

Respondents	Literature	FATF
Kidnapping	Kidnapping	Kidnapping
Cattle rustling	Cattle rustling	Cattle Rustling
Artisanal mining	Artisanal mining	Not confirmed
Yam and fish market	Fish trade	Not confirmed
Agricultural activities	Agricultural activities	Agricultural activities
Smuggling	Smuggling	Smuggling
Armed robbery	Armed robbery	Armed robbery
Bureau de Change	Bureau de Change	Hawala Money Transfer
Looting	Looting	Looting
Tollgates	Roadblocks	Extortion
Family support schemes	Not confirmed	Not confirmed
Local tax regime	Local tax regime	Local tax regime
Arms trafficking	Arms trafficking	Arms trafficking
Human trafficking	Human trafficking	Human trafficking
Cybercrime	Cybercrime	Cybercrime
Fraud	Fraud	Fraud
Not stated	Begging	Begging
Local economy	Local economy	Not confirmed
Speculative	Drug Trafficking	Not Confirmed
Speculative	NGOs and Charities	NGOs and Charities
ISIS, Al-Qaeda, Taliban	ISIS, Al-Qaeda, Taliban	ISIS, Al-Qaeda, Taliban
Intermediaries	Not confirmed	Not confirmed
Criminal Groups	Criminal Groups	Criminal Groups
Speculative	Foreign State Sponsorship	Unconfirmed
Not confirmed	Local businesses	Local businesses
Not confirmed	Oil prospecting	Not confirmed
Not confirmed	Begging and alms	Begging and alms
Political sponsorship	Political sponsorship	Politically Exposed Persons
Nigerians Abroad	Nigerians Abroad	Not Confirmed
Opportunistic	Unconfirmed	Human Trafficking

In Chapter 2 of the literature review, the principle of terrorist financing was analysed using both a minimal and substantial funding matrix. Based on this analysis, the bombings of the World Trade Centre and Pentagon on September 11, 2001; the Madrid bombing on March 11, 2004; the London bombing on July 7, 2005; the Boston Marathon bombing on April 15, 2013; and the

Nairobi Westgate Mall attacks on September 21, 2013, were carried out with minimal funding. These cases indicate that minimal funding streams are sufficient to initiate specific or lone terrorist attacks but are less crucial in maintaining and sustaining the complex bureaucracies that underpin terror networks over the long term. One key attribute of minimal funding is its replaceability; funding from begging and alms can easily be replaced with funding from local tax regimes (Table 9). Thus, the collection of alms can be exploited for executing lone terrorist attacks in the short term; however, substantial, recurrent funding is necessary to sustain Boko Haram's operations and its command-and-control structure over the long haul (Cohen, 2014; Freeman, 2011, pp. 463-463).

It, therefore, makes sense why study participants who are grounded in the research environment did not identify begging and alms collection as a method of terrorist resourcing. This is because the custom of begging is deeply rooted in northern Nigeria and will persist even if the Boko Haram insurgency comes to an end (Table 9). Against this backdrop, attention is directed towards the controversies surrounding more fundamental sources of terrorist financing, such as drug trafficking, foreign state sponsorship, political funding, and natural resource exploitation. This stems from the belief that if CTF regimes effectively restrict access to these sources, it would negatively impact Boko Haram and likely contribute to the end of the insurgency in Nigeria.

6.2.1 Organised Crime and Boko Haram Funding Stream

The first significant formative influence relates to the convergence of international regulatory frameworks in Boko Haram's operational environment, where organised crime intersects with terrorism (Livy, 2017). This further underscores the limitations of Boyle's analytical approach, which omits international regulatory functions from the variables that impede counterterrorism effectiveness in non-Western countries. The conflict environment in northeast Nigeria and Lake Chad brings together the United Nations Convention Against Transnational Organised Crime (UNTOC, 2000) and United Nations Security Council Resolutions (UNSCRs) 1267 and 1373. As noted in Chapter 2, the convergence of these international instruments results in an

overlapping understanding of the sources of terrorist financing exploited by Boko Haram, bandits, and militant herders. To address this dilemma, the UN explored the concept of motive to differentiate when a specific crime constitutes terrorist financing and when the same act should be considered organised crime (Saul, 2017).

Consequently, cattle rustling or kidnapping is classified as organised crime only when perpetrated by profit-driven groups like bandits, whereas looting or extortion is regarded as terrorist financing only when executed by groups driven by political or Islamic ideologies, such as Boko Haram (Saul, 2017). The UN's position, and by extension, that of the FATF, has not adequately addressed the overlap in the terrorist black hole, where it becomes difficult to differentiate between a terrorist group and a criminal entity exploiting organised crime for profit (Makarenko, 2004). Given that these international norms shape Nigeria's laws against organised crime and terrorist financing, domestic actors have found it challenging to ascertain whether Boko Haram, bandits, or militant herders are accountable for organised criminal activities in the conflict environment. The interpretation of the conflict landscape in accordance with global policies only became essential following the emergence of Boko Haram. Prior to this, criminal acts in the northeast and Lake Chad, historically known for violent misconduct, were governed by Nigeria's Penal Codes and Criminal Codes (Bala & Tar, 2021; Idris, 2017).

However, the passage of UNTOC into law in 2000 and the harmonisation of UNSCRs 1267 and 1373 in 2001 altered how criminality is defined and interpreted within the Boko Haram operational environment, along with the accompanying complications that arise from it. This overlap raises concerns on at least two fronts: research and policy. The first of these issues was discussed in Chapter 2 (Sections 2.4 and 2.5) and relates to Comolli's (2018) and Jaspersen's (2017) school of thought, which asserts that drug trafficking must remain an organised criminal activity not linked to Boko Haram financing. The second issue reflects that sentiment. While the UNTOC protocols require states to criminalise drug trafficking, human trafficking, migrant smuggling, and arms trafficking as criminal offences under national laws, the framework did not

adequately address the conditions under which these crimes should be classified as organised crime or terrorist financing (Saul, 2017) pp.130-135).²⁴

Assessing the implications of such a gap reveals that Nigeria did not consider UNTOC norms when drafting the Terrorist Prevention Act (TPA). As a result, the National Agency for the Prohibition of Trafficking in Persons (NAPTIP) and the National Drug Law Enforcement Agency (NDLEA) lack significant roles within the TPA framework. The consequence is that the government counterterrorism framework has not established a link between drug trafficking and human trafficking in relation to terrorist financing. Therefore, despite international outrage following the mass abductions of 276 Chibok schoolgirls in 2014 and the 110 Dapchi schoolgirls abducted in 2018, the anti-terrorism laws do not recognise human trafficking as a critical source of Boko Haram funding (Habila, 2017). The UNODC only initiated a process with the government in July 2021 to establish a connection between terrorism and transnational organised crime, particularly human trafficking (UNODC, 2021). Nevertheless, the Terrorism Prevention Act (2022) did not identify a legal pathway through which a substantive correlation between drug trafficking, human trafficking, and terrorist financing can be established (TPA, 2022).

The lack of understanding regarding the connection between human trafficking and terrorist financing was evident throughout the fieldwork. The three study participants from NAPTIP, KE₁₇, KE₁₈, and KE₁₉ were unable to establish a logical correlation between human trafficking and terrorist financing. Although the participants were provided with a questionnaire to allow ample time for their responses, the feedback received indicates that NAPTIP lacks specific data on human trafficking in the northern region. The agency possesses no information on how Boko

²⁴ “The UNTOC defines transnational organized crime and requires state parties to criminalise participation in an organized criminal group, namely a group that engages in serious offences under national law for financial or other material benefit. The UNTOC also establishes related offences of money laundering and corruption. The three protocols to the UNTOC further require state parties to criminalize human trafficking, migrant smuggling, and illicit trafficking in firearms. The legal distinction between the private or profit orientation of transnational organized crime and the public or political motivation of most terrorism complicates the relationship between terrorism and the UNTOC regime. The multiplicity of legal regimes and definitions governing terrorism often blurs this distinction, however, resulting in both overlap and separation between the UNTOC offences and terrorism.” (Saul, 2017, p. 130)

Haram exploits human trafficking to fund terrorism. I was instead referred to the military for relevant data (see Appendix 20). The participants attribute their lack of insights to NAPTIP's limited access to the Internally Displaced Persons (IDPs) camps in the northeast, where they believe that victims of Boko Haram violence are being sexually abused and trafficked from the conflict zone (Abdulazeez & Oriola, 2018, pp. 85–103).

In his role as a military commander in the northeast region, KE₈ acknowledges that Boko Haram abducts individuals, both male and female and forcibly recruits them into their ranks. However, the study participant expresses uncertainty about whether the terrorist group is actively involved in the wider issue of human trafficking, leaving a lingering question about the extent of law enforcement's understanding of the connection between terrorism and human trafficking in the northeast and Lake Chad corridor. Below is the opinion of the study participant:

"Boko Haram has been known to forcibly recruit young men and women to boost their numbers for various operations. Those who fall into their hands undergo intensive training before being sent out on missions. However, the specifics of how they manage to traffic these individuals across national borders remain unclear." KE₈

The development suggests that, in interpreting and implementing international norms on organised crime and counterterrorism, misunderstandings have arisen, significantly affecting the government's perception of Boko Haram's exploitation of human trafficking to finance terrorism. This is evidenced by the lead agency, NAPTIP, which combats human trafficking yet lacks meaningful insights into how such organised crime activities are exploited to fund Boko Haram. Similarly, the military, at the forefront of security operations against the insurgents, cannot fully ascertain whether Boko Haram actively engages in human trafficking, despite evidence of the sect's conscription of victims into its ranks. Therefore, while the FATF recognises human trafficking as a source of Boko Haram's financing in Table 9, the extent to which it is exploited to fund terrorism remains largely unclear to state actors, particularly within the context of

Nigeria's conflict landscape in the northeast and the Lake Chad corridor.

The Crime-Terror Continuum discussed in Chapter 2 (Section 2.5) illustrates how the interests of three groups—Boko Haram, Fulani militant herders, and bandits—converge within the terrorist black hole in the northeast. This convergence complicates the ability of the UNTOC, UNSCRs, and even the TPA to discern when Boko Haram exploits organised crime to finance terrorism and when bandits and Fulani militant herders exploit the same for profit (Makarenko, 2004). Against this backdrop, I pose the following hypothetical question: Will the Boko Haram insurgency continue to thrive if the government successfully restricts all other sources of terrorist financing except for organised criminal activities in the northeast and Lake Chad? A yes-or-no argument is presented to answer this question.

First, the northeast and Lake Chad are critical entry points in and out of the Boko Haram conflict environment. As a result, if the government effectively contains organised criminal sources in the area, the Boko Haram insurgency would be significantly curtailed. However, situations in which Boko Haram elements fleeing military onslaughts in the northeast are relocating to the northwest, where they operate as bandits exploiting organised crime techniques to fund banditry and terrorism, suggest that effectively containing the sect's activities in the conflict area does not necessarily translate into peace and stability.

KE₈, a military commander in the theatre of operation in the northeast, described the dynamics of terrorist movements when asked whether a connection exists between the Boko Haram insurgency in the northeast and banditry in the northwest:

“It is evident that when military operations made the northeast increasingly untenable for Boko Haram militants, many of them migrated to the forests of the northwest, a region that had not yet received the same level of military attention. Initially, they disguised their activities as banditry until the government officially labelled them as terrorists. This migration signifies a clear correlation between the

two regions. Some militants, unable to operate freely in the northeast and likely anticipating their downfall, fled to the northwest. Their banditry activities primarily serve to generate funds for their operations, lacking any definitive ideological objective. Having suffered substantial losses in the northeast and facing difficult conditions, upon their arrival in the northwest, they were forced to start afresh—attacking various locations, abducting individuals, and demanding ransoms.” ...KE8.

KE8's view is supported by KE4, who believes that Boko Haram, bandits, and militant herders are interconnected and, in many instances, are essentially the same. Below is the respondent's opinion:

“Suppose you read a bit of Nigeria's history. In that case, you will understand why there is not much difference between the Fulani slave raids of the 18th and 19th centuries on one hand and today's banditry on the other; they are essentially the same, just in different eras, yet the modus operandi remains unchanged. Of course, I realise that Boko Haram operates in Kanuri territory, not in Fulani territory. However, in response to your question about whether Boko Haram and banditry are related, my answer is: why would anyone assume they are not related? ...Thus, I suggest that through a process—if not of causation, certainly of induction—it is easy to see how we could arrive at what is now termed banditry from the situation in the northeast. Is it a coincidence that, increasingly, most bandit attacks target schools and places of worship? Therefore, while I am not certain I have addressed all your questions, I am simply laying down a set of beacons to help demarcate the pathways towards finding accurate responses to your questions. KE4.

Both respondents' positions reinforced the assertion that if opportunities for organised crime exist outside the northeast, the migration of terrorists will result in the emergence of terrorism under a new guise. This is attributed to the evolving nature of violent extremism and the availability of organised crime opportunities in cultural environments beyond the conflict zones

in the northeast and Lake Chad corridor. Boko Haram militants who become bandits may gain support from foreign interests and domestic political actors with stakes in natural resource extraction, including artisanal mining, thereby perpetuating violence under a different label (Onouha, 2024). Consequently, criminals motivated by profit and terrorists driven by political or religious ideologies will continue to flourish, irrespective of the effectiveness of government counter-terrorist financing regimes in the conflict zone and elsewhere in the country.

6.2.2. Drug Trafficking and Boko Haram Funding Stream

While study participants could not reach a consensus on how drug trafficking funds terrorism, evidence in the literature suggests that Boko Haram employs drug trafficking to finance its terrorist activities (Onuoha, 2022, Table 9). The FATF identifies drug trafficking as a significant source of terrorist funding in West Africa. However, there are instances in FATF reports linking drug trafficking to Al-Qaeda in the Maghrib (AQIM) rather than Boko Haram. A 2013 UNODC report supports this claim, stating that AQIM smuggles cocaine into Europe from sub-Saharan Africa, with a street value of approximately £1.25 billion. In a 2016 report, the EU established a link between Al-Shabab and the rising cocaine exports to Europe originating from the ports controlled by the terrorist group along the Indian Ocean in Somalia and Kenya (UNODC 2017). Although Boko Haram collaborates with AQIM and Al-Shabab, neither report includes the sect in the drug trade. This raises the question: Why are Boko Haram's two regional allies profiting from drug trafficking while the sect itself is not?

This is particularly pertinent given that Nigeria is a crucial route for global drug trafficking, with the 2023 UNODC Global Report on Cocaine Trafficking stressing that criminal networks in Nigeria play leading roles in the global drug trade (UNODC, 2023). The FATF's exclusion of Boko Haram from the drug trade is understandable, as its decision is informed by data provided by security agencies across the West African sub-region (FATF, 2016, p.4). As one of the study participants (KE₃) claims, the FATF is still awaiting the Nigerian government to supply it with details regarding the drug-terror nexus in the country. The government's inability to update the

FATF is logical, considering that study participants from law enforcement agencies such as the NDLEA and the military could not reach a consensus on how Boko Haram exploits narcotics trafficking for profit. This position aligns with a particular viewpoint in the literature, where researchers such as Comolli (2013) strongly oppose the idea that Boko Haram exploits drug trafficking to finance its terrorist activities.

Nevertheless, when compared with the findings of a 2017 UNODC report, which identifies Boko Haram as the primary facilitator of heroin, cocaine, and other psychotropic substances trafficked from Chad through the Sahel to Europe, it becomes evident that the validity of Comolli's (2013) arguments is questionable (UNODC, 2017). The six formative influences outlined in Table 8 provide insights into why Nigeria's law enforcement authorities were unable to furnish the FATF with the necessary data that might have influenced its position on the link between drug trafficking and terrorist financing in Nigeria. The government's failure to prioritise addressing drug trafficking lies at the core of the issue. The NDLEA's non-involvement in developing and implementing the government's counter-terrorism strategies further complicates matters. This situation stands in stark contrast to the United States, where drug enforcement agencies such as the Drug Enforcement Administration (DEA) play a crucial role in counter-terrorism (Caulkins et al., 2002).

Furthermore, the NDLEA's lack of specialised knowledge, autonomy, and adequate financial resources exacerbates the issue. Like NAPITIP, the NDLEA has been unable to provide the government and the FATF with evidence to support the claim that drug trafficking contributes to the financing of terrorism. This indicates that the government's efforts to combat terrorist financing have been hindered by its failure to investigate how Boko Haram exploits drug trafficking for financial gain. Therefore, it is reasonable to conclude that if all alternative sources of funding for terrorism are eliminated and Boko Haram continues to exploit drug trafficking as a financial resource, terrorism will persist in Nigeria due to the significant financial resources that drug trafficking can offer to the terrorist group (Chandra, 2020).

6.2.3. Boko Haram and Foreign State-Sponsorship

Although the study participants did not explicitly mention foreign state support for Boko Haram, they acknowledged that the United States' approach to diplomacy often creates an environment conducive to the proliferation of terrorism in Nigeria. One participant, KE₁₅, a retired major general with senior policy roles in military and security governance against Boko Haram, stated that the United States collaborates with domestic political actors and international human rights organisations to undermine the government, which not only weakens its efforts but also emboldens Boko Haram:

“The US, through Linda Thomas-Greenfield, former United States Assistant Secretary of State for African Affairs, made numerous moves to demonstrate that the Nigerian state was incapable of overcoming the Boko Haram insurgency. They exploited the issue of human rights to blackmail the military merely to prove a point in this regard. At one point, Ms. Thomas-Greenfield, in a press briefing in Abuja, bluntly stated that we should stop pretending for nationalistic reasons that we are not losing the war against Boko Haram. She insisted that we should simply admit that we have lost the war against insurgency. Of course, some of us responded to her in unofficial ways because, for diplomatic reasons, the nation may not wish to engage the US in a more confrontational manner. There were also several other individuals, like Ms. Greenfield, who were active, working on the theory that the defeat of the Nigerian state by the Boko Haram insurgents was inevitable and should be acknowledged. All of that constituted a distraction that benefitted the Boko Haram”
...KE₁₅

The respondent's claim highlights the often-overlooked complexities underlying the global war on terror. It underscores the non-material support that terrorist groups such as Boko Haram may gain from situations in which the U.S. and its allies exploit soft power to openly criticise the Nigerian security forces, portraying them as incapable of defeating the sect. In their

groundbreaking work, *Networks and Netwars: The Future of Terror, Crime, and Militancy*, John Arquilla and David Ronfeldt argue that the dynamics and outcomes of conflicts increasingly hinge on information and communication. Thus, creating an environment where a mediator like the United States openly criticises the FGN can inadvertently bolster adversaries' confidence, such as Boko Haram, against the Nigerian state.

“More than ever before, conflicts revolve around “knowledge” and the use of “soft power.” Adversaries are learning to emphasise “information operations” and “perception management”—that is, media-oriented measures that aim to attract or disorient rather than coerce, and that affect how secure a society, a military, or other actor feels about its knowledge of itself and of its adversaries. Psychological disruption may become as important a goal as physical destruction” ...James F. Forest, 2021, p. 13-14

KE₁₅'s argument echoes the points made by James Forest above. It indicates that public antagonism towards the Nigerian government may have undermined trust in state institutions and, in turn, boosted the confidence of terrorist groups, whose objective is to instigate an erosion of faith in Nigeria's constitutional government (Ladan, 2022). The respondent's claim that diplomatic disputes between the U.S. and its Western allies against the Nigerian government are intentional efforts to undermine it could be viewed as non-material support for terrorism within this thesis. Although such support is circumstantial, the respondent believes it benefits terrorists in both the short and long term. Therefore, while the literature review acknowledges the potential roles of Iran, Turkey, Saudi Arabia, France, Niger, Chad, and Cameroon in financing Boko Haram with material resources, the argument here is that non-material resources and non-financial support, such as public antagonism towards the Nigerian state, could benefit the terrorist group.

The US State Department's list of state sponsors of terrorism predominantly features countries from the Middle East, South America, and Russia, which are often characterised as "rogue" states involved in supporting terrorism (Rennack, 2015). Daniel Byman points out that such

classifications of state sponsors of terrorism can be "politicised, analytically muddled, and generally not useful for distinguishing which countries truly sponsor terrorism and the extent of their involvement" (Byman, 2022, p. 1031). The literature review and insights from study participants further validate Byman (2022), suggesting that, contrary to the prevailing belief that Boko Haram is primarily funded by non-state actors, both Western and non-Western interests actively or inadvertently contribute to the financing of the terrorist organisation. This raises the question of why, despite substantial evidence pointing to foreign state sponsorship of terrorism in Nigeria, the UN, FATF, and other stakeholders remain unresponsive to investigating the issue.

My conversation with a senior official from the United Nations in Vienna, Austria, may shed light on this apathy. The UN official stated that the United Nations Global Counter-Terrorism Strategy does not encompass political support or foreign state sponsorship of terrorist groups like Boko Haram. As a result, the suspected involvement of foreign state entities in terrorist financing does not elicit the interests of the multilateral institution, which is neither inclined nor prepared to investigate or intervene. It, therefore, explains why foreign state sponsorship of terrorism is often overlooked in terrorism literature. The analysis of terrorism sponsorship, as discussed in Chapters 1, 2, and 3, predominantly focuses on the activities of non-state actors who exploit opportunities within organised crime to fund terror.

Two conceptual narratives contribute to the emphasis on non-state actors as the primary financiers of terrorism. The first is the "actor-based definition of terrorism," where the nature of the actor determines the character of the violence (Jackson, 2008, p.70). Given that many Boko Haram militants identify as Kanuri and Hausa-Fulani Muslims, it is logical to infer that the insurgency is driven and sustained by extremist Islamist ideologies, with its financial backing stemming from its cultural environment in the northeast and the Lake Chad corridor. KE₈ underscores the significance of the Sahel region in facilitating opportunities for organised crime, reinforcing the notion that ideologies alone are insufficient to sustain terrorist violence without a cultural context that supports extremist tendencies by providing organised crime opportunities:

“The trans-Saharan trade route of centuries past has largely remained ungoverned over the years. Criminal groups exploit these regions to transport arms across countries. From the Middle East to the Horn of Africa, extending to the Sahel in northern Borno and down to Mauritania, these areas have remained unsettled over time. Certainly, there is significant arms trafficking in these regions, making it challenging to control or eliminate Boko Haram's access to weaponry. Wherever they have caused problems, the arms obtained from attacking armouries have been swiftly smuggled across the border. Many of the weapons used by Boko Haram in Nigeria are sourced from Libya and other regions outside the country. The Sahel is notorious for arms trafficking due to the issue of porous borders in these areas. Deploying security forces at the border is essential to address these concerns. The borders in these regions are inadequately monitored by security personnel. Given the porous nature of these areas, it is expected that arms would be transported with relative ease. This is why Boko Haram's access to arms and ammunition poses a significant challenge to Nigeria's security forces.”KE₈

The respondent's claim suggests that the actor-based definition of terrorism, which emphasises ideology as a crucial factor in distinguishing terrorists from criminals, would be ineffective if it does not consider the cultural context of organised crime that facilitates opportunities for non-state actors to perpetrate violence. This view has dominated the literature linking terrorist financing to organised crime opportunities. However, the second perspective, also articulated by Richard Jackson, is especially relevant in understanding the UN stance on domestic or foreign state sponsorship of terrorism. While many scholars of terrorism acknowledge that states can perpetrate "terrorism from above," they often concede that investigating the mechanisms of official terrorism sponsorship is not their primary concern (Jackson, 2008, p. 70). Both conceptual frameworks explain the lack of recognition in most terrorism literature for the political and foreign state support of terrorism. The predominant focus tends to be on non-state

actors capitalising on organised crime, which has become the central theme in much of the contemporary terrorism discourse (Jackson, 2008).

The policy arena is not immune to this persistent problem because, despite repeated accusations, no global regulatory body—not even the UN or FATF—has addressed the probable role that foreign state actors play in supporting terrorism. When this does occur, the finger is typically pointed at "rogue" states in the Middle East, South America, or Eastern Europe (Obonyilo, 2024). According to Matthew Obonyilo, this trend in the international system results from the West's hegemony over the Balance of Power (BoP), wherein Western coercive interventions are legitimised and justified. In contrast, those backed by Russia and other non-Western nations are vilified and labelled as terrorism. For instance, unlike NATO's invasion of Libya, which is portrayed as defending the dignity of the Libyan people against the "misrule" of Muammar Gaddafi, Russia's invasion of Ukraine is labelled terrorism and an affront to Ukraine's sovereignty (Fix & Keil, 2022). In the same vein, the United States' financial and logistical support for the Contras in their efforts to overthrow the Sandinista junta in Nicaragua has been framed as promoting constitutional democracy in the face of a Marxist regime. In contrast, Iran's backing of Houthi rebels in Yemen has been characterised as terrorism sponsorship (Das, 2022).

These selective narratives, both in theory and practice, pose a significant challenge in assessing the extent of foreign state sponsorship of terrorism in Nigeria and beyond. The well-known remark attributed to former Nigerian military ruler General Sani Abacha—that "any insurgency lasting more than 24 hours involves the complicity of a government official"—has heightened the urgency to reevaluate the academic approach and policy position regarding state sponsorship of terrorism in Nigeria (Daily Times, 26 May 2021). This context makes it particularly pertinent to revisit the claim that Boko Haram has sustained its insurgency against the Nigerian state for over two decades solely through funding derived from organised criminal activities. Yet, the Nigerian government has reportedly invested hundreds of billions of dollars to combat the same insurgency perpetrated by Boko Haram (Owoeye et al., 2021, pp. 60–72).

The 9/11 Commission Report reflected in Chapter 2 highlights the necessity to move beyond the oversimplified categorisation of terrorist financing sources, as the complexities involved in funding terrorist organisations like Boko Haram exceed the typical organised criminal activities emphasised in most terrorism literature (Roth et al., 2004). By excluding the role of foreign state sponsorship of terrorism from academic research and the policy documents of the FATF and other multilateral institutions, there is an assumption that terrorism will continue. This remains true even if counter-terrorism financing (CTF) measures successfully restrict Boko Haram's access to alternative funding sources.

In addition to the problem of one-sided conceptual narratives, Daniel Byman points out another reason why the issue of foreign state sponsorship of terrorism is often neglected: the tendency for political, diplomatic, and even economic dimensions to be prioritised in efforts to resolve tensions stemming from allegations of terrorism sponsorship (Byman, 2022). As a result, despite reports indicating links between Iran, Turkey, Saudi Arabia, France, Cameroon, Niger, and Chad in the sponsorship of Boko Haram, diplomatic relations between Nigeria and these nations remain cordial (Kingsly et al., 2015).

6.2.4. Boko Haram Funding and Mineral Exploration

The preceding segment emphasises the probable role of foreign state sponsorship of the Boko Haram insurgency. However, this section aims to analyse some of the reasons why foreign state actors might engage in such actions. Although the FATF has not provided information regarding the connection between natural resource exploitation and the financing of terrorism, respondents have identified artisanal mining as a significant source of financing for banditry in the northwest (Tables 7 and 9). On the other hand, respondents show limited understanding of the potential links between oil prospecting and Boko Haram financing in the northeast. The absence of debates on the nexus between Boko Haram and natural resource exploitation suggests that a probable source of terrorist funding has been consistently overlooked. This oversight is connected to the tendency to strictly associate Boko Haram with Al-Qaeda and Islamic jihadism without

considering other complexities within the conflict environment.

Collier and Hoeffler's (2000) seminal work, "Greed, Grievance, and Civil Wars," establishes a causal relationship between the involvement of external entities in civil conflicts—such as terrorism and insurgency—and the exploitation of natural resources or other forms of economic or political gain. Their assertions are corroborated by a 2023 United Nations report to mark the *International Day for Preventing the Exploitation of the Environment in War and Armed Conflict*. The report reveals that 40% of violent conflicts globally are linked to competition for natural resources, which means about two-fifths of wars and civil conflicts, particularly in Africa, are influenced by external actors interested in natural resource extraction (UN, 2023). However, scholars and policy analysts often adopt a biased viewpoint regarding the identities of conflict actors, as debates typically focus on indigenous ethnic and religious warlords directly engaged in combat (Shipilov, 2023; Jackson, 2003; Hills, 1997). Too frequently, there are no coordinated efforts to thoroughly investigate the conflict profiteers operating from the shadows, manipulating field combatants that are perpetuating violence (Sini et al., 2021).

As shown in Figure 9 (below), natural resource endowments have been central to conflicts in Africa. However, until recently, Boko Haram has not been associated with competition for natural resources. Boyle's variable on historical experiences of war supports the evidence presented in the literature review in Chapter 3. It explains why and how competition for natural resources may be crucial to the Boko Haram insurgency (Omenma, 2019). Historically, confrontations between Nigeria and its neighbours—Chad, Cameroon, and Niger—have revolved around disputes over oil, water resources, and mineral deposits in the Lake Chad corridor (see Table 8). One of the conflicts between Nigeria and Cameroon escalated into armed skirmishes and nearly full-scale war during the 1980s and 1990s over the oil-rich Bakassi Peninsula. The case, which was ultimately settled by a ruling from the International Court of Justice (ICJ) in 2002 in favour of Cameroon, prompted Nigeria to cede the disputed territory to its neighbour in 2008 (Baye, 2010).

Figure 9. Natural Resource-Conflict Map



Source: <https://blogs.csae.ox.ac.uk/>

It is worth noting that despite the abundance of mineral resources in Lake Chad since the 1970s, it was not until 2010 that the United States Geological Survey (USGS) provided concrete evidence of mineral deposits in the region. The oil deposits in the area comprise 2.32 billion barrels of oil reserves and 14.65 trillion cubic feet of natural gas. Although the repeated attacks by Boko Haram on government experts have hindered Nigeria's efforts to extract oil, there has been an increase in oil drilling operations in the Doba, Zinder, and Differ oilfields by Niger, Cameroon, and Chad since 2017 (Schritt & Behrends, 2018). As reflected in Chapter 3 (Section 3.3), there are indications that the three regional actors have been trespassing and engaging in unlawful mining of oil and other mineral resources within Nigeria's territory in the Lake Chad corridor (Omenma, 2019).

Moreover, France is reportedly leveraging its influence over the three former colonies to pursue alternative energy security in Lake Chad. This is achieved by providing technical support to the three regional entities involved in oil exploration (Omenma, 2019). By juxtaposing the timeline of Boko Haram's escalation with the regional actors' interest in oil, it is reasonable to infer that resource extraction could be a central factor in the Boko Haram insurgency. The presence of a similar pattern in the northwest and north-central regions, where Boko Haram militants are

fleeing due to military offensives in the northeast, provides additional evidence that mineral exploration could have been a shared factor in violence and extremism in Nigeria (Ogbonnaya, 2020). Study participants (KE₄, KE₅, KE₈) suggest that Boko Haram militants, escaping from the northeast, are now leading the artisanal mining of gold, lithium, and gemstones in the northwest and north-central regions, where they disguise as bandits operating in their new domain.

The repeated arrests of foreigners, including Chinese nationals, for employing bandits as proxies to evict indigenous communities through violent attacks and to gain control over mining sites serve as further evidence of the involvement of external entities in the escalation of banditry in the northwest and north-central regions (Ogbonnaya, 2020). The actions of political elites, including state governors and high-ranking state officials who support non-state actors engaged in illegal mining, confirm that the beneficiaries of terrorism and banditry in northern Nigeria are foreign actors, along with their domestic political collaborators and criminal facilitators (Premium Times, 2019). As with other potential sources of terrorist financing discussed in this chapter, the FATF has remained silent on how mineral extraction has been exploited to bolster terrorism in Nigeria and West Africa.

This leads me to yet another hypothetical scenario. Suppose the government successfully restricts Boko Haram from accessing funding through any other avenues. Will Boko Haram still obtain sufficient funds from natural resource exploitation to sustain terrorism? To clarify this puzzle, the information presented in this section indicates that mining and oil mineral exploration could be central to the Boko Haram insurgency. However, this aspect has not received significant attention in the existing literature on terrorist funding. The responses from study participants emphasised why Nigeria's policy climate and the international regulatory environment have not tackled the issue with relevant policy actions. Therefore, regardless of the effectiveness of CTF measures, terrorism and insurgency will persist if the government and other stakeholders fail to recognise and address the highly probable source of terrorist funding through mineral exploration.

6.2.5. Boko Haram and Political Sponsorship

Table 9 indicates a consensus among respondents, the literature, and the FATF that politics play a significant role in financing the Boko Haram terrorist organisation. Nevertheless, examining the concept of politics across the three categories reveals a disparity in how the political environment facilitates the financing of terrorism. The study participants, KE₂, KE₄, KE₅, and K₁₅, assert that the political climate shapes the Boko Haram insurgency, as political stakeholders exploit the resulting insecurity from Boko Haram terrorism to achieve political power. The abduction of the Chibok schoolgirls and the subsequent manipulation of the incident to sway the outcome of the 2015 presidential election are presented as evidence that the Boko Haram insurgency is being exploited for political purposes. However, respondents paid scant attention to the direct financial support of terrorism by politicians compared to their focus on politicians facilitating the conditions that allow terrorism to thrive and exploiting the scale of terrorist attacks for political gain.

The arguments presented in Chapters 3 and 4 complemented the respondents' views, demonstrating that political actors directly sponsor terrorism. The 2014 presidential panel report associates the rise of Boko Haram with political figures who supplied financial resources and weapons to political thugs masquerading as "ECOMOG" to secure political power during the 2003 general elections. Members of "ECOMOG" subsequently transformed into Boko Haram following the 2003 general election. The literature review in Chapters 3 and 4 illustrates how the subsequent placement of Boko Haram members and sympathisers in political positions became a significant means of financing for the terrorist group.

A study participant, KE₁₄, confirms this claim but suggests that political compensation for terrorist sympathisers is not confined to the states; it is also prevalent at the national level. This culture has endured from the early stages of the sect's evolution in the early 2000s to recent times, where sympathisers reportedly receive benefits from the government through political appointments and patronage. Below is the respondent's view in this regard:

“As the Deputy Director of Defence Administration, I was a member of a strategic committee in 2017 assigned to identify the Centre of Gravity of the Boko Haram insurgency. During one of our strategic sessions, chaired by the Chief of Defence Staff, General Gabriel Olorunsaki, some committee members argued that the Boko Haram fighters themselves should be viewed as the Centre of Gravity that needed to be dismantled. Others contended that the leadership of the sect, particularly Abubakar Shekau, should be the primary target, believing that eliminating Shekau would lead to the sect's downfall. However, I, along with a few colleagues, disagreed with these perspectives. I posited that the true Centre of Gravity of the Boko Haram insurgency lay in the politicians who sponsor terrorism. They are individuals who have already been identified through Military Intelligence and covert operations by the Department of State Services (DSS). They are senior government officials in the Buhari administration, including state governors, ministers, and senators.”KE₁₄

KE₁₄'s view reaffirms earlier analyses suggesting that political actors in the north may be supporting Boko Haram. The literature review also indicates that this tendency is not unique to the Boko Haram insurgency; it is also prevalent in the south, where political elites exploit the Niger Delta militancy to gain political power. Another manifestation associated with the political financing of terrorism involves a situation in which political officials in the north, including governors, enter protective pacts with the terrorist organisation, allegedly disbursing up to N5 million naira per month to "buy" peace (Comolli, 2017, p.80). A study participant, KE₄, emphasises that the cash-for-arms amnesty programme introduced by state governors in the north has transformed into yet another scheme through which Boko Haram militants and bandits benefit from the government.

The prosecution of a sitting senator on charges of Boko Haram sponsorship, despite not resulting in a conviction, further suggests that a segment of the political class may be providing some level of sympathy and assistance to the extremist group, albeit discreetly (Mustapha, 2014). However,

the Financial Action Task Force (FATF) adopts a narrow view regarding the political sponsorship of terrorism. Recommendations 12 and 22 of the FATF specifically address the connection between political activity and support for terrorism, with a focus on Politically Exposed Persons (PEPs) (FATF, 2013). A PEP is defined as an individual whose public position may be leveraged to facilitate illegal money laundering activities for terrorist purposes (Chhina, 2017). The literature review in Section 3.3 highlights a case in which the director of a national daily newspaper was implicated in money laundering for Boko Haram. Such individuals may indeed be classified as PEPs under FATF guidelines.

However, situations where political influencers without formal political positions exploit their businesses or engage in organised criminal activities to finance terrorism—such as the case of the founder of NASCO—are not adequately addressed by FATF provisions (see Section 3.3; Chhina, 2017). The United Nations’ claim that direct political financing of terrorism falls outside the scope of its Global Counter-Terrorism Strategy may have informed the FATF’s narrow focus on terrorist financing by political actors. However, this cautious approach can be exploited by individuals sympathetic to terrorist causes, enabling them to transfer financial, material, and non-material resources outside of the formal financial system. This could make them evade Politically Exposed Person (PEP) screening processes, such as the Know Your Customer (KYC) protocols required for public officials, organisations, businesses, law enforcement agencies, and financial institutions, including banks (Bilali, 2011).

It is important to note that, much like the exploration of oil and natural resources, political support for terrorism, as illustrated in Table 7, is categorised as a speculative source of terrorist financing. This classification stems from the lack of official court convictions against individuals alleged to be political sponsors of terrorism. The absence of evidence from international organisations, such as the United Nations, FATF, and other multilateral regulators, to support claims of direct political sponsorship of terrorism further complicates the matter. As a result, the instances of political endorsement of terrorism explored in this research are primarily based on

conjecture, individual postulations, and occasional arrests rather than successful prosecution by a court of competent jurisdiction.

One study participant (KE₂) remarked that suspected sponsors of terrorism are rarely prosecuted, often opting instead for plea bargains that result in their release from custody. This situation does not translate “speculation” into “rumour mongering,” as even a former Attorney General indicated that political elites are implicated in the funding of Boko Haram. The Nigerian military, police, and Department of State Services (DSS) have consistently urged the political class to avoid supporting terrorism (Ejekwonyilo, 2022; Akinkuotu, 2021; Premium Times, 2021; Sahara Reporters, 2021). At least two former presidents, Olusegun Obasanjo and Goodluck Jonathan, have openly suggested that politicians are either knowingly or unknowingly financing Boko Haram (Obasanjo, 2019; Jonathan, 2018). A 2013 federal government White Paper indicted politicians for establishing and funding Boko Haram (Ekot, I. Premium Times, April 28, 2013).

However, contrary to the prevalent belief among public figures, counterterrorism organisations, and even official government documents in Nigeria, there is no documented instance of a prominent politician being convicted for financing Boko Haram. According to KE₄, political expediency, which often overshadows the rule of law is one explanation for the lack of prosecution of terrorism financiers.

This implies that the political class, which manages the criminal justice system, undermines the judicial process aimed at establishing political backing for terrorism. They exert significant influence over how law enforcement and the judiciary address accusations and charges related to terrorism sponsorship. Another issue highlighted in the literature review is the exploitation of allegations of political sponsorship of terrorism to advance a political cause. This approach often involves blackmail tactics aimed at inciting public resentment against purported sponsors of terror. The phenomenon is particularly pronounced during election cycles when specific individuals are targeted and condemned for their alleged support of terrorism, only for these accusations to dissipate after the elections conclude. One case highlighted in the literature review

involved the opposition party accusing members of the ruling party— including the president and the chief of army staff—of funding Boko Haram.

The spokesperson for the Department of State Services, Marilyn Ogah, responded during a press conference to allegations that the former Chief of Army Staff, Azubuike Ihejirika, was a sponsor of Boko Haram:

“I would like to emphasise that it is uncharitable of us as Nigerians to reward someone who laid down his life in combating Boko Haram. It is unacceptable to suggest that he could in any way be associated with sponsoring the sect, especially considering that as Chief of Army Staff, he led the military alongside the DSS in curbing the activities of Boko Haram, effectively driving them into Sambisa Forest in the northeast. This is the same individual who, now that he is out of office, is falsely accused of sponsoring Boko Haram. I believe this is a cruel judgment.”

Marilyn Ogah, Channels Television, September 5, 2014

It is worth noting that the widely reported list of terrorist sponsors, which included the former army chief, did not feature high-ranking members of the opposition. However, once the opposition assumed power in 2015, none of the individuals previously accused of terrorism faced prosecution, as the allegations quickly lost momentum and dissipated following the opposition's electoral victory. Consequently, the truth regarding the political sponsorship of Boko Haram remains unverified. It can only be determined through impartial and objective court proceedings capable of validating the allegations and leading to a conviction.

6.2.6. Boko Haram Funding and Round-Tripping of International Terrorist Finances

Table 9 highlights the prevailing consensus on the financing of terrorism by international terrorist organisations. The FATF, study participants, and the literature all concur that foreign terrorist organisations provide much of the funding for Boko Haram. This perspective is prevalent considering the affiliation of Boko Haram with Al-Qaeda. It tends to suggest that Boko Haram terrorism has a singular ontological reality or meaning attributed to Osama bin Laden's Islamist

jihad. The report that Osama bin Laden provided £3 million to Boko Haram in 2003 reinforces the belief that the group is a subsidiary of Al-Qaeda and a spin-off of the international terrorist organisation (McCoy, 2021). The idea also suggests that Al-Qaeda possesses a war chest that it presumably allocates to financing the likes of Boko Haram around the world. The literature review highlighted occurrences wherein Boko Haram militants received training, ideological guidance, financial assistance, and logistical support from Al-Qaeda and its proxies in Pakistan, Somalia, Niger, Mauritania, and Algeria. KE₄ reflects on how Boko Haram and ISWAP support one another in carrying out terror acts in line with Al-Qaeda's agenda for Africa:

“It appears that ISWAP is starting to explore new strategies after being expelled from the Levante. ISIL is asserting its presence not only in West Africa, particularly in Lake Chad—Boko Haram’s stronghold—but also in Mozambique’s Cabo Delgado province and southern Tanzania. Al-Qaeda already maintains a strong presence in the Maghreb region of North Africa (GSPC). Historically, Boko Haram and ISWAP have complemented each other's operations in executing Al-Qaeda’s mandate. While Boko Haram targets civilian populations, ISWAP concentrates on military targets. This division of focus constitutes a complementary strategy: Boko Haram aims to weaken community resilience, whereas ISWAP seeks to undermine military capabilities. These two aspects should form the basis of an effective counter-insurgency strategy. Consequently, whether ISWAP and Boko Haram operate under a unified command is of limited significance, as they have adopted this complementary approach over time. However, their effectiveness may improve even further now that they claim to be unified.” KE₄

The respondent’s view highlights the connection between domestic terror groups collaborating to expand Al-Qaeda’s influence across Africa. The literature clearly indicates that, despite efforts to diversify their funding sources through domestic means, Al-Qaeda remains the primary financier of most terrorist groups on the continent, including Boko Haram (Comolli, 2018).

However, the arguments in Chapter 3 reveal that the assumption may be founded on a "myth". A myth in the sense that the notion that the funding of terrorism in Nigeria by foreign terrorist organisations is uni-directional is fallacious because the intricacies may be considerably deeper than presently acknowledged. An examination of the link between domestic actors in Nigeria and Al-Qaeda in the Maghrib (AQIM), also known as the Salafist Group for Preaching and Combat (GSPC), shows that the current understanding of how foreign terrorist groups fund terrorism in Nigeria requires further scrutiny (Harmon, 2010). Three cases are analysed in the literature review to illustrate the nature of round-tripping in the international funding of terrorism. Although the details are reflected in Section 3.3, it is necessary to revisit some of the fundamental claims that emerge from evaluating the literature and policy documents.

The Wall Street Journal defines round-tripping as a form of barter that involves a company selling *an unused asset to another company while at the same time agreeing to buy back the same or similar assets at about the same price* (Angwin & Cohen, Wall Street Journal, August 19, 2002).

While the concept has been used to understand trade-by-barter in international business, the context of "barter" or "exchange" helps us appraise the premise in which round-tripping is applied in the funding of the Boko Haram by "supposed" foreign terrorist organisations. Based on the review of the literature, five postulations can be explored to describe round-tripping in the financing of terrorism by international terrorist organisations:

- i. International funding of Boko Haram is linked to AQIM (also known as GSPC). This terror group provides training, supplies arms, offers logistics, and delivers ideological guidance for domestic terrorist organisations such as Boko Haram (Comolli, 2017, p.97). However, a substantial portion of GSPC's financial resources may have originated from Nigeria's domestic sources and been laundered through the GSPC network on behalf of competing interests that exploit terrorism to destabilise the country (see Appendix 6 - UN S/2007/65).
- ii. Claim that Osama bin Laden funded Boko Haram to expand its frontiers tends to suggest that a considerable amount of hard currencies was "imported" and distributed to extremist

groups in Nigeria, with Boko Haram being the primary beneficiary. While not discounting that view, the sum could also represent the financial resources laundered through the AQIM network by interests in Nigeria to facilitate the training, ideological guidance, and organisation of Boko Haram at its evolutionary and consolidation stages (see Appendix 6 UN S/2007/65; Comolli, 2017, p.97; McCoy, 2021).

- iii. The close ties between Osama bin Laden and domestic actors in Nigeria, particularly Idris Nasreddin, the founder of NASCO company whose businesses were proscribed by the government and designated by the United States and United Nations for financing Al-Qaeda, reinforces the fact that domestic actors could have mobilised funds from Nigeria and laundered through GSPC terrorist network, which could include the purported £3 million (Appendix 6 UN S/2007/65; Comolli, 2017, p.97; McCoy, 2021).
- iv. Apart from establishing cells in Nigeria, GSPC, which provided premium services to jihadist movements across Africa and beyond, equally received proceeds from organised criminal activity, including smuggling by its Nigerian members. The arrest of one Haruna Shahru for financing terrorist activities by laundering proceeds from smuggling in Nigeria through the GSPC network provides additional evidence (Appendix 6 UN S/2007/65).
- v. Legitimate domestic businesses operated by foreign nationals with affiliation to an international terrorist group(s) provided cover for the international funding of Boko Haram from within Nigeria's territory. The arrest of suspected Hezbollah operatives and owners of supermarkets and hotel businesses reflected in Section 3.3.1 substantiates the claim.
- vi. The arrest, indictment, and conviction of some Nigerians by UAE authorities for supporting Boko Haram from their base in Dubai reaffirm the possibility that Nigerians play significant roles in funding Boko Haram even when such financing is laundered through the networks of foreign terrorist organisations.

Given these arguments on round-tripping, it is reasonable to assume that the actions of domestic actors who laundered proceeds from legitimate businesses and organised criminal activities may have been politically motivated. Moreover, the evolution of Boko Haram and its consolidation coincides with periods of heightened political tensions involving political elites from the north and south competing for control during the 2003, 2007, 2011, and 2015 election cycles (Olayode, 2015). The pursuit of political advantage also coincided with an increasing interest in oil exploration in the northeast and Lake Chad, suggesting that Boko Haram may have received international funding from various sources beyond Al-Qaeda and other foreign terrorist organisations (Omenma, 2020). However, unlike the potential funding from parties interested in oil exploration, the funding from Al-Qaeda may have stemmed from domestic sources as a form of barter, wherein domestic actors compensated for the transfer of skills, logistics, training, and ideological guidance from the GSPC to Boko Haram, whose destabilising activities ultimately serve a political cause (Comolli, 2018).

The question now is, what is the fate of the Boko Haram insurgency? Suppose the government's CTF regimes effectively contain the sect's access to all other funding sources except for resources from international terrorist organisations. Will terrorism continue to thrive under such a scenario? To address this puzzle, it is necessary to contemplate an additional hypothetical scenario in which funding from international terrorist organisations becomes the sole source of support for Boko Haram. In such a scenario, will foreign terrorist organisations be able to mobilise funds for Boko Haram if resources no longer flow from the domestic environment to international terror networks, such as those of the GSPC and AQIM?

The argument presented in this segment is that the financial support received by Boko Haram from foreign terrorist organisations may have been facilitated by domestic actors involved in laundering resources into international terror networks. These funds are utilised for training, arms supply, logistical support, and ideological guidance for Boko Haram, whose terrorist activities serve a political agenda. As this constitutes payment for valuable services rendered, support from

foreign terrorist organisations will likely cease once funding from domestic sources is halted.

6.3. Chapter Conclusion

The chapter highlights the discrepancy between the sources of terrorist financing recognised in international norms and multilateral frameworks and the actual sources of terror financing that are most critical in sustaining the Boko Haram insurgency. It reflects the constraints of solely focusing on non-state entities such as Al-Qaeda when trying to comprehend the financiers of Boko Haram and the perpetrators of transnational terrorism. The typical approach in the literature and multilateral policy frameworks is to overemphasise organised crime activities as sources of terrorist financing most crucial to Boko Haram. The chapter demonstrates that since successfully blocking terrorists' access to organised crime sources does not necessarily eradicate terrorism, it is crucial to examine alternative funding methods that may have a more substantive influence on the Boko Haram conflict.

About five of these sources are examined to illustrate the necessity of re-evaluating the existing knowledge in scholarly literature and policy documents. Theoretically, the chapter confirms the importance of local conditions in enhancing understanding of terrorist financing. In that instance, it confirms Boyle's theoretical assumption by demonstrating the impact of internal political division and cultural traditions in funding terrorism. The chapter, however, establishes the limitation of Boyle's theory, which fails to recognise the impact of foreign interests in shaping our understanding of terrorist financing sources most crucial to Boko Haram. By showing the interrelationship between domestic actors and foreign collaborators in terrorist funding and the limitations of international regulatory functions, the chapter makes a case for why Boyle's theoretical framework must be expanded to include foreign variables or international elements.

CHAPTER 7

DATA PRESENTATION AND ANALYSIS

Legal and Institutional Frameworks

7.0. INTRODUCTION

The previous chapter examines Boko Haram's sources of terrorist funding and the formative influences impacting their correct identification and delineation. In this chapter, efforts will be made to identify the various legal and institutional frameworks responsible for preventing Boko Haram's access to funding and the situational factors impacting their effectiveness. The analysis acknowledges that the funding sources examined previously are not exhaustive because they are not sufficiently reflected in the literature or policy documents of the FATF. Despite the limitation, institutional measures based on the TPAs derived from UNSCRs 1267 and 1373 are deployed to prevent Boko Haram from accessing funding. Although the funding sources, or risk factors according to the Situational Crime Prevention (SCP) framework, are not exhaustive, certain situational elements hinder counter-terrorism measures aimed at preventing their exploitation by Boko Haram. This chapter's objective is to identify what these situational factors or formative influences are.

Therefore, similar to the previous Chapter, the data analysis employs a historical lens to examine respondents' opinions. This analysis draws on the literature reviews in Chapters 2, 3, and 4 and policy documents from the FATF, the United Nations, the United States, and various other international organisations. Thus, while the first section of this Chapter conveys the respondents' perspectives, the second section delves into analysing the formative influences identified through the qualitative data. Unlike Chapter 6, where formative influences after each subsection are listed before being aggregated in a table at the conclusion, this Chapter consolidates the formative influences only at the end of Section 1. This approach is due to the grounded approach employed in data analysis.

Section 1 Data Presentation

7.1.1. Institutional Capacity and NFIU Independence

Like other development policies imported from advanced societies into third-world countries, global counter-terrorism strategies transmitted through multilateral institutions primarily focus on enhancing institutional capacity, particularly the police and other security and law enforcement agencies in Nigeria (Giroux & Nwankpa, 2020). This approach assumes that domestic state institutions lack the ability to tackle transnational threats such as terrorism effectively. By strengthening these institutions' capacities, it is believed that they will play a significant role in the global fight against Al-Qaeda, Boko Haram, and other forms of transnational terrorism (Piombo, 2007). This section examines the perspectives of study participants regarding the capacity challenges encountered by domestic institutions both before and after the introduction of international counter-terrorism policies in Nigeria. It reflects the collaboration among various institutions engaged in combating terrorism. It assesses the underlying conditions that affect their individual and collective ability to prevent the funding of Boko Haram and other manifestations of extremist violence in the country.

According to KE₁, a former senior management staff member of the EFCC and later the NFIU, Nigeria lacked a primary agency responsible for combating money laundering and terrorist financing prior to 9/11. The Nigeria Police Force (NPF) and the Department of State Services (DSS) merely fulfilled rudimentary functions related to money laundering and terrorist financing. The respondent identifies three significant events that changed this trajectory. First, under the leadership of former President Olusegun Obasanjo, the United States and the European Union exerted tremendous pressure on the federal government to establish institutional and legal frameworks to address the worsening corruption situation following the return of democracy in 1999. There was also a pressing need for the government to comply with the emerging international order against terrorism in the wake of 9/11. The third factor concerns Nigeria being

delisted by the FATF and the Egmont Group in 2001 due to the absence of a Financial Intelligence Unit (FIU) dedicated to combating money laundering and the financing of terrorism.

To tackle these challenges, the Obasanjo administration established the Economic and Financial Crimes Commission (EFCC) in 2003 to fulfil the expectations of international stakeholders on all three fronts. The respondent indicates that the European Union and the Financial Action Task Force (FATF) viewed the newly established EFCC as Nigeria's equivalent of a Financial Intelligence Unit (FIU), assigned to combat money laundering and the financing of terrorism in accordance with FATF guidelines. Conversely, the United States expected the EFCC to concentrate exclusively on fighting political corruption. To appease the EU and FATF, the government subsequently established the Nigerian Financial Intelligence Unit (NFIU) in 2004 as a specialised unit within the EFCC. Nonetheless, despite these efforts, the FATF rejected the notion of the NFIU being a division of the EFCC, as the international regulator envisions it as an independent agency endowed with statutory authority. This lack of autonomy was apparent in the NFIU's restricted capacity to make significant decisions without prior consultation with the EFCC.

The operational proximity between the NFIU and the EFCC, coupled with the fact that many of the agency's pioneer staff are from the EFCC, worsened the independence problem. NFIU's lack of prosecutorial powers was another issue. The agency was compelled to work through the Police, the DSS, and the EFCC, which have prosecutorial authority. Here is KE₁'s observation on the nature of NFIU's operations at the time:

“What happened at that time was that when the NFIU prepared its intelligence package, it routed it through law enforcement agencies with prosecutorial powers, such as the Police, the EFCC, and the DSS. Once the NFIU completes its work, if it is police-related, it sends it to the police; if it pertains to the DSS, it forwards it to the agency for prosecution”. KE₁.

According to KE₄, a senior executive with the human rights commission, the clamour for control of the NFIU extends beyond the EFCC; other government bodies, including the Central Bank of Nigeria (CBN), the Nigerian Police Force (NPF), and even the Presidency, seek to exert control over the specialised unit. The respondent attributes this quest for control to the absence of a clearly defined mandate, which remains the Achilles' heel of most law enforcement agencies in Nigeria. This situation negatively impacts institutional effectiveness and inter-agency collaboration in the fight against terrorist financing. The respondent observes that this undesirable condition adversely affects the operational readiness of the NFIU in the following ways:

“One clear issue affecting the effectiveness of agencies in Nigeria is their mandate. For a long time, the NFIU has been ineffective due to uncertainty about its role and to whom it should report. It was part of the EFCC for an extended period while other institutions vied to bring the NFIU under their control. The CBN argues that since it funds the NFIU, the unit should operate within the CBN to provide services to the broader financial system rather than solely to the EFCC. Consequently, the apex bank has been reluctant to engage with the NFIU. Additionally, there has been debate over whether the NFIU should come under the presidency. However, all these issues have negatively affected the NFIU's effectiveness.”

In addition to KE₄'s assertion, KE₁ contends that the push for control of the NFIU arises from the unit's access to the global strategic financial intelligence portal. This access was granted after the Egmont Group lifted its ban on the NFIU. The portal, hosted on a central server in Canada, holds records of financial transactions from across the globe, including Suspicious Transaction Reports (STRs). Most documents stored on the server are vital for the EFCC's successful investigation and prosecution of political corruption and individuals suspected of engaging in graft and other illegal financial activities. The respondent further emphasised that due to the

various forces exerting pressure on the NFIU from all directions, the unit was unable to participate actively in global anti-terrorist financing programmes during 2004 and 2005. In addition to rendering the NFIU weaker and more susceptible to external institutional influence, this situation resulted in its lacklustre responses to terrorist financing at a time when Boko Haram was expanding its reach and gaining global notoriety. However, KE₃, a study participant from the FATF/GIABA, offered a slightly different perspective by suggesting that the issue transcends the politics of control and includes institutional capacity problems affecting the NFIU and other agencies at the forefront of combating terrorism and its financing in Nigeria. The respondent outlines some of the challenges, as detailed below:

“The financial intelligence generated by the NFIU is often not disseminated effectively. When shared, relevant recipients and action agencies do not utilise such intelligence efficiently. Therefore, Nigeria must progress beyond laws to equip crucial institutions with the necessary capacity and resources to achieve their objectives. A solid knowledge base alone will not produce the desired results if there is a lack of human and financial resources or properly trained law enforcement officers. Technical assistance providers like the UNODC have closely scrutinised the existing gaps. They conclude that although counter-terrorist financing systems are established in Nigeria, they are failing to restrict Boko Haram's access to sources of terrorist financing.” KE₃

KE₇, a federal prosecutor with the Ministry of Justice, attributes other factors undermining institutional effectiveness to the lack of essential skills required to track, trace, detect, investigate, and present prima facie evidence against terrorists and their sponsors in court. The respondent notes that despite these challenges, the NFIU has been at the forefront of combating terrorist financing in Nigeria. To support this claim, the respondent cites the February 2022 arrest of about 400 suspected terrorist sponsors by the NFIU in collaboration with other law enforcement agencies. KE₁ also refutes the claims of institutional ineffectiveness by highlighting the NFIU's

rise to prominence despite the agency's lack of independence. According to the respondent, the NFIU's performance has earned it recognition from the FATF, which entrusted the agency with establishing regional FIUs in Ghana and The Gambia through experience sharing.

7.1.2. Terrorism Prevention Act (TPA) and CTF Regimes

The preceding session highlights the institutional capacity challenges faced in the early 2000s. This session builds on that by examining the broader law enforcement landscape prior to the transfer of UNSCRs 1267 and 1373 to Nigeria. KE₂, a justice of the federal high court, asserts that the absence of a dedicated terrorism statute was a primary reason why law enforcement authorities struggled to combat terrorist financing, particularly during the early and mid-2000s. In the northeastern states of Yobe, Adamawa, Borno, and Bauchi, Taliban-affiliated terrorist groups with links to Osama Bin Laden perpetrated violence, targeting police stations, taking law enforcement personnel hostage, stealing weapons, and killing civilians. The lack of explicit provisions addressing terrorism in both the North's Penal Code and the South's Criminal Code exacerbated the situation. Although these laws address offences such as murder, rape, homicide, and criminal intimidation, they do not encompass terrorism.

According to the respondent, the government only launched a half-hearted response in 2004 with the passage of the EFCC Act, wherein Section 46 defined terrorism as any act that violates the criminal and penal codes, and Section 15 established a list of terrorism offences, including terrorist financing. The provisions imply that if an act does not constitute a crime under the criminal or penal codes, it cannot be regarded as a terrorism offence under the EFCC Act 2004.

This contradiction rendered the statute woefully weak. Below is the respondent's comment:

“As early as 2004, individuals intended to commit terrorist acts, with some linked to the Taliban in the northeastern region of the country. Incidents of violence were recorded as far back as 2003, including attacks on police stations, hostage-takings of police officers, theft of their weapons, and killings in Yobe, Adamawa, Borno, and Bauchi states. In 2004, the US Department of State published a Country Report on

Terrorism confirming that certain individuals in Nigeria had links to Osama Bin Laden. Despite the gravity of the claims in the report, little action was taken at the time. Additionally, there were reports indicating connections between specific individuals in Nigeria and the Taliban. Unfortunately, we did not heed the warnings from the US. The federal government responded inadequately in 2004 by enacting the EFCC Act. However, this Act failed to effectively address the prevention and criminalisation of terrorism, with only two sections, 15 and 46, pertaining to terrorism. Section 46 defines terrorism as any act that violates either the criminal code or the penal code, which may endanger lives, cause serious injury, or result in death. This definition is problematic, as it suggests that an act cannot be classified as terrorism unless it is already an offence under those codes. Section 15 of the EFCC Act establishes offences related to terrorism, including the funding of terrorism, but these provisions are rather limited. Unfortunately, the EFCC Act does not align with international best practices in the fight against terrorism”. KE₂

KE₅, a Professor of Political Science and a Fellow of the National Defence College, emphasises the necessity of enacting specific legislation designed to prohibit terrorism. The respondent contends that effective legislation should categorise offences related to terrorism, clarify the motives of offenders rooted in political or religious ideology, and establish appropriate sanctions and punishments for breaches. While existing penal and criminal codes address crimes connected to terrorism, they fall short of accurately identifying offenders motivated by terrorist ideologies.

KE₅'s viewpoint is expressed as follows:

“The law here talks about any action that has been prohibited with necessary punishment and sanctions attached to it by a legal document. For instance, kidnapping is a criminal act, but it becomes terrorism when a law qualifies it by who is responsible and the motive behind it. People can come to kidnap a politician because they want him out of circulation until after an election. That is political

kidnapping and does not necessarily qualify as terrorism. Some young men may kidnap a rich man just to extract ransom from him – the kidnappers are not justifying their actions on any ideological ground. Pirates operating in the Gulf of Guinea have moved from selling products in cargoes on sea to taking humans hostage. They are not terrorists. They are opportunistic criminal actors whose actions are driven by economic motives rather than any ideological or political motive.” KE₅

KE₇ acknowledges that the absence of a terrorism law, as stated by KE₂, contributed to the emergence of Boko Haram. The respondent identifies four developments that ultimately led to the passage of the counter-terrorism legislation, the Terrorism Prevention Act (2011). They are the limitations of Nigeria's premier legal provisions on terrorism, Sections 15 and 46 of the EFCC Act, the penal and criminal codes that did not meet international counter-terrorism requirements, the killing of Boko Haram's pioneer leader, Mohammed Yusuf, and the Boko Haram uprising in 2009. These events culminated in the passage of the TPA in 2010, signed into law by President Goodluck Jonathan on June 3, 2011. However, for KE₂, the delay in the passage of the TPA until 2010 can be attributed more to the religious and ethnic differences among members of the national assembly than to any other probable cause.

According to the respondent, legislators from the northern region opposed a draft terrorism bill in 2005, fearing it would target northern Muslims. Similarly, legislators from the Niger Delta region (south-south geopolitical zone) rejected a 2006 private member's bill that seemed to target militants protesting the marginalisation of the oil-rich region. KE₂ states that the stalemate persisted until 2009, when Farouk Abdulmutallab, the Nigerian *underwear bomber*, attempted to detonate explosives on Northwest Airlines Flight 253 in the United States. Consequently, Nigeria was compelled by the international community to enact a terrorism prevention law. The respondent further suggests that had the Abdulmutallab incident not occurred, the terrorism prevention bill might never have been passed into law.

The enactment of TPA 2011, as noted by KE₇, revealed several flaws during the implementation

of the terrorism legislation, which ultimately resulted in its amendment in 2013. One flaw was the inadequate sentencing that failed to address the devastation inflicted upon the victims of terrorism sufficiently. The respondent asserts that justice was not perceived to have been served when those responsible for terrorist acts received lenient penalties. This lack of severity in punishment under TPA 2011 led the public to believe that the government views terrorism as a minor offence. The respondent's comment is outlined below:

“An offence such as someone assembling an improvised explosive device and detonating it either in the church or in the mosque, killing hundreds of people. The suspect is taken before the court, which sentences him to 10 years or 20 years imprisonment; such a judgement can be perceived as a pat on the back for a job well done. Such inadequacies prevalent in the 2011 TPA led stakeholders, including members of the National Assembly, to develop new legislation by amending the 2011 Act. The process started in 2012 and was concluded by the passage into law of an Act of the National Assembly signed by Mr. President in 2013—the Terrorism Prevention Amendment Act (2013, as amended). However, the amendment act did not repeal the 2011 Act, as both laws operated concurrently.” KE₇

The respondent asserts that, in accordance with global best practices, the law on terrorism grants the Federal High Court exclusive jurisdiction over terrorism-related cases. Consequently, any appeals are directed to the Court of Appeal and subsequently to the Supreme Court. The court hierarchies have also developed criminal practice directions to expedite the prosecution of terrorism-related offences in Nigeria. Therefore, the Criminal Practice Directions are established for the Federal High Court, the Court of Appeal, and the Supreme Court to facilitate the swift trial of such offences. The Administration of Criminal Justice Act, enacted on 13 May 2015, has been transformed into a procedural law that empowers the courts to hasten the prosecution of terrorist suspects, their financiers, and related offences. KE₂ acknowledges that the amended terrorism law is comprehensive, explicitly prohibiting terrorist acts, establishing procedures for

proscribing terrorist organisations, forbidding terrorist meetings, criminalising and prohibiting terrorist financing, and outlining penalties for terrorist offences. KE₁, KE₅, and KE₇ also echo this view.

According to KE₂, the EFCC Act of 2004, the Terrorism Prevention Act of 2011, the Terrorism Prevention Act of 2013, and the NFIU Act of 2018 constitute the frameworks for combating terrorism and its financing in Nigeria. The respondent identifies other complementary frameworks as the Cybercrime Act of 2015, which addresses issues of pornography, cyberstalking, cyberbullying, cyber-terrorism, and other cybercrimes tied to terrorism. The Advance Fee Fraud Act of 2006 tackles financial crime. KE₇ added that only Boko Haram and Ansaru were designated terrorist organisations following the procedures in the TPA 2011. Other extremist organisations, such as IPOB, IMN, and the Yan Bindiga and Yan Ta'adda bandit groups, were classified under the TPA Act of 2013. Members of these terrorist organisations are dealt with in accordance with the relevant provisions of the TPA 2011 and the 2013 Act.

The respondent also reiterated that the lessons learned from specific cases prosecuted under the TPA 2011 played a pivotal role in amending the TPA in 2013. Among these cases is the prosecution of Kabiru Sokoto and his associates, who orchestrated the 2010 Christmas Day bombing in Madalla, near Abuja. According to KE₇, the trial of Kabiru Sokoto, along with other terrorism-related cases, contributed to the amendment of the 2011 anti-terrorism legislation:

"When Kabiru Sokoto was arrested, the investigation was still ongoing when the suspect escaped from police custody. The DSS pursued him and managed to re-arrest him somewhere in Taraba State, northeast Nigeria. A question arose as to whether there was an offence known as "escape" in TPA 2011. Unfortunately, there was not. Thus, "escape" was subsequently incorporated into the 2013 amendments. Furthermore, we encountered another situation during the trial of the Amigos supermarket and Wonderland suspects in connection with the discovery of a large cache of arms allegedly owned by Hezbollah at No. 3 Gaya Road in Kano, northwest

Nigeria. The court informed the prosecutors that Hezbollah was not recognised as a terrorist organisation since no law in Nigeria prohibited Hezbollah. This raised the awareness of the Nigerian authorities, who then took pre-emptive measures to proscribe Boko Haram as a domestic terrorist group, ensuring that suspects facing trial could not exploit the absence of proscription to evade the long arm of justice."

KE₇

KE₅ contends that the TPA exemplifies how Nigeria integrates lessons from international legal frameworks into the design and implementation of its anti-terrorism laws. The respondent identifies areas in which the government benefits, including capacity development programmes from the UNODC and the involvement of British and American solicitors in drafting the terrorism prevention legislation. The respondent also underscores other governmental actions that have strengthened the TPA. These include the review of Nigeria's Anti-Money Laundering Act in 2011 to tackle money-laundering issues associated with terrorism, the modification of the Central Bank of Nigeria (CBN) Act of 1958 to expedite tracking international funding streams that have implications for terrorist financing, and the collection of fingerprints along with the introduction of facial recognition systems for individuals depositing one million naira or more in banks. The government has also explored its international diplomatic networks to collaborate with global partners, such as the United Arab Emirates, in investigating terrorist financiers.

7.1.3. TPA Implementation and Associated Challenges

The preceding session examines the eventual enactment of the Terrorism Prevention Act (TPA) in accordance with UNSCR 1267 and 1373. It concludes by addressing several pertinent challenges that hindered TPA 2011, leading to its amendment in 2013. This section further explores the broader issues affecting the effective implementation of counterterrorism frameworks aimed at curbing the flow of funding to Boko Haram. KE₃ commends the federal government for enacting the anti-terrorism legislation in line with international standards, particularly UNSCRs 1267 and 1373. However, the respondent criticises the implementation of

both frameworks, arguing that they have yet to achieve their objectives due to various challenges within the domestic environment. The respondent attributes the problem to weak internal coordination, a lack of specialised skills, interagency rivalry, and a lack of intelligence sharing among the key agencies combating terrorism, including the NFIU, which often fails to distribute financial intelligence effectively.

KE₁₅, a retired Major General who was involved in the prosecution of the war on terror until recently, acknowledges that inter-agency rivalries have a considerable impact on the cohesion of anti-terrorism agencies. The respondent attributes this issue to superiority and inferiority complexes, noting that many agencies feel uneasy engaging with one another. This discomfort leads to restricted intelligence sharing and collaboration. Below is the respondent's comment:

“When it comes to inter-agency rivalry, two main factors are at play. First, prior to Boko Haram, security agencies may not have encountered a common challenge that warranted collaboration. Hence, it is reasonable to assume that they are still trying to find their footing on how best to work together. The second factor is psychological. A superiority complex exists among some agencies, while others may harbour an inferiority complex. This dynamic is particularly evident in the fight against terrorism. For instance, there have been occasions where the armed forces attempted to engage other agencies, but they remained resolute. Many agencies feel uncomfortable interacting with one another and tend to keep their distance, often waiting to see how others will approach their tasks. This attitude manifests in the mindset of, “Let’s see how you will succeed without our input.” In addition to sabotage in the field, there is also sabotage in public perception. Some narratives that undermine security actions may have been disseminated by colleagues in other agencies who do not wish the military to receive recognition, especially when it concerns successful efforts against terrorism. Consequently, there are instances where agencies deliberately withhold their best efforts in operations led by the Police or Department of State Services (DSS),

simply because they do not want those agencies to receive credit for a job well done. Similarly, intelligence agencies may hesitate to provide crucial intelligence, fearing they will not receive acknowledgment if the operation proves successful. These issues have exacerbated inter-agency rivalry, and resolving them will require psychological liberation. Overcoming these challenges and establishing a robust framework for cooperation is essential. If agencies can transcend their feelings of inferiority and superiority, we can strive towards the ideal scenario of harmonious collaboration to achieve the overarching security objective of eliminating Boko Haram". KE₁₅

While KE₇ acknowledges the issue of inter-agency rivalry, the respondent attributes the difficulties with TPA implementation to insufficient coordination between sections and the concurrent operation of both TPA 2011 and TPA 2013. The need to harmonise both laws poses significant challenges for those tasked with their implementation. For instance, prosecutors and investigators often disagree on which laws are being breached by terrorists and their financiers, thereby hindering the courts' ability to expedite trials for terrorism offences. However, the respondent noted that these challenges have been recognised and efforts to address them are already underway. Initiatives are being implemented to include previously overlooked issues, such as foreign fighters and combatants involved in the Boko Haram insurgency, in new legislation expected to consolidate all past anti-terrorism laws into a single act. Regarding terrorist financing, the respondent emphasises the necessity for lead agencies to enhance their expertise and capacity in monitoring and tracking offences related to the financing of Boko Haram whilst adhering to the principles of the rule of law and human rights. These principles are vital for establishing any crime in a court of law and proving that end-users exploited alleged terrorist funds to finance terrorism.

KE₂ and KE₁₅ suggest that ethnicity and religion play significant roles in the war on terror, particularly during President Muhammadu Buhari's administration. In a multi-ethnic and multi-religious country like Nigeria, KE₂ finds it counterproductive that the President, the chiefs of the

armed forces, and the heads of the security services all hail from the same ethnic group (Hausa-Fulani/Kanuri) and the same religion (Islam). The respondent notes that the concern is exacerbated by the fact that most apprehended terrorists are Hausa-Fulani and Kanuri Muslims, who are seldom prosecuted or brought to trial by an Attorney General of the same tribe and religion. KE₂, a federal high court judge, recounts the negative impact of ethnicity and religion on the war on terror as outlined below:

“Another factor hindering the war on terror is ethnicity. Regrettably, ethnic divisions have infiltrated the war on terror, particularly when a northern Hausa-Fulani Muslim serves as President, and his service chiefs, along with the heads of the frontline institutions combating terrorism, are also Hausa-Fulani Muslims. Most of the apprehended terrorists are Hausa-Fulani Muslims and Muslims of Kanuri descent. The suspects who have committed heinous terrorist acts are rarely brought to trial and prosecution. This phenomenon has been attributed to ethnic sentiments that adversely impact the war on terror. In addition to ethnicity, religion has posed a significant challenge. It was one of the issues that delayed the timely enactment of the TPA. Several attempts were made in the past to pass the law; however, northern Muslims perceived the TPA as being directed at them. Consequently, they consistently opposed it, and the necessary votes to pass the terrorism prevention bill could not be secured in the National Assembly”. KE₂

KE₁₅, a retired Major General, affirms the negative impact of ethno-religious dynamics, emphasising that they influence the response of those directly affected by the Boko Haram insurgency. The respondent’s comment is highlighted below:

“In a meeting held in Maiduguri between President Goodluck Jonathan and the Borno Elders, the former President urged the Elders to intervene and stop the young men from causing havoc in the northeast. However, the Borno Elders disagreed with this claim; rather, they blamed the President for sending southern soldiers to kill their

people under the guise of counterterrorism in the region. They requested that the President withdraw the soldiers, as they were no longer welcome in Borno or elsewhere in the area. The President questioned whether they understood that the terrorists were inflicting harm on innocent people, to which they replied that they were unconcerned because the terrorists were their children; all they wanted was for President Jonathan to remove his southern army. I recount this story to illustrate how religion has influenced counterterrorism in the Northeast. I would not be surprised if there are still members of the armed forces who hold similar views because, for them, terrorism in the northeast feels like fighting against their own people. This may not be openly acknowledged, but it should not be dismissed as a possibility."

In contrast, KE₄, a law professor and senior executive at a human rights organisation, remains sceptical that ethnicity and religion significantly impact the war on terror, despite both factors being realities of public life in Nigeria. The respondent dismisses the assertion that certain individuals in positions of authority can choose not to pursue bandits or Boko Haram militants due to shared ethnicity or religion. According to the respondent, the ethno-religious influence on frontline institutions cannot be quantified in the context of terrorism and must be viewed as a matter of perception. KE₄ emphasised that the tendency of African societies to make exceptions for mass atrocities committed against their own people by those of the same ethnicity or faith raises questions about such claims.

7.1.4. Terrorism Conceptualisation and Boko Haram Designation

The absence of a universally accepted definition of terrorism is recognised as the principal obstacle to effective counterterrorism in various jurisdictions around the world. When engaging with respondents on this pressing issue, attention was directed towards the conceptualisation of terrorism within the TPA and how its implementation targets the financing of Boko Haram and other violent groups in the country. KE₃ believes that this issue has posed a fundamental challenge at the core of international geopolitics, influencing how countries assess and define

terrorism according to their respective interests. According to KE₂, the definition of terrorism is encapsulated in various pieces of legislation in Nigeria, including the EFCC Act, the Terrorism Prevention Acts (TPAs), and the Cybercrime Act. While these laws define terrorism and the types of offences that constitute terrorist financing, it is ultimately the courts that define or interpret the offence of terrorism and its sponsorship:

“We have various definitions of terrorism reflected in different legislations enacted by the legislative branch of government. It is important to clarify that it is ultimately the court that determines what constitutes terrorism. The law provides the definition, while the court adjudicates what actions fall under the offence of terrorism. Therefore, the determination of what constitutes terrorism must be based on legal frameworks and should not be subject to the arbitrary judgments of individuals or external interests. For instance, we see today that the presidency does not acknowledge the violent acts of Fulani herdsmen as terrorism. However, one must refer to the definition of terrorism and consider whether the violence perpetrated by Fulani militant herders poses a threat to human life. Do these acts instill fear in the public? Do they result in serious injuries or fatalities? These elements—fear, endangerment of life, infliction of serious harm, and loss of life—are the core components of terrorism. As previously stated, while the law defines terrorism, it is the court that determines the specific offences that constitute terrorism.” ...KE₂

KE₅ emphasises the need for a singular legal provision to clearly define terrorism, as the judicial system applied in the trial of suspects determines whether they are labelled as terrorists. If the TPA serves as the legal basis, the suspect is classified as a terrorist. Although kidnappers, cultists, terrorists, and bandits are often involved in armed robbery and rape, the legal provision under which they are tried and convicted defines their identity. Such legal provisions may include the TPA or the Anti-Cult Law. KE₂ and KE₄ highlight the controversy surrounding the classification of Boko Haram, the Indigenous Peoples of Biafra (IPOB), and the Islamic Movement of Nigeria

(IMN) as terrorist organisations. In contrast, Fulani militant herders and broader bandit groups are not regarded as terrorists under the definitions stipulated by the TPA.

KE₂ specifically points out that the TPA defines terrorism as a violent act that endangers human lives, instils fear in the populace, and results in severe physical injuries or fatalities. Despite fulfilling all three criteria, Fulani militant herders and bandits remain unclassified as terrorist groups. According to KE₄, senior government officials believe that the distinction between bandits and militant herders, on the one hand, Boko Haram, IPOB, and IMN, on the other, lies not in their operations but in the absence of identifiable leaders and a clear ideology among bandits and militant herders. In contrast, Boko Haram, IPOB, and IMN possess well-defined leadership structures, organisational frameworks, and distinct ideologies. However, KE₂ and KE₄ contest the claim that bandits and Fulani militants lack identifiable leaders. A particularly noteworthy statement from KE₄ reinforces this perspective and is highlighted below:

“Government officials admit that the character of bandits and Fulani militant activities would suggest they are terrorist entities because they meet the criteria set out in the Terrorism Prevention Act. However, the claim is that they lack an identified command and control structure, a position that is illogical to me. Firstly, the herdsman have Miyetti Allah, which articulates and defends their interests. The bandits are represented by Sheikh Gumi, who also advocates on their behalf. Governor Nasir El-Rufai of Kaduna State (northwest) has stated that he has paid off militant herdsman to stop attacking farmers, implying that individuals are giving money to them. There are governors in the north negotiating with and paying money in the form of arms amnesty to so-called bandits. This presupposes that there are individuals engaged in dealings with them. Therefore, all attempts by the government to justify why bandits and Fulani militant groups are not termed terrorists are fallacious to me.” KE₄.

KE₂ equally reacted to the non-designation of bandits and Fulani militant herders below:

“The nature of terrorism necessitates a standard framework that is impartial to ethnicity and religion. Although Nigeria is sharply divided along these lines, such divisions should not dictate the formulation of counterterrorism policy. Thus, a standard definition of terrorism ought to have universal application; the acts of terrorism in Nigeria should be recognised as terrorism in the United States or any other part of the world. Unfortunately, this is not the case in Nigeria, where the classification or designation of acts of terrorism is influenced by ethnic and religious biases as well as political considerations.” ... KE₂.

According to KE₅, no action can be taken until the law that designates Boko Haram, IPOB, and IMN as terrorist groups while excluding Fulani militant herders and bandits is amended. KE₂ points out that IPOB, a secessionist group in the southeast, and IMN, a Shia-affiliated Islamic sect in the northwest, did not exhibit violent behaviour until they were officially proscribed. The respondent notes that the government's perceived heavy-handedness, particularly through the arrest and detention of the leaders of both IPOB and IMN, has weaponised these groups. KE₂ further outlines the procedures for classifying organisations as terrorist entities, aiming to identify flaws in the designation process in Nigeria:

“The proscription of terrorism is a procedure defined in Section 2 of the TPA 2013. Upon the President's approval, the Attorney General of the Federation (AGF) and the National Security Adviser (NSA) submit an ex-parte application before a High Court judge in chambers. An ex-parte application means that the other party in the case will not be notified. It is the judge who determines whether the organisation or individual should be proscribed. The court's pronouncement, rather than that of the Attorney General or even the President, is what proscribes a group as a terrorist organisation. Following the court's pronouncement, it will be gazetted. The law also

requires that the proscription be published in two national newspapers. Unfortunately, these processes are seldom adhered to in the proscription of perceived extremist groups in Nigeria.” KE₂

7.1.5. UNSCRs 1267 and 1373 and Boko Haram Foreign Designation

The preceding sections of this chapter offer insights into respondents' perspectives on how the federal government established relevant institutional and legal frameworks for combating terrorism and its financing in accordance with international requirements and the challenges that influenced this process. This section focuses on the government's interpretation of UNSCRs 1267 and 1373, which shape its approach to implementing counter-terrorism financing (CTF) measures. It explores the situational factors affecting the interpretation of these international instruments in relation to the Boko Haram insurgency.

According to KE₃, a respondent from the FATF/GIABA, a flawed interpretation of these provisions has hindered effective counter-terrorism strategies globally. Such misinterpretations often stem from the differing strategic objectives of various countries. Despite Boko Haram's emergence as a domestic terrorist organisation with influence transcending Nigeria's borders, the group could not be designated as a Foreign Terrorist Organisation (FTO) in a timely manner by the United Nations under UNSCR 1267. This delay was largely because Boko Haram did not publicly declare its affiliation with Al-Qaeda until 2014/2015, when it began to affirm its allegiance to the group. Only then did Boko Haram fall under the jurisdiction of UNSCR 1267 and receive FTO designation.

The respondent pointed out that while the government unnecessarily anticipated international stakeholders designating Boko Haram as an FTO under UNSCR 1267, it failed to comply with the provisions of UNSCR 1373. This second resolution mandates that parties maintain a list of domestic terrorist organisations to be recognised by the United Nations, the United States, and other UN member states within their respective jurisdictions. In the absence of a formal designation under UNSCR 1267, the domestic terrorist list should have compelled parties to

UNSCR 1373 to recognise Boko Haram as an FTO. Below is the respondent's remark:

“For the international community to designate any organisation as an FTO, a supportive framework must exist within the domestic entity. However, such a framework was lacking during the escalation of the Boko Haram insurgency in the early to mid-2000s. Even at that, several violent groups in Nigeria today which should have been proscribed by now are yet to be classified due to domestic politics and the misinterpretation or misapplication of 1267 and 1373. For instance, the United States designates violent organisations as FTOs based on 1373, regardless of whether they are affiliated with Al-Qaeda. This proactive U.S. policy has led many stakeholders to rely on the U.S. list of designated terrorist organisations.” KE₃

KE₇, a federal prosecutor, acknowledges that the government did not maintain a list of domestic terrorist groups operating in Nigeria, as mandated by UNSCR 1373, until the court dismissed its case against Hezbollah suspects in the country (refer to Section 3.2.1). This situation arose because no existing law officially recognises Hezbollah, Boko Haram, or other extremist groups as terrorist entities operating domestically. Only after the unfavourable court ruling did the government move to the court to proscribe Boko Haram and Ansaru under TPA 2011. According to KE₃, the interpretation challenges related to 1267 and 1373 stem from a lack of capacity among frontline institutions charged with designing and implementing counter-terrorism policies in Nigeria.

“It is interesting to note that in countries like Nigeria, the key institutions involved in combating terrorist financing cannot clearly distinguish between UNSCRs 1267 and 1373, which presents significant challenges. Because they cannot differentiate between the two resolutions, they have not developed appropriate domestic lists of terrorist organisations. The fact remains that Nigeria needs to understand how these two resolutions operate and the rationale behind the national list as well as the UN list. While UNSCR 1373 requires the government to designate extremist groups

based on their domestic terrorist activities, UNSCR 1267 requires the government to designate terrorist groups based on their affiliations with Al-Qaeda. Unfortunately, domestic institutions in Nigeria struggle to differentiate between these two international frameworks, which hinders their ability to respond in time.” KE₃

The positions of KE₃ and KE₇ are at odds with that of KE₁₅ regarding the prolonged delay by the United Nations and the United States in designating Boko Haram as a foreign terrorist organisation. KE₁₅, a retired Major General, contends that domestic political actors collaborated with special interests within the UN, the US, Europe, and international media to undermine the federal government's efforts to persuade global stakeholders of the urgent need to classify Boko Haram as an FTO. These domestic actors traversed Europe and the United States, promoting the narrative that Boko Haram militants are not terrorists but rather fighters resisting the government's marginalisation and oppression. According to the respondent, even after Boko Haram was designated as an FTO, the focus of international sanctions shifted away from the sect and onto the Nigerian state, as the United States and its Western allies restricted the federal government's access to weapons and international assistance.

“Many opposition politicians in Nigeria, antagonistic to Jonathan's government, initiated an international campaign primarily aimed at convincing the US that the situation in Nigeria constituted oppression against a specific region rather than terrorism. The political activists travelled from one country to another across Europe and America to persuade the West that there was a significant abuse of human rights occurring in Nigeria. It was not a war against terrorism but a social justice struggle. All indications suggest that former President Obama strongly supported this narrative. Even when the US government made official efforts to designate Boko Haram as an FTO despite the campaign of calumny, most of the opposition came from Nigerians, many of whom remain prominent and active in the political landscape today. Designating Boko Haram as an FTO was undoubtedly crucial to the fight against terror. I believe this explains why it took long to proscribe Boko Haram as an FTO”. KE₁₅

KE₁₅ further observes that the situation worsened between 2014 and 2015, as the UN and the EU considered initiating a peacekeeping operation in Nigeria to negotiate a cease-fire with Boko Haram. The respondent's claim aligns with the African Union's deliberations on deploying a task force against Boko Haram, a move that received endorsement from the United Nations (see footnote).²⁵ The respondent added that even though the Nigerian military was apprehensive about this plan—believing it would only embolden Boko Haram rather than resolve the insurgency—Mohammed Ibn Chambers was tapped as the UN Special Envoy to Nigeria should the initiative proceed. During this time, the UN, the US, the EU, and other international entities lost confidence in Nigeria's capacity to combat Boko Haram effectively.

According to the respondent, Linda Thomas-Greenfield, the US Assistant Secretary of State for African Affairs, urged the government and military to abandon their pretence, motivated by nationalistic reasons, that the war on terror had not been lost to Boko Haram. Many US diplomats operated under the assumption that the defeat of the Nigerian state by Boko Haram was inevitable and should be recognised. KE₁₅ stressed that, to reinforce this narrative, the US and its allies openly restricted the sale and delivery of arms to Nigeria through both official and unofficial channels. As the 2015 general elections approached, these foreign actors capitalised on the Boko Haram crisis to interfere in the electoral process and facilitate a change of government in Nigeria.

However, K₄, a law professor and senior executive at a human rights organisation, rejects the claim, attributing the prohibition on weapon sales to Nigeria to interference by the U.S. in Nigeria's domestic political environment. The respondent instead links the issue to human rights

²⁵ "A decision made by the African Union to consider deploying a regional security force to address the threat of Boko Haram has been welcomed by the UN Special Envoy for West Africa. Said Djinnit made the remarks on Tuesday as he briefed the Security Council on the activities of the United Nations Office for West Africa (UNOWA) which he heads. According to Mr. Djinnit, *'With the growing insecurity in the north-east of the country coupled with the political tensions and divisions in the lead up to the 2015 general elections, Nigeria is at a crossroads. It is therefore critical, in my view, that the Council members continue to lend their support to efforts and initiatives aimed at preserving stability in Nigeria, which have, in the past few decades, played a prominent role in the maintenance of regional and global peace and security.'*" (www.un.org/africarenewal).

abuses committed by the armed forces and security services, which are well-known to the international community. Below is the respondent's assertion:

"My simple response is, 'heaven helps those who help themselves.' If you show your capabilities and desire to deal with the crisis, your international partners may show up for you. However, if you are unwilling or unable to do the needful, that is also your problem. The question is, has Nigeria shown up to be counted in its defence? I don't know. Has Nigeria done the best that it can or should do? I also do not know. That is a question for you to answer. If the world gets the sense that the country is serious, the response will be different. So, you see, when we must shoot protesters in our country, we do not call white people. When we want to police protests, we find helicopter gunships. We find policemen who know how to shoot and do a "perfect job" when we want to eliminate people. For instance, the government labeled ENDSARS protesters as treasonous enough to order the army to shoot and kill them. If you knew the number of young people killed by the Nigerian security forces in the Northeast or Northwest, you wouldn't remain silent. Look at the Shiites they killed; they murdered over 1,000 Shiites in Zaria. That speaks volumes. Despite the security forces doing such "needful" whenever and wherever the occasion arises, finding those to target terrorists is a problem. So, the international community sees these things, and they know we are not serious people in Nigeria because we instrumentalise even existential issues of the state. So why do we think white people should come and die for us when we are unwilling to run our country properly?" KE₄

7.1.6. Counter Terrorism Financing and International Assistance

The study participants view international cooperation as crucial to the effective implementation of CTF regimes, recognising it as vital to global efforts to combat terrorism and its financing. According to KE₃, GIABA and the UNODC actively foster collaboration between the Federal Government of Nigeria (FGN) and the United Nations. These organisations engage with and

educate the government on the risks associated with terrorist financing while identifying gaps in the government's CTF measures. The aim is to help the government and international stakeholders understand the areas where Nigeria is lagging and the specific technical assistance needed to address these deficiencies. KE₇ concurs that Nigeria's efforts to combat terrorist financing are significantly dependent on international support, which often focuses on bridging skills gaps and enhancing the successful prosecution of those involved in terrorist financing. The respondent highlights the Complex Case Group (CCG), a division of the Office of the Attorney General of the Federation (AGF), as a British government initiative. Members of the CCG are attorneys selected through a competitive process overseen by the British High Commission in collaboration with the Nigerian Institute of Advanced Legal Studies (NIALS).

The respondent notes that the Global Counterterrorism Forum (GCF) is another mechanism through which Nigeria's participation has improved the skills of investigators, prosecutors, and judges presiding over terrorism cases. KE₇ adds that the numerous international support platforms have improved effectiveness in combating terrorist financing and helped reduce inter-agency rivalry by bringing representatives of various agencies and government institutions under one roof. Most of the training and development programmes organised by foreign partners are geared towards empowering domestic institutions by improving arrest, investigation, prosecution, and adjudication of terrorism offences. The camaraderie and mutual trust that ensues have improved collaboration by making inter-agency cooperation much more accessible at strategic levels.

KE₃ posits that the collaboration between the Nigerian government and international development partners can largely be attributed to the Mutual Evaluation Reports issued by the UNODC and FATF/GIABA. These annual reports assess Nigeria's CTF regimes, including the national institutions responsible for their implementation. The evaluations attract the attention of international development partners, as the findings enable UNODC and GIABA to tailor their technical assistance to address the issues highlighted in the reports. Funding from the United

States, the United Kingdom, and the European Union is contingent upon the deficiencies identified in these Mutual Evaluation Reports and the urgent need to close such gaps. These reports then undergo further review by the FATF's International Cooperation Review Group (ICRG), which leads to the formulation of action plans that often involve technical assistance providers, including the US, World Bank, EU, UNODC, FATF, GIABA, and several NGOs. These stakeholders are mobilised based on the ICRG's findings to tackle the deficiencies in Nigeria's CTF regime implementation.

The respondent further observes that a similar initiative aimed at addressing terrorism financing risks within the non-profit sector is currently underway, based on the findings of the 2021 Mutual Evaluation Report. A coordinating platform for this project has been established to mobilise funding to assist the FGN in tackling terrorist financing risks within the country's third sector. However, KE₅ believes that international support for primary victims of terrorism, such as Nigeria, manifests in various forms and is not limited to the UNODC and GIABA. The nature of international relations often reflects countries promoting their own economic and diplomatic interests, suggesting that the aid provided to Nigeria is more aligned with the strategic agendas of supporting nations rather than a genuine commitment to combating terrorism financing in the country. According to the respondent, while Americans, Europeans, and Israelis—along with their business interests—may be vulnerable to attacks by Boko Haram, they are considered secondary victims of terrorism in Nigeria. Thus, by delivering the necessary support that bolsters effective counterterrorism initiatives, various governments safeguard their interests and protect their citizens residing in Nigeria. Below is the respondent's comment in this regard:

“National interests fundamentally drive international relations, with countries advocating for their advantages during peacetime and wartime and during periods of economic and diplomatic expansion. Given this premise, nations that are primary or secondary victims of terrorist activities tend to respond in specific ways. For instance, Boko Haram's activities position Nigeria as a primary victim, as they occur

within its borders. Conversely, the actions of Boko Haram also render the United States and Europe secondary victims since many citizens from these regions have fallen prey to Boko Haram's terrorism. A case in point is the Moulin-Fournier family, who were abducted in Cameroon and taken to Nigeria, where they were released after a ransom of \$3 million was paid. This highlights how France, a European nation, became a secondary victim of Boko Haram. Considering this nuanced notion of victimhood, countries typically formulate their responses to terrorist groups in ways that are calibrated to safeguard their interests. This strategic approach influences the type of support extended to the primary victim, which may encompass kinetic responses to the terrorist threat, such as law enforcement actions, prosecutorial measures, or even intelligence-led operations". KE₅

The respondent also emphasises the often-overlooked conditionalities associated with international assistance, which can create the illusion that such aid is offered without strings attached. According to KE₅, Nigeria has often procured counterterrorism equipment from the United States, Israel, the United Kingdom, and the European Union, including eavesdropping technology for monitoring terrorist communications. However, this procurement typically occurs in exchange for training and capacity-building programmes for Nigeria's law enforcement, prosecution and judicial officials, and financial institutions. While countries like the United States may aim to train law enforcement agencies in counterterrorism efforts, it is also aligned with U.S. strategic interests for Nigeria to acquire counterterrorism equipment from American companies. KE₅'s perspective on the dynamics of international assistance is illustrated below:

"Some countries, whose citizens hold key positions in the legal department of the UNODC, could develop an intervention programme focused on the prosecution of terrorist suspects, money launderers, and terrorist financiers. Their involvement with the UNODC could enhance Nigeria's legal team by providing forensic training and capacity-building programmes for selected personnel from the judiciary, police,

EFCC, and the Central Bank. The training package would represent that country's contribution to the fight against terrorism, particularly in areas where they have superior knowledge or a competitive advantage over Nigeria. Too often, the government ends up paying exorbitant rates for "so-called" experts who stay in five-star hotels to train Nigerian officials on how to intercept and preserve criminal evidence or prosecute suspected terrorist financiers. The specific interests of the supporting countries will shape the assistance components, enabling them to maintain diplomatic or economic leverage while simultaneously strengthening the capacity of state actors in Nigeria." KE5.

However, KE15's perspective on the politics of international assistance centres around ulterior motives. The respondent argues that sinister motives are the reason technical assistance is often viewed with suspicion, as certain international stakeholders appear to be exploiting these programmes to undermine the nation's security systems. According to KE15, a retired Major General, during the early stages of the Boko Haram insurgency, much of the information requested from the Nigerian military by international partners as a basis for technical aid was considered irrelevant to the prevention of terrorism. The proponents of technical assistance appeared primarily focused on the nation's contingency plans, military stockpiles, and the organisational structure of Nigeria's armed forces. Development partners expressed dissatisfaction when the military high command declined to share such sensitive information. While political leaders may have seen no issue in revealing these details, the respondent emphasised that the military regarded such actions as unpatriotic. This is because disclosing strategic insights about the nation's sovereignty and security to foreign entities suspected of having ulterior motives could jeopardise national interests in the short and long term. Below is the respondent's comment in this regard:

“Those of us in the military understand that most offers of assistance came with some mischievous motive—perhaps to understudy our security system for various reasons.

We were very aware of this, and to that extent, we were extremely cautious in engaging with individuals who arrived with the intent to exploit our situation and stage conditions to undermine Nigeria's security infrastructure. Most of the questions they raised were deemed unnecessary for our mission of combating terrorism. For instance, they sought the nation's contingency plans, yet the military hierarchy was uncomfortable disclosing that information. Yes, one could argue that they had other means of obtaining such vital information, but we did our utmost best to ensure no official confirmation was given. This alone offended the Western stakeholders, and the generation of military officers at that time paid little attention to how international interests felt about it. Even when the political leaders did not perceive any wrongdoing in such collaboration, the military felt otherwise; we considered it unpatriotic to disclose critical and strategic information to foreign individuals whom we suspected of having ulterior motives detrimental to Nigeria's national security. The stakeholders hardly focused on questions relevant to terrorism. Instead, they were far more interested in the entirety of our national security infrastructure. This was significant. For example, in attempting to rescue the Chibok Girls, the interest they exhibited was not tied to why we required their assistance. Instead, international stakeholders exploited the incident to pry into and penetrate key institutions to gather information on national security of critical and strategic importance to them. All of this has had a grave impact on the war on terror."KE₁₅

7.1.7. Boko Haram Decline and Rise in Banditry

Despite the numerous challenges affecting institutional responses to Counter-Terrorism Financing (CTF) regimes, there has been a growing discourse surrounding the potential decline of Boko Haram (Lenshie et al., 2022). Scholars and policy analysts attribute this possible decline to the death of Abubakar Shekau in May 2021 and the subsequent emergence of Sani Shuwaram as the new commander of the Boko Haram faction, ISWAP (Okoli & Lenshie, 2022). Some study

participants attribute the development to military and security operations against terrorists, which have yielded the most significant results since the onset of the Boko Haram insurgency and the commencement of the war on terror in 2009. However, others argue that the situation has remained unchanged, as the apparent decline in insurgency has increased banditry across the northwest and north-central regions (Lenshie et al., 2024). According to KE8, a serving Brigadier General in the Nigerian Army and a former battalion commander in the northeast operational theatre, the success of military operations is a key factor in the insurgency's decline, with Boko Haram already having lost control of the Lake Chad. Below is the respondent's comment:

“Although we cannot access the interior of Lake Chad, I do not believe Boko Haram is controlling the area. As it stands, Boko Haram has been significantly weakened. Perhaps before the military took control of Lake Chad, they taxed the locals and oversaw the entire local fishing economy. However, all of this has been blocked by security forces. We do not permit anyone to transport fish from the area without proper investigation and clearance concerning the source and the individuals involved in the transaction. Therefore, for some scholars and a segment of the media to claim that Boko Haram is in control of Lake Chad is fallacious. Yes, these individuals may say or suggest anything, but it takes someone on the ground to provide an accurate picture. Our boats are present; we have the amphibious brigade and the naval outstation on the Lake, patrolling consistently and securing the area. Additionally, we have amphibious troops from the Chadian government on the water. So, which waters is Boko Haram supposedly controlling if we are on the Lake and dominating everywhere? The assertion that Boko Haram or ISWAP currently controls the Lake Chad Basin is not something to accept as truth”. KE₈

The respondent further emphasised that the Boko Haram militants are currently facing significant operational limitations in the northeast, causing many insurgents to relocate to various forests in the northwest. The forests in the northwest had not been prioritised for military action until

recently. In this new environment, they operate under different guises, including the Yan Bindiga and Yan Ta'adda bandits, which the government officially classified as terrorist groups in 2022. According to KE₈, as bandits, these terrorists lack a cohesive ideology, as their primary focus is on extorting money from their kidnapping victims. The respondent concludes that there is a direct correlation between the decline of Boko Haram in the northeast and the rise of banditry in the northwest and north-central regions. He cites the example of bandits responsible for attacking an Abuja-bound train travelling from Kaduna in 2022 as ISWAP members who migrated from the northeast.

The respondent notes that despite the recent surge in banditry in the northwest and northcentral, ongoing military operations have managed to subdue the bandits, many of whom are currently on the run. Regarding the reported escalation of terrorist activities in Abuja and its environs and the impact on public confidence, KE₈ offers the following comments:

“Building confidence is not something that can be achieved overnight. For example, there was widespread fear of kidnapping when travelling along the Abuja-Kaduna Road, especially following the railway bombing and the abduction of passengers, which heightened public anxiety. However, with the government's security forces pursuing terrorists deep into the forests, stability has returned to that route. As a result, people can now travel freely by road from Abuja to Kaduna and even to Sokoto. The volume of traffic on that road has significantly increased, and train services have resumed without incident. I am optimistic that the public will regain the confidence they need after two to three months without any abductions.” KE₈.

7.1.8. Section Conclusion

This initial section of the chapter reflects the formative influences impacting legal and institutional responses to counter-terrorism financing regimes in Nigeria. The law enforcement viewpoint and non-law enforcement perspectives are mutually reinforcing, offering insights into the underlying issues affecting the outcomes of CTF regimes as per UNSCRs 1267 and 1373

provisions. Table 10, created by the researcher, visually illustrates the challenges hindering efforts to prevent Boko Haram from accessing critical funding sources. These formative elements or situational factors differ from those identified in Chapter 6, which highlighted the difficulties in understanding the various funding sources exploited by Boko Haram. In this chapter, the formative influences relate to measures aimed at containing terrorist financing, irrespective of their clarity. It focuses on the obstacles that impede the state's ability to achieve its desired outcomes. About fifty-three of these formative influences have been extracted from participants' responses and are organised into seven subsections in Table 10 (below).

The issues discussed in this section are rooted in Boyle's (2019) assertion that historical experiences play a crucial role in understanding the challenges that undermine counter-terrorism effectiveness in non-Western contexts. Consequently, the next section will critically analyse these formative influences through a historical lens, acknowledging that current efforts to curb Boko Haram's access to funding are inextricably linked to historical precedents. The formative codes presented in Table 10 will be analysed, taking into account the literature review, theoretical framework, policy documents, and special reports. The goal is to draw a comprehensive conclusion regarding the dynamics that shape institutional responses to Counter-Terrorism Financing (CTF) regimes and the factors that influence the processes and outcomes of state response.

Table 10. Formative Influences and Legal and Institutional Responses to CTF Regimes

Institutional Capacity Problem	TPA and CTF Regimes	1267 and 1373 Provisions and Boko Haram
<ul style="list-style-type: none"> ● EU/US Conflict of interest ● Mandate problem ● NFIU independence challenge ● NFIU non-prosecutorial authority ● Lack of specialised skills ● Inter-agency rivalry ● financial sector policies ● AML/CTF culture and anti-corruption 	<ul style="list-style-type: none"> ● Absence of terrorism statute ● Poor extant law enforcement ● Lack of national institutions pre- 9/11 ● Existing institutions pre- and post-911 ● Ethnic differences and religious division. ● Deficient legal provisions ● Sentencing the unreflective of justice 	<ul style="list-style-type: none"> ● Flawed interpretation of 1267 and 1373 ● Foreign solicitors ● Domestic politics ● Lack of a domestic list of terrorist groups ● Capacity problem ● Targeted sanctions
TPA Implementation and Challenges	Terrorism Concept and Boko Haram Designation	CTF Regimes and International Assistance
<ul style="list-style-type: none"> ● Weak internal coordination ● Specialised skills problems ● Tracking TF offences. ● Interagency rivalry ● Poor intelligence sharing ● Inadequate section coordination ● Concurrent operation of the TPAs ● Ethnic and religious divisions ● Natural resource exploitation 	<ul style="list-style-type: none"> ● Terrorism Concepts in different legislation ● Courts reserve the right to interpret terrorism offences. ● Law determines the offence of terrorism ● Tendency to pre-empt court decision ● Extraneous variables ● Absence of a standard framework ● Overbearing tendency of the government ● Lack of transparency and objectivity. 	<ul style="list-style-type: none"> ● Strategic interests of donor countries ● Unfavourable conditionalities ● Financial burden ● Sinister motives ● Vulnerability of strategic institutions ● Sanctions ● Intermittent suspension ● Foreign interference ● Transparency and objectivity problem ● Human rights violation
Boko Haram Decline and Rise of Banditry		
<ul style="list-style-type: none"> ● Boko Haram decline ● Rise in banditry ● 1267 and 1373 mandates ● Bandits lack ideology and structure 		

Section 2 Data Analysis

7.2. Introduction

The qualitative data is analysed using an abductive approach, implemented through Boyatzis's thematic analytical framework (Boyatzis, 1998; García, 2016). This abductive approach has been employed across various forms of qualitative research, including grounded theory (Timmermans & Tavory, 2012), thematic analysis (Thompson, 2022), and empirical studies in hospitality and tourism (O'Leary & Coghlan, 2022). Boyatzis's abductive approach in this study is guided by a well-defined research question aimed at identifying the formative influences affecting state responses to counter-terrorist financing regimes. The research question was not chosen arbitrarily; rather, it was based on criterion sampling. This method involves articulating and systematically reviewing a specific criterion of significance within a given field by examining cases that meet that criterion (Robinson, 2013). In this research, the criterion of interest is derived from Boyle's (2019) theoretical arguments, which suggest that four categories of factors shape state responses to counter-terrorism in non-Western contexts: historical experiences of war, occupation, and colonialism; local politics and power distribution among domestic stakeholders; internal religious divisions and debates among key sectarian communities; and cultural traditions and experiences.

The criterion sampling for this study was conducted in two phases: selecting the Boko Haram insurgency as the case study and identifying and interviewing nineteen policy elites with operational experience and academic expertise in counter-terrorism policies in Nigeria. The selection of participants was guided by the work of Stump and Dixit (2013) and Yanow (2000), who categorised three groups of individuals for policy-focused research: policymakers, policy implementers, and those affected by policy implementation. While the participants primarily consist of policymakers and policy implementers, individuals impacted by terrorism or counter-measures are excluded, as the investigation focuses on applying Boyle's (2019) theoretical argument within the framework of counter-terrorism policies against Boko Haram in Nigeria. Boyle's (2019) theoretical assumptions provide the critical context for analysing the field data in this section, which is organised under five main headings as follows:

- i. Formative Influences and Terrorism Conceptualisation
- ii. Formative Influences and Boko Haram's Structural Environment
- iii. Formative Influences and Institutional Capacity Problem
- iv. Formative Influences and International Assistance and Regulation
- v. Formative Influences and Politics of Global War on Terror

In Chapter 6, I offer a qualitative summary of the sources of terrorist financing based on responses from study participants. I compare these insights with those identified in the literature review and the FATF's 2013 and 2016 frameworks for terrorist financing sources in West Africa. I then examine the discrepancies or alignments between the participants' perspectives and the findings in the literature and policy documents. The analysis is grounded in the understanding that terrorist financing is a non-linear process that does not develop systematically (FATF, 2016, p. 10). Consequently, the views of study participants should not be deemed exhaustive, nor should the sources of terrorist financing outlined in the FATF policy documents be seen as static, lacking new dynamics over time. This approach lays the groundwork for evaluating the breadth of terrorist financing sources recognised by the government and whether the FATF models are sufficiently robust to identify the funding sources most crucial for the survival of Boko Haram.

In Chapter 7, I adopt a similar approach; however, this time, the focus shifts to qualitative data regarding the situational factors that impede the effectiveness of the government's counter-terrorist financing measures. This analysis rests on the premise that, irrespective of whether the sources of terrorist financing are accurately identified, the government's ability to limit Boko Haram's access to funding is influenced by certain variables warranting critical assessments. The first section of this chapter presents the respondents' perspectives on various challenges that hinder the government's efforts to combat Boko Haram's financing. The formative codes derived from the participants' responses, as illustrated in Table 10, are analysed under the five broad headings mentioned previously.

7.2.1. Formative Influences and Terrorism Conceptualisation

The distinct characteristics of Nigeria's political and structural environment suggest that financing Boko Haram's terrorism must be examined considering the two global policies, UNSCRs 1267 and 1373. It is essential to differentiate between Boko Haram, a terrorist organisation linked to Al-Qaeda, and the multitude of other violent groups operating in the northeast and other regions of the country. Some participants (K₂ and KE₃) believe a precise distinction has yet to be made. They support their assertion by referencing inaccurate interpretations of both UN resolutions, as well as subjective and extraneous factors affecting the classification of extremist groups as terrorist organisations. While the formative influences on the conceptualisation of terrorism are identified and extracted in the data presentation section of this chapter, they will be revisited here, as illustrated in Table 11 (below). The aim is to explore the interconnectedness of formative elements considering the literature review, theoretical framework, and research question as they relate to the fundamental factors affecting the conceptualisation of terrorism in Nigeria.

Table 11. Formative Influence Codes on Terrorism Conceptualisation

- | |
|---|
| <ul style="list-style-type: none">● Concept of terrorism embodied in different legislation● Courts reserves rights to interpret terrorism offence● Law and not violence determine the offence of terrorism● Tendency to pre-empt court decision● Extraneous variables● Absence of a standard framework● Overbearing tendency of the government● Lack of transparency and objectivity |
|---|

As detailed in Chapter 4 (Section 4.1) of the literature review, prior to the death of Sani Abacha, who was Nigeria's head of state and military ruler, in 1998, the primary context and sources of terrorism were linked to journalists, political factions, and civil society activists opposing military rule. Consequently, the legal and institutional mechanisms for prosecuting and sentencing terrorism-related offences relied heavily on military decrees and tribunals. Although various legal and institutional strategies were introduced to combat violence and crime, these measures remained predominantly militarised. However, the restoration of democracy in 1999 signified that press

freedom, political participation, and freedom of expression were no longer up for debate, and the efforts of civil society to hold the state accountable were no longer labelled as acts of terrorism (Ngara & Esebonu, 2012). This shift in democratic governance markedly altered the definition of terrorism, shifting the focus toward understanding and addressing the multiple national security challenges that emerged alongside democratic leadership. To effectively confront violence and crime in a new era characterised by a commitment to human rights, reforms to the existing institutional and legal frameworks became imperative.

The SSS Instrument No. 1 of May 1999 was one of such reforms, requiring the DSS to transition from state protection to human security, from secrecy to a policy-oriented approach to intelligence collection and analysis (Etudaiye & Etudaiye, 2017). Such restructurings were commonplace in the criminal justice system as efforts were made to refocus law enforcement agencies to function correctly within the democratic space. However, with the reform came the expansion of the bureaucracy, which slowed down law enforcement, including oversight of the National Assembly, which was hitherto absent in the military era. Another issue was that diverse interpretations of violence and crime emerged based on ethnic, religious, political and socio-cultural interests and inclinations. The Sharia movement, discussed in Section 4.2, is one noteworthy example. Implementing the Sharia legal code generated a schism among the political elites, negatively affecting the legal and law enforcement landscape.

While the political class exploited Sharia for gain, the legal confusion that ensued bordered on implementing an Islamic religious code in a secular state. It became a matter of debate about which took precedence between Sharia and the Constitution, particularly in the twelve northern states where the Islamic code was implemented (Elaigwu & Galadima, 2003, pp. 123-144). The implication was that widespread extremism and violence could not be addressed in a timely manner, not only due to the inability of law enforcement agencies to enforce existing laws but also because political expediency took precedence over legal and institutional processes. Extremist religious violence cannot always be classified as terrorism for the sake of political correctness.

KE₂, a judge of the Federal High Court, emphasised the dynamics underpinning political expediency in the early 2000s:

“It is unfortunate that we find ourselves in such a precarious situation in Nigeria. I must say that violence is not uncommon in this country. We have experienced pockets of violence, such as the Maitatsine riots and other forms of extremist violence, even before the Boko Haram era. However, the Boko Haram insurgency can be traced back to the early 2000s. It seemed like a joke. Unfortunately, nobody paid attention as extremism was growing until it escalated into what it is today. When we needed to act, we did nothing. We treated terrorists as if they were merely ordinary criminals, and now, they have taken over everywhere, masquerading as Fulani militant herdsmen, kidnappers and and bandits ravaging the entire country.” KE₂

The respondent’s position challenges study participants who attribute the rise of Boko Haram to the absence of terrorism law, suggesting that UNSCRs 1267 and 1373 serve to address crucial gaps in the early to mid-2000s. This position implies that had these frameworks been in place earlier, Boko Haram might not have emerged at all. Such perspectives, prevalent in the literature on terrorism and conflict in Nigeria, tend to glorify international intervention policies at the expense of local dynamics (Clements, 2009, pp. 1-12). It is important to note that critiquing those who glorify global frameworks does not negate the capacity issues faced by law enforcement agencies, as indicated by KE₃, KE₄, KE₅, and KE₇, nor does it diminish the impact of these global policies, as suggested. Given the longstanding neglect of the criminal justice system over nearly two decades of military rule, the legal and institutional capacity was a significant concern. The various military regimes were reluctant to bolster civilian-controlled law enforcement agencies and judicial institutions, viewing them as competitors (Frank & Ukpere, 2012). Thus, the adoption of these international frameworks following military rule occurred at a time when the government sought assistance in reforming judicial and law enforcement institutions in alignment with democratic ideals. In this context, the arguments regarding the lack of terrorism law and the influence of UNSCRs 1267 and 1373 remain relevant.

Nevertheless, the challenge is significantly more complex than the simplistic arguments about the absence of terrorism laws. The difficulties in the policy environment were far more intricate. Besides the complications caused by not having a law against terrorism, a study participant, KE₃ from FATF-GIABA, states that even when both global policies were transferred, they were misunderstood and misinterpreted. This perspective supports arguments on law enforcement capacity problems even more. However, the arrest of Adam Kamar and seventeen other terrorists in the early 2000s after training with AQIM in Algeria challenges claims that the absence of terrorism law and lack of law enforcement capacity were the issues (Zenn, 2017, pp. 173 - 89). Kamar and other suspects charged with terrorism were released without trial following the intervention of the Supreme Council for Sharia in Nigeria (SCSN). Kamar proceeded to establish Ansaru, a Boko Haram splinter group, indicating that due to ethnic and religious considerations, the criminal justice system was hapless in enforcing existing laws even when they were willing and capable of doing so (see Section 4.3). KE₂, a federal high court judge, emphasised the ethno-religious dynamics in the comment below:

“Most of the terrorists arrested are not only Hausa-Fulani Muslims and Muslims of Kanuri extraction, but these suspects who have carried out heinous terrorist crimes are seldom brought forward for trial and prosecution. Hence, people attribute this to some ethnic sentiments playing a negative role in efforts to contain extremism, even in the early 2000s.” KE₂

Accordingly, the inability to maintain a list of domestic terrorist groups, as required by UNSCR 1373, which KE₃ and KE₇ stressed, can equally be attributed to a lack of standardised procedures underpinned by ethnic and religious considerations during the evolution of Boko Haram in the 2000s. KE₂ emphasises that failing to put individuals like Kamar on trial has become a standard practice within Nigeria's current counter-terrorism efforts. This trend has significantly hindered the prosecution of terrorists and their sponsors, indicating that the challenges faced are not primarily due to the lack of terrorism statutes, institutional capacity, or misinterpretations of global policies.

Instead, the domestic socio-political and socio-cultural contexts have played and continue to play critical roles in how global counter-terrorism policies are received, interpreted, and implemented, as reflected in the subjective nature of classifying extremist groups as terrorist organisations.

A participant from FATF/GIABA, KE₃, emphasises that a subjective approach to designating terrorist organisations is currently prevalent in Nigeria. Several violent groups that should have been classified as terrorist organisations remain unproscribed, largely due to domestic political, ethnic and religious considerations. Other participants, KE₂ and KE₄, point to the non-designation of bandits and Fulani militant herders as evidence of the transparency issues inherent in the proscription process. These challenges reflect the difficulties in reconciling UNSCRs 1267 and 1373. KE₃ notes that misinterpreting these global policies led to the delay in designating Boko Haram as a Foreign Terrorist Organisation (FTO). Although the United States ultimately proscribed Boko Haram under UNSCR 1267, other violent groups, such as bandits and militant herders—presumably lacking connections to Al-Qaeda—have not been designated per UNSCR 1373, which requires governmental discretion for such actions. The non-proscription of these groups has been attributed to their lack of political or religious ideology and an organised command-and-control structure.

This argument is supported by the fact that Yan Bindiga and Yan Ta'adda, two bandit groups operating in the states of Zamfara and Sokoto in northwest Nigeria, were only designated as terrorist organisations on November 25, 2021, by a Federal High Court. The proscription occurred after they pledged allegiance to Boko Haram and Al-Qaeda in 2020 (NFIU, 2022, p. 14). By aligning themselves with Boko Haram, the groups automatically fulfilled the criteria for designation under UNSCR 1267. However, according to KE₈, members of both groups were initially Boko Haram militants who had fled military operations in the northeast to the northwest, where they engaged in criminal activities without any ideological ties to Boko Haram or Al-Qaeda. This effectively placed them outside the scope of UNSCR 1267, which means that other bandit groups cannot be designated terrorists per UNSCR 1267 if they do not express allegiance to Boko

Haram or other international terror groups like Al-Qaeda. Below are KE₈ comments:

“When aggressive military operations made the northeast increasingly difficult for Boko Haram militants to operate, some of them migrated to the forests in the northwest, where military focus was less intense. Initially, these militants disguised as bandits, but last year, the government designated them as terrorists. This shift highlights a connection between the two regions. Many militants who could no longer operate freely in the northeast, anticipating their decline, escaped to the northwest. Their banditry activities are primarily aimed at raising funds to support their operations without a clear ideological goal. After suffering significant losses in the northeast and facing challenging conditions, they had to rebuild their from scratch in the northwest. This included attacking various locations, abducting individuals, and demanding ransoms.” KE₈

The view of the study suggests that if bandits and other violent groups lack a recognisable leadership structure or a political or religious ideology, they cannot be categorised as terrorist organisations according to the two global frameworks, regardless of the degree of violence committed. If allegiance to Al-Qaeda serves as the basis for designation under UNSCR 1267, as demonstrated by the Yan bin Digga and Yan Ta'adda case, then leadership structure is the criterion for proscribing other violent groups without links to Al-Qaeda under UNSCR 1373. Three study participants, KE₂, KE₄, and KE₅, questioned why Fulani militant herders and bandits had not been banned under UNSCR 1373. Below is KE₄'s perspective, which was expressed earlier:

“Government officials admit that the character of bandits and Fulani militant activities would suggest they are terrorist entities because they meet the criteria set out in the Terrorism Prevention Act. However, the claim is that they lack an identified command and control structure, a claim that is illogical. Firstly, the herdsmen have Miyetti Allah, which articulates and defends their interests. The bandits are represented by Sheikh Gumi, who also advocates on their behalf. Governor Nasir El-Rufai of Kaduna State

(northwest) has stated that he has paid off militant herdsmen, implying that individuals are giving money to them. There are governors in the north negotiating with and paying money in the form of arms amnesty to so-called bandits. This presupposes that there are individuals engaged in dealings with them. Therefore, all attempts by the government to justify why bandits and similar Fulani militant groups are not termed terrorists are fallacious to me.” KE₄

It is vital to note that not all study participants concur with the assertion that several extremist groups remain unproscribed due to their lack of leadership structure. Those participants with differing views, namely KE₂ and KE₄, contend that socio-cultural organisations such as Miyetti Allah, representing Fulani militant herders, alongside religious figures like Sheikh Ahmad Gumi, who advocates for the interests of various bandit groups, constitute a leadership structure that should warrant the designation of bandits and militant herders as terrorist organisations. The participants maintain that Miyetti Allah, Gumi, and even former Governor Nasir El-Rufai ought to be viewed as representatives of the bandits and Fulani militant groups they support. This perspective also encompasses political officials who negotiate on behalf of these groups by offering amnesty and administering cash-for-weapons programmes involving members from both factions. The ongoing contestation highlights the need to re-evaluate the concept of domestic governments' discretion in designating extremist groups as terrorist organisations in line with the stipulations of UNSCR 1373. The unrestricted discretion implies that the interpretation of extremist violence varies significantly due to factors associated with the political, religious, and ethnic interests of government officials, rather than being based on a universally accepted framework for defining terrorism. For instance, using ideology and leadership structure as criteria for labelling a violent group as a terrorist organisation is inherently ambiguous. This ambiguity, which leads to the development of varied concepts of terrorism across different jurisdictions, has its origins even within the United Nations.

Javier Ruperez, a former Executive Director of the United Nations Counter-Terrorism Committee (UNCTC), asserts that the lack of a universal definition of terrorism has impeded the global struggle against terrorism (Ruperez, 2005). The former UN official highlights the significant divide between Western and non-Western members of the United Nations General Assembly (UNGA) as a particularly illustrative example. According to Ruperez (2005), while Western nations advocate for categorising all forms of violence as terrorism, their non-Western counterparts argue that acts of violence arising from political oppression and foreign occupation—such as colonialism and apartheid—should not be considered within the scope or definition of terrorism (Ruperez, 2005). A superficial assessment of the debate suggests that the West staunchly opposes all forms of extremist violence, whereas non-Western nations display a degree of tolerance towards extremism under specific circumstances.

However, a closer examination of the divide, which intensified from the late 1960s to the 1990s, shows that the positions of both blocs were driven by their respective interests. The Western bloc assumed that by categorising all forms of violence as terrorism, protests against the apartheid regime in South Africa during this period could be subjected to international laws on terrorism, necessitating a coordinated multilateral response. Conversely, the non-Western bloc opposed this initiative, not necessarily due to tolerance for violence in that context, but because they recognised that the West was the primary beneficiary of apartheid in South Africa. Thus, there was no reason to enact a law that would favour Western interests at the expense of freedom fighters in South Africa and other non-Western nations (Bailey & McGill, 2008, p.84; Norris, 2004, p.6).

To illustrate that the Western conception of terrorism is influenced more by interests than by actual violence, despite the objections of non-Western members of the UN General Assembly, the United States and its allies designated Nelson Mandela as a terrorist and labelled the African National Congress (ANC) as a terrorist organisation in 1986 (Zunes, 1994). This raises the question of where such a concept of terrorism derives its truth value, particularly given that Mandela and the ANC were categorised alongside figures like Osama bin Laden and Al-Qaeda following 9/11. However,

in a remarkable turn of events, Mandela not only emerged from prison and had the terrorism charges against him dismissed, but he also ascended to the presidency of South Africa and became a celebrated leader of the 20th century, as well as a recipient of the Nobel Peace Prize in 1993 (Bailey & McGill, 2008, p. 84; Norris, 2004, p. 6).

In other words, the concept of terrorism has demonstrated flexible or favoured paradigms, influenced by the objective or subjective perspectives of the authority that labels an individual or group as a terrorist or terrorist organisation (Norris, 2004, p.6). The transparency of such labelling authorities is often questionable, particularly when their interests overshadow the actual level of violence involved (Norris, 2004). This inconsistency was further complicated following the 9/11 terrorist attacks, which shifted the primary focus towards combating Al-Qaeda terrorism under UNSCR 1267, while domestic terror groups with no connections to Al-Qaeda were addressed under UNSCR 1373 (Diaz, 2010). This interest-driven dynamic extended to domestic contexts in Nigeria, where it was notably reflected in the debates that led to the enactment of the Terrorism Prevention Act (TPA), Nigeria's domestic legislation against terrorism, rooted in UNSCRs 1267 and 1373 (Okosa, 2021).

The legislators at the national assembly argued that terrorism should not be perceived solely as a Nigerian issue but rather as a crisis of interest between the global north and Al-Qaeda (Onouha & Sampson, 2011, p. 39). They warned against the uncritical implementation of global counter-terrorism measures without first adapting the UN frameworks to align with Nigeria's strategic interests (Onuoha & Sampson, 2011, p. 39). These strategic interests were outlined in Chapter 4 as a divide between northern legislators, who feared that a terrorism code would target northern Muslims despite the ongoing violence in the region, and southern legislators, who contended that such a law could negatively impact freedom fighters in the Niger Delta, protesting the marginalisation of the oil-rich region. Study participants KE₂, KE₃, KE₄, KE₅, and KE₁₅ noted that these interest-driven dynamics extend beyond the parliament, as the executive and judicial branches also play a role in the proscription process based on the strategic interests of state officials.

Consequently, it is unsurprising that following the eventual enactment of the TPA, the process of designating extremist groups as terrorist organisations is often influenced more by the political, ethnic, and religious interests of the officials in power than by the actual level of violence perpetrated by extremist groups. The discretion element in UNSCR 1373 allows political actors to arrive at the meaning of terrorism by restricting the criterion for designating extremist groups to political or religious ideology and leadership structure. This approach, however, opens the door to inconsistent interpretations regarding the level and nature of violence that qualifies as terrorism (K₂, KE₃, KE₄, KE₅). The situation has resulted in the government's inability to effectively address the violence committed by Fulani militant herders and bandits. This phenomenon is thought to contribute to the shifting patterns of violence and crime observed during fieldwork. Boko Haram militants, fleeing military operations in the northeast, are now converging in the northwest and north-central regions, often disguising themselves as bandits and seemingly lacking a leadership structure or the political or religious ideology typically associated with groups like Al-Qaeda or Boko Haram (KE₂, KE₈).

Similarly, although Fulani militant herders commit violence on a scale comparable to Boko Haram, they are not legally classified as terrorists, as claims suggest they also lack a cohesive leadership structure or a political or religious ideology (KE₂, KE₄). Thus, as long as both groups continue to maintain this status quo, irrespective of the level of violence they inflict, they do not fulfil the criteria for terrorism under local legislation shaped by global counter-terrorism policies. The non-designation of Fulani militant herders and bandits, juxtaposed with the proscription of IMN and IPOB, adds an additional dimension of ethnicity and religion to the discussion. According to a research participant (KE₂), the classification of IMN as a terrorist group can be disputed because, apart from participating in public protests and religious rallies, the group rarely carried out attacks in the north or elsewhere in the country. Below is the respondent's comment in this regard:

“The Indigenous People of Biafra (IPOB) were proscribed despite not engaging in violent actions; their pursuit of secession for the sovereign state of Biafra was

conducted through peaceful means. However, the government's aggressive responses significantly escalated the situation. The way the government addressed the issue cast the FGN in a negative light, leading to accusations of state terrorism against IPOB. The high-handed tactics employed, including the deployment of a battalion of soldiers to apprehend IPOB leader Nnamdi Kanu, escalated the conflict, with continued violation of human rights. A comparable approach was employed against Ibrahim Zakzaky, the leader of the Islamic Movement of Nigeria (IMN), also known as the Shi'a Sect. Many adherents lost their lives at the hands of state agents during the arrest of Zakzaky and the subsequent proscription of IMN, despite them having committed no crimes. In stark contrast, the Miyetti Allah group and the Fulani militant herdsman, who have been involved in heinous crimes, have not faced similar repressive actions. In contrast, the Miyetti Allah and Fulani militant herdsman, who have been implicated in grievous crimes, have not been brought to book." KE₂

Although the respondent's claim indicates a lack of transparency in the designation process, a closer examination of the Sunni-Shia divide discussed in Chapter 3 (Section 3.2) highlights the potential source of this inconsistency. The literature review suggests that since the 1970s, adherents of Sunni and Shia Islam in northern Nigeria have engaged in a proxy conflict, with each sect receiving support from Saudi Arabia and Iran, respectively. The aim is to establish dominance over the Islamic landscape in Nigeria. Furthermore, the fact that the majority of Boko Haram, bandits, and Fulani militant herders identify with Sunni Islam merits further investigation into the government's proscription of the IMN by a government predominantly composed of Sunni-practising Muslims (Babatunde, 2018). According to Ibrahim (2022), Shia Muslims, as a minority, have faced oppression from their Sunni majority counterparts. Consequently, the designation of the IMN (Shia) under UNSCR 1373 may well be influenced by the Sunni Muslims' quest for control over the Islamic landscape, exploiting their access to state power to suppress their Shia rivals (Ibrahim, 2022, pp. 220–249).

In the same vein, the designation of the Indigenous Peoples of Biafra (IPOB) has raised questions regarding the ethnic biases that may have influenced the proscription process. While the group continues to pursue its secessionist agenda, it has not been associated with violence on the scale of Boko Haram, bandits, or militant herdsmen prior to its classification as a terrorist organisation. Muhammadu Buhari, a Hausa-Fulani Muslim from the northwest, was president at the time IPOB was proscribed in 2017. However, Buhari had previously commanded federal troops against Biafran fighters during the Civil War from 1967 to 1970, which arose when the southeast of Nigeria sought to secede and establish the Biafra Republic (Henry et al., 2020). Consequently, the classification of IPOB as a terrorist organisation is often viewed as being influenced by the longstanding historical animosity between the Hausa-Fulani Muslims of the north and the Igbos of the southeast (Ebegbulem, 2011). Below is the KE4's perspective on the ethnic undertone that may have warranted Buhari's actions against IPOB; however, the respondents do not believe this should lead to the conclusion that an ethnic or religious agenda drives the government's counter-terrorism measures.

“The argument is that Buhari fought in the civil war and was part of the unit that was decimated in the battle of Owerri, present Imo state in the Southeast. He was one of the few fortunate survivors, and this has influenced his worldview regarding the southeastern part of Nigeria and, consequently, his heavy-handedness towards the Igbos. The fact that Buhari does not include any Igbo individuals among his service chiefs has created an issue concerning perceptions. These are the realities. However, do I genuinely believe that those sentiments now characterise the federal government's counter-terrorism approaches? I do not think so. I would like to see the evidence.” KE4

As discussed in Chapter 2 (Section 2.3), the origins of the resentment can be traced back to January 1966, when Christian military officers of Igbo descent overthrew a civilian government led by Hausa-Fulani leaders. The ethno-religious nature of this coup was exemplified by the assassination of Prime Minister Abubakar Tafawa Balewa, a Hausa-Fulani Muslim from Bauchi State in the northeast, along with the Sardauna of Sokoto, Ahmadu Bello, also a Hausa-Fulani Muslim from

Sokoto in the northwest. The sparing of senior politicians of Igbo descent in the southeast, including President Nnamdi Azikiwe, further underscored the ethnic and religious dimensions of the coup (Ediagbonya, 2022). In response, aggrieved military officers of Hausa-Fulani descent from the north, led by Lt. Colonel Murtala Muhammed, with Muhammadu Buhari as a participant, orchestrated a counter-coup six months later in July 1966. The military head of state, Aguiyi Ironsi, who hailed from the southeast, was assassinated, and a northern military officer, Yakubu Gowon, took his place. The ensuing events ultimately led to the Civil War in 1967, during which northern forces fought against the southeastern regions, including the current south-south geopolitical zone, which allied with Biafra (Salami, 2019).

Two key arguments support the assertion that the historical animosity between the Hausa-Fulani and the Igbos has ramifications for counter-terrorism policies, even in contemporary times. Firstly, during his 2015 election campaign, former President Buhari (Hausa-Fulani) secured less than 5% of the votes from the southeast region (Ousmanou, 2023). This has been cited as a reason why the geopolitical zone did not secure meaningful political appointments during Buhari's presidency. It was the only region without representation when military chiefs and heads of law enforcement agencies were appointed following the election (see Table 12 below). This limited IPOB activity during Goodluck Jonathan's presidency, which Buhari succeeded, further illustrates the ethnic dynamic.

Jonathan, a president from the South-South, maintained strong ties to the Southeast; he was reportedly named after former President Nnamdi Azikiwe from that region. Thus, it is understandable that Jonathan's administration did not face the IPOB disruption that characterised Buhari's tenure. Moreover, the long-standing alliance between the South-South and Southeast significantly contributed to the latter's strategic political appointments under Jonathan, including that of the Chief of Army Staff, marking the first time the region would lead the army about 50 years after the Civil War (Omede, 2011).

Table 12. Security Sector Appointments in Buhari First Term, 2015 - 2019

S/No	Appointment	Date	State of Origin	Geopolitical Zone	Ethnic Group	Religion
01.	Attorney-General	2015-2019	Kebbi	Northwest	Hausa-Fulani	Muslim
02.	Minister of Defense	2015-2019	Zamfara	Northwest	Hausa-Fulani	Muslim
03.	Minister of Interior	2015-2019	Kano	Northwest	Hausa-Fulani	Muslim
04.	National Security Adviser	2015-2019	Borno	Northeast	Kanuri	Muslim
05.	Chief of Defense Staff	2015-2019	Ekiti	Southwest	Yoruba	Christian
06.	Chief of Army Staff	2015-2019	Borno	Northeast	Kanuri	Muslim
07.	Chief of Naval Staff	2015-2019	Cross-River	South-South	Calabar	Christian
08.	Chief of Air Staff	2015-2019	Bauchi	Northeast	Hausa-Fulani	Muslim
09.	Director General, DSS	2015-2018	Katsina	Northwest	Hausa-Fulani	Muslim
10.	Director General, DSS	2018-2019	Kano	Northwest	Hausa-Fulani	Muslim
11.	Police Inspector General	2014-2015	Niger	Northcentral	Hausa-Fulani	Muslim
12.	Police Inspector General	2015-2016	Edo	South-South	Ghotuo	Christian
13.	Police Inspector General	2016-2019	Niger	Northcentral	Nupe	Muslim
14.	Chairman, EFCC	2015-2019	Borno	Northeast	Kanuri	Muslim
15.	Director NFIU	2019	Adamawa	Northeast	Hausa-Fulani	Muslim

Source: *Obonyilo, 2019, p.36 (updated in 2024)*

It is worth noting that the claims of marginalisation against the southeast are strong and have been cited by IPOB apologists as a reason for the inevitability of secession. Aside from being the only region that has not produced an army chief since the Civil War in 1970, until the presidency of Jonathan, the southeast remains the only region with five states, whereas the other five geopolitical zones each have six states (Nsoedo, 2019). Even when the region did produce an army chief, the allegations that he was funding Boko Haram are believed to have been orchestrated by political actors, intending to tarnish the southeast as a region that cannot be trusted with sensitive and strategic offices like that of the Chief of Army Staff (Offor, 2022). Moreover, when Peter Obi, from the Southeast, contested the presidential election in 2023, the candidate garnered considerable votes from IPOB protagonists and neutral voters across all

six geopolitical zones (Oyinloye & Opeyeoluwa, 2024). Therefore, it is reasonable to suggest that the perceived insurrection of IPOB during Buhari's presidency, a leader from the northwest, may not have been founded in a lasting political ideology of secession. Instead, it could be viewed as a strategy to gain political relevance within Nigeria's fiercely competitive and unstable political landscape. As mentioned earlier, various regions in Nigeria have resorted to violence to attain political power, and the Southeast is no exception, even in the context of IPOB.

The disagreements among study participants regarding the influence of ethnicity and religion on institutional responses to Counter-Terrorism Financing (CTF) regimes merit further exploration. Most respondents, except one, believe that the dominance of Hausa-Fulani Muslims in security sector appointments during Buhari's first term led to a prioritisation of ethnic and religious interests over national security considerations in the fight against terrorism. KE₂ and KE₅ notably endorse this perspective. For example, twelve out of fifteen appointees in Buhari's first term, from 2015 to 2019 (as shown in Table 12 above), were from the northern region. Among these northern appointees, eight were Hausa-Fulani Muslims, while the remaining four included three Kanuri Muslims and one Nupe Muslim, a development that reflects Buhari's divided allegiances between his paternal (Hausa Fulani) and maternal (Kanuri) backgrounds (KE₂ and KE₄).

While KE₂, KE₅, KE₁₄, and KE₁₅ argue that Buhari's dual loyalty has impacted counter-terrorism efforts, KE₄ expresses a differing opinion, stating that there is no concrete evidence to support such a correlation. The respondent emphasises that just as it is misguided to attribute counter-terrorism failures to ethnicity and religion, linking Boko Haram's activities to these factors is also fraught with issues. Below is the view of the study participant:

“I would like to see evidence suggesting that ethnicity is a significant factor. Consider it this way: Who are the people Boko Haram is killing? They are their own people. Who are the women they are raping? Are they not their own people? What kind of

ethnicity is that? Who are the individuals that bandits are killing? For the most part, they are their own people abducted from their own communities. Most non-indigenes have left. The only non-indigenes remaining are those integrated by identity and faith. Yes, I hear the underlying sentiments that President Buhari is half-Kanuri and half-Fulani, so he finds himself caught between Boko Haram and banditry. Thus, because they are his people, he is not enforcing the rules upon them. I, however, do not agree with such claims. I would like to see the evidence.” KE₄

Contrasting this viewpoint with the reality that the 276 and 110 kidnapped schoolgirls are predominantly Christian and from minority communities in Chibok and Dapchi in the northeast makes it difficult to dismiss the connection between Boko Haram violence and ethnic and religious divisions (Smith, 2015, pp. 159–165). In a Nigerian context where these variables have historically driven conflicts, it is not surprising that at least four respondents assert they influence the government's approach to counter-terrorism. Therefore, it is reasonable to hypothesise that religious and ethnic divisions, which serve as crucial competitive tools for securing political power, have a significant impact on the implementation of counter-terrorism measures.

KE₂ notes that ethnic and religious considerations explain why many suspected terrorists and their sponsors are not prosecuted because decision-makers within the judiciary and criminal justice system share the same ethnic and religious background as the suspected terrorists and their sponsors. The respondents equally claim that both ethnic and religious variables play significant roles in the repressive actions against politically and religiously excluded groups, such as IPOB and IMN. This observation further substantiates the claim that the primary objective of state crackdowns against IPOB and IMN is to suppress political, ethnic, or religious dissent rather than to target Al-Qaeda-affiliated terrorist organisations with which IPOB and IMN have no association.

The impact of ethnicity and religion on the proscription of IPOB and IMN reinforces the idea that the government has struggled to distinguish between transnational terrorist networks, organised criminal gangs, and self-determination movements, as outlined in UNSCR 1267, UNSCR 1373, and UNTOC 2000. Despite their distinct operational nature and ideological differences, the TPA and other regulatory measures have been employed to obstruct the financing of excluded groups such as IPOB and IMN. Meanwhile, the violence perpetrated by bandits, militant herders, and other extremist groups goes unchecked due to the requirements of global frameworks (Biersteker & Eckert, 2008, p. 4).

7.2.2. Formative Influences and Boko Haram's Structural Environment

In his introductory note to the edited volume *Non-Western Responses to Terrorism*, Michael Boyle seeks to differentiate between Western and non-Western environments by highlighting the structural differences between each region. The structural uniformity found in Western countries—including Europe, North America, Australia, New Zealand, and Israel—allows for generalised conclusions about counter-terrorism measures and their outcomes in the Western hemisphere. In contrast, due to the structural variations in non-Western countries, the study of terrorism and countermeasures necessitates a case-by-case approach (Boyle, 2019, pp. 9-11). This necessity is reflected in Chapter 2 of this thesis, dedicated to analysing Boko Haram's structural environment to deepen the understanding of the dynamics of the terrorist financing sources inherent therein and how the unique conditions of the region influence the government's counter-terrorism efforts. This section of the analysis chapter evaluates the themes that emerged from interviews with study participants, as presented in Table 13. The themes are assessed in relation to the literature review, the research question, the theoretical framework, and the policy documents on counter-terrorism and its financing in Nigeria.

Table 13. Formative Influence Codes on Boko Haram’s Structural Environment

• Historical ties	• Corruption
• Post-colonial dynamics	• Border policing problems
• Political division	• Poverty
• Permeability of the border	• Underdevelopment
• Control of the local economy	• Weak governance
• Contiguous population	• Informal economy

The post-Al-Qaeda era has witnessed a growing diversification of terrorist financing sources, exemplified most conspicuously by ISIS, which expanded its streams of funding beyond traditional channels such as foreign donations and funding through non-profit organisations. Since the emergence of the Islamic State, the conquest and control of territories with significant natural resources has become widespread among terrorist groups (Brisard & Martinez, 2014). From the responses of study participants, the Boko Haram sect and other criminal groups operating in the northeast and Lake Chad, as well as other regions in Nigeria's mainland, are no exception. The FATF attributes the ease of capture and control of territories and local economies to weak national border security, which makes it easy for Boko Haram and other militant groups to infiltrate target areas (FATF, 2013).

There is also a unanimous agreement amongst respondents that the porosity of the border remains a significant problem. This is evidenced by the inability of law enforcement to police the 4,500km borderline that Nigeria shares with Niger, Chad, and Cameroon. While 86 official border posts are manned, there are about 1400 unmanned entry points. Even in areas where official border posts exist, the corruption of law enforcement personnel, coupled with the fact that they are also subject to terrorist attacks, makes the official border areas as vulnerable as unmanned entry points. Below is a perspective from KE₁₅, a retired Major General and senior counter-terrorism policy implementer, on the nature of border porosity in the northeast and the Lake Chad corridor:

“The northeastern region of Nigeria is characterised by undefined borders, with roads crisscrossing the landscape. A viable solution would be to construct a clearly defined

wall to demarcate these borders; until that is accomplished, the issue of porosity will persist. Compounding the problem is the perception among neighbouring countries that the northeast serves as a refuge, making it challenging to control entry for legitimate and illegitimate purposes. It is crucial to recognise that while the government acknowledges the existence of borders, local communities do not share this perspective. Many Nigerians casually walk into neighbouring countries to visit relatives, viewing such crossings as family visits rather than border crossings. Consequently, our borders fail to function as natural barriers, thereby complicating enforcement efforts against terror." KE₁₅

KE₂, KE₄, KE₅, KE₇, KE₈, KE₁₀, and KE₁₄ collectively agree that the porosity of the border, combined with the contiguous nature of the population, contributes significantly to the weak governance system and the challenges faced by law enforcement in countering terrorist financing in the northeast and Lake Chad. This assertion stems from the observation that terrorist elements can move freely across the border and easily blend into local populations on either side. This perspective was particularly emphasised by KE₄, a law professor and senior executive at a human rights commission:

“You asked whether Boko Haram and banditry are interconnected. My response is: Why would anyone assume they are not? Kano is located in the Northwest, and Wudil, within Kano State, is also part of this region. Although Damaturu is situated in the northeast, it follows the same general route. By taking a detour in Wudil, one can reach Damaturu and Maiduguri in the northeast in about three to four hours. Consequently, when the government began to claim, they were gaining the upper hand against terrorists and displacing them from the northeast, where did they go? Naturally, they migrated to the northwestern states, including Jigawa, where some of the earliest Boko Haram attacks occurred.” KE₄

The perspectives of KE₄ and other respondents are corroborated by scholarly literature, which indicates that terrorists exploit vulnerable governance structures facilitated by porous borders and neighbouring populations to further their objectives. Notable examples beyond the northeast include the Durand Line separating Pakistan and Afghanistan, as well as the tri-border region in South America, where Argentina, Brazil, and Paraguay converge—both recognised as hotspots for terrorist activities due to their population proximity and border permeability (FATF, 2013, p. 14; Picarelli & Shelley, 2007, p. 44). Terror groups such as Al-Qaeda and the Taliban have capitalised on the lack of robust law enforcement frameworks to establish infrastructures along the Durand Line. Similarly, terrorist groups linked to Hamas, Al Gama'a, Al Islamiyya, and Hezbollah have established a presence in the tri-border region in South America (William, 2008; Picarelli & Shelley, 2007). However, the question here is whether a permeable border and a contiguous population along a tri-border always support or fuel terrorism or insurgency.

The tripoint connecting Botswana, Zimbabwe, Zambia, and Namibia illustrates that border permeability and a contiguous population do not necessarily equate to vulnerabilities related to terrorist financing or pose difficulty for the government in enforcing law and order (Mpisaunga, 2022). The absence of the same pattern of vulnerability in the northeast and Lake Chad region, compared to the tripoint connecting the four countries in southern Africa, suggests that a tri-border scenario is only occasionally associated with vulnerability, even in a non-Western context (Musambachime, 2016). This indicates that factors beyond simple population proximity and border permeability play a more significant role. For instance, the assertion that Nigerian law enforcement lacks the capacity to patrol its border effectively tends to imply that the security forces in Niger, Chad, and Cameroon are skilled at enforcing order on their respective sides of the border, a belief that is far from accurate. Such arguments overemphasise the significance of law enforcement in maintaining order without considering the broader issues of underdevelopment that adversely affect counter-terrorism efforts.

Robert McNamara, the eighth United States Secretary of State who served from 1961 to 1968, succinctly articulated the intrinsic link between development and security. This underscores the idea that attributing border vulnerabilities solely to the ineffectiveness of law enforcement may not fully capture the challenges hindering efforts to curtail the financing of terrorism in the Northeast and Lake Chad regions:

“Security is not military hardware, though it may include it. Security is not military might, though it may involve it. Security is not a traditional military activity, though it may encompass it. Security is development. Without development, there can be no security” (McNamara, May 18, 1966, p. 4).

McNamara’s (1966) concept of security has yet to be fully embraced in developing countries such as Nigeria and sub-Saharan Africa, where power and the use of force largely shape security responses and interventions. Security and economic managers often fail to recognise the complex relationship between development and security. In many instances, they lack the understanding necessary to operate a bureaucracy that fully considers such a concept (Schneider & Minnaar, 2015). Therefore, while law enforcement roles dominate the discussion in this section, it is important to examine factors that hinder development in the study area, reflecting on how such inaction affects counter-terrorism functions. An examination of the historical ties of the study area, particularly the partitioning of the Kanem-Borno empire by Germany, Britain, and France into their various colonial territories in Nigeria, Niger, Cameroon, and Chad, lays the groundwork for border disputes that have persisted for centuries (Adesoji, 2010). Moreso, neither of the countries in the region has managed to implement development initiatives that significantly address the underdevelopment on their side of the Lake Chad corridor, including transitioning the informal economy to a more formal system to ensure effective policing of the area against terrorist financing (Magrin & De Montclos, 2018).

However, it is important to note that Nigeria has launched several national development plans aimed at revitalising the northeast and the area surrounding Lake Chad through various

programmes. The most recent initiative is the North East Development Commission (NEDC), established in 2017 to drive development associated with the fallout from the insurgency in the northeast. Nonetheless, like previous efforts, the NEDC has been embroiled in controversies, including allegations of corruption, notably one case involving £146 million. Other concerns include the misappropriation of funds intended for development projects, inflated contracts, awards for non-existent projects, contract splitting, violations of procurement laws, and various leadership challenges (Aytogo 2020).²⁶ In a report by the Daily Trust newspaper, the House of Representatives alleged that over one hundred billion naira allocated to the NEDC in the 2020 budget was misappropriated:

“The House of Representatives said on Thursday it will investigate alleged misappropriation of N100 billion at the North East Development Commission (NEDC). This followed the adoption of a motion by Minority Leader Ndudi Elumelu, who alleged that N100bn disbursed to the commission had vanished in less than a year with no appreciable impact on displaced persons or infrastructural development, which the commission executed in the northeast”. Daily Trust Newspaper, July 24, 2020.

The argument here is that if the NEDC had effectively executed its functions without hindrances, the northeast region and, by extension, Lake Chad would have experienced the necessary transformation to enhance law enforcement against the financing of terrorism. Alleviating poverty through targeted development programmes would have reduced the pool of unemployed youth susceptible to recruitment by Boko Haram (Agbormbai, 2021). In contrast, the subsisting development gaps reveal that security and military operations have not led to lasting stability, as the underlying socio-economic issues remain unresolved (Mohammed & Musa, 2024). Thus, the complementary role of development in security interventions, which could have ensured the

²⁶ ‘The core mandate of NEDC, among other things, is to receive and manage funds from allocation of the Federal Account, international donors for the settlement, rehabilitation and reconstruction of roads, houses and business premises of victims of insurgency, as well as tackling menace of poverty, illiteracy level, ecological problems and any other related environmental or developmental challenges in the North-East, states.’ N. Aytogo, Premium Times, July 23, 2020

transition of the informal economy into a more robust formal financial system and secured the porous borders, remains a distant reality. Ideally, NEDC-led development would have enhanced school enrollment, bolstered primary healthcare, and safeguarded gender equality. However, since this is not currently the case, tracking illicit funds has proven to be unrealistic (Meagher, 2015).

While permeable borders, contiguous populations, poverty, underdevelopment, informal economies, historical colonial decisions, and persistent ethno-religious ties have been recognised as obstacles to achieving effective counter-terrorism financing outcomes, it is corruption that plays a more pivotal role in undermining the efficacy of CTF regimes. In addition to the corrupt practices seen among law enforcement personnel at various border crossings and the corruption allegations linked to the NEDC, the literature review highlights corruption involving unscrupulous military and law enforcement officials engaged in arms smuggling to terrorist organisations (Section 3.6). The prevalence of corruption is deeply ingrained, as political officials and senior military officers responsible for overseeing security operations in the northeast against Boko Haram and the northwest against bandits are frequently accused of misappropriating funds intended for combating Boko Haram (Ifeka, 2010, pp. 30-49).

KE₂ and KE₁₅ examine the impact of corruption on counter-terrorism from two distinct perspectives. Below is a comment from KE₂, a Federal High Court Judge:

“My first reaction is to question whether we are genuinely fighting terrorism in Nigeria. Are we truly sincere in our assertions about combating terrorism? Even though measures are being implemented, we must ask: How sincere are we in our actions? Only when we demonstrate true sincerity can we confidently declare that we are waging war against terrorism. The lack of sincerity is a significant factor contributing to the disappointing results we are seeing despite our declared intentions in this battle. Nigeria suffers from notable corruption, and we have witnessed instances of blatant misappropriation of funds allocated for the war on terror. Military personnel

have raised concerns about inadequate resources, yet a considerable portion of Nigeria's budget is directed towards the military. Soldiers continue to complain about the lack of equipment to confront terrorists. The situation is so dire that about three hundred officers and men of the Nigerian army recently resigned due to low morale, scarce resources, and insufficient support. The military leadership accepted their resignations; what kind of results can we expect in such a situation?" KE₂

The position of KE₂ is supported by the widely reported Dasukigate, also known as Nigeria's Armsgate Scandal, which involved the misappropriation of \$2.1 billion intended for the procurement of military equipment and operational logistics to combat Boko Haram in the northeast (Ugbudu, 2020). The beneficiaries of these misappropriated funds funnelled through the Office of the National Security Adviser (ONSA) include political parties, comprising both ruling and opposition members, as well as senior military officials, bureaucrats, civil servants, and influential figures within the private sector (Niworu, 2017, pp. 108-124). This substantial amount, believed to be sufficient for launching security operations alongside development initiatives, was entirely misappropriated.

In a separate case, a Nigerian Army court-martial demoted and dismissed Major General Hakeem Oladapo Otiki, the General Officer Commanding the 8th Division in Sokoto, Northwest Nigeria. He was found guilty of disobeying service orders, stealing public property, diverting operational funds intended for combating bandits, and engaging in private business activities. The military court mandated the return of funds amounting to N135.8 million and \$6,600 to the Nigerian Army's coffers. Despite the accused pleading guilty and requesting leniency, the court ordered the return of an additional N150 million that was unaccounted for and dismissed him from the army without honour. (Premium Times, 16 June 2020; see footnotes for additional details).²⁷

²⁷ "In his final submission, Mr Otiki's lead lawyer, Israel Olorundare, a Senior Nigerian advocate, pleaded for clemency and urged the Nigerian Army to show mercy. Mr Olorundare told the court that the accused officer had returned N100 million stolen by the soldiers detailed to escort the money to Kaduna and that some of the projects for which N150 million was released to Mr Otiki were either completed or about to be completed. Mr Olorundare told the court that the accused officer is the breadwinner of his family. He said, "A career built for 35 years is coming to an end on a very sad note." Premium Times, June 16, 2020

It is, therefore, reasonable to assert that corruption is a significant barrier to the effectiveness of the government's counter-terrorism efforts in the conflict zone. It lies at the core of various structural issues identified by respondents, the FATF, and other policy documents. This suggests that addressing the problem of corruption could lead to resolutions for other factors, such as poverty and porous borders, potentially bringing an end to the Boko Haram insurgency. However, such a perspective risks oversimplifying the complexities of corruption, which necessitates a broader view beyond the embezzlement of public funds intended for counter-terrorism by government officials. The statement attributed to General Sani Abacha that *if insurgency persists for more than a week, the government has a hand in it* underscores the entrenched interests that drive corruption in conflicts (Daily Times, May 26, 2021). Abacha's assertion aligns with the concept of the *military-industrial complex*, a term coined by former U.S. President Dwight D Eisenhower.

The concept of the Military-Industrial Complex highlights a diverse array of vested interests that promote policies which do not aid in conflict resolution. Eisenhower referred to such stakeholders in the United States as members of Congress, the Department of Defence, military branches, private military contractors, and corporations like Boeing, Lockheed Martin, and Northrop Grumman (Ledbetter, 2011). The situation in Nigeria exemplifies this dynamic; however, as this chapter demonstrates, the military-industrial complex that perpetuates corruption extends beyond Nigeria's borders. International actors supplying arms and logistical support, alongside those providing technical assistance and humanitarian aid, are crucial components of the military-industrial complex that complicates the fight against Boko Haram (Niworu, 2017).

Recently, the Royal Court in Jersey, a British Crown Dependency in the Channel Islands, ruled that \$8.9 million intended for the acquisition of military equipment, which was illicitly

transferred from a Nigerian bank to Jersey by Nigerian officials in 2014, should be repatriated (BBC, 16 January 2024). The Transparency International Defence and Security Governance Integrity Index has consistently rated Nigeria as “E”, indicating a high risk of corruption across defence institutions, with extremely limited controls on operations and procurement (<https://ti-defence.org>). Despite this and other evidence, KE15, a retired Major General, maintains that the issue of corruption has been exaggerated and ought to be viewed in the context of the costs associated with war:

“There are two main points regarding the criticism of government spending on security operations against insurgency. The first propaganda suggests that too much money has been allocated to these efforts. Second, there are claims that funds earmarked for military operations have been corruptly misappropriated by high-ranking officials, which is not valid in every instance. Many who make such allegations fail to understand that warfare is inherently costly. Every movement of the armed forces—whether it involves armoured tanks or fighter jets—requires substantial fuel, maintenance, and logistical support, which all consume significant resources. Equipment must be replaced, and soldiers in the field need to be fed, contributing to high operational costs. Unfortunately, the nation is becoming fatigued from financing the war, which remains a crucial factor affecting the effectiveness of security agencies in their fight against Boko Haram.” KE15

Although the KE₂ and KE₁₅ perspectives may seem contradictory, they complement each other in certain respects. The corruption linked to operational funds has come under scrutiny, resulting in stricter measures that might be affecting funding, as further highlighted by KE₁₅.

In a recent interview with Al-Jazeera, Chief of Defence Staff General Christopher Musa introduced a new dimension to the corruption debate already examined in the literature review (Section 3.4). The defence chief accused international humanitarian agencies of facilitating corruption that hampers the fight against terrorism by knowingly or unknowingly providing

support to Boko Haram. Below is the senior officer's claim on the role of international humanitarian actors in financing terrorism:

“Initially, when the war against Boko Haram commenced, the NGOs were resistant to any oversight of their activities. They did not want us to know where they were heading. This raised concerns because there were instances of them entering areas inhabited by terrorists to provide treatment. They were treating the very individuals who were attacking our communities and soldiers while claiming to remain neutral. How can that be considered neutral? Allegations have arisen regarding NGOs supplying arms to Boko Haram elements, ostensibly to ensure that the war on terror persists. NGOs have claimed to deliver food to communities, but halfway through their journey, they often report that their trucks have broken down. Yet by the following morning, the trucks are mysteriously empty, and a driver appears and drives the same vehicle away. This suggests that NGOs are inadvertently funding terrorist elements while also providing them with food and medical assistance.

For these reasons, we are currently collaborating with the state government to encourage NGOs to register and undergo rigorous monitoring. This can help prevent scenarios where NGOs enter communities with unidentified individuals and no clearly defined mission. Following our increased monitoring of NGO activities, we noticed improvements in the security situation. Many NGOs come to the Northeast from all over the world, yet it is often unclear who they truly are. They report spending substantial sums, sometimes reaching £10 million, which raises questions about the allocation of those funds. It often seems that money is spent on their own luxuries, such as hotels, vehicles, and hazard allowances, rather than benefiting local communities. The fact that some NGOs pay up to ten years' rent in advance suggests they do not foresee an end to the Boko Haram insurgency. I want to emphasise that if the threat level decreases significantly, many NGO staff members could lose their jobs

and relevance. However, this does not imply that I am suggesting that all NGOs are problematic; some are indeed doing commendable work in the conflict area". C. Musa (CDS), Al-Jazeera, January 5, 2025

The claim by the CDS emphasises that confining discussions about the impact of corruption on counter-terrorism to local dynamics is misguided. While addressing the corruption and underdevelopment plaguing the conflict zone may bolster law enforcement efforts against insurgency, it is equally important to adopt a comprehensive approach that considers how the involvement of international actors and their domestic collaborators affects counter-terrorism efforts in Nigeria. For example, U.S. Congressman Scott Perry recently stated that the United States Agency for International Development (USAID) is a significant financier of Boko Haram, ISIS, and Al-Qaeda, channelling funds to these terror groups from an annual budget of \$690 million. The Congressman made this claim on February 13, 2025, during the inaugural hearing of the Subcommittee on Delivering on Government Efficiency (DOGE) (The Economist, February 15, 2025). This allegation arises amidst growing scrutiny of USAID for misappropriating development funds for political and questionable purposes (Punch Newspaper, February 14, 2025). It reinforces the concerns of some study participants and other domestic stakeholders regarding Boko Haram's diverse funding streams, which extend beyond the typical focus on organised crime and non-state actors common in policy documents and literature.

Before revisiting the roles of other international actors in the ineffectiveness of counter-terrorism efforts in Nigeria, it is vital to conclude this section by addressing a developmental aspect that is seldom associated with counter-terrorism challenges. This pertains to the criteria set by the International Monetary Fund (IMF) for establishing an effective Anti-Money Laundering (AML) and Counter-Terrorist Financing (CTF) framework. According to the IMF (2023), five criteria are crucial for ensuring the effectiveness and efficiency of counterterrorism measures:

- i. Sustainable financial sector policies and a well-developed public sector infrastructure.
- ii. Transparency and good governance in both public and private sectors.
- iii. Proper culture of AML–CTF compliance by Designated Non-Financial Businesses and Professions (DNFBs), industry trade groups, and Self-Regulatory Organisations (SROs).
- iv. Appropriate measures to combat corruption.
- v. An efficient court system that ensures appropriate judgement is executed and judicial decisions are enforced.

The criteria suggest that beyond addressing issues of porous borders and contiguous population, there is a need for a robust operational environment to be in place for counter-terrorism efforts to succeed. However, contrary to the IMF's first criteria, data on Nigeria's public infrastructure does not indicate that the country meets the IMF's requirement. For instance, the World Bank in 2020 ranked Nigeria 24 out of 54 African countries in the Africa Infrastructure Development Index with 23.26 points. The World Bank observed that going by the current rate of public infrastructure funding, it will take Nigeria 300 years to bridge the deficit (Punch, 2023). Hence, it is not out of place to conclude that poor public infrastructure has continued to facilitate terrorism and other criminal activities. The attack on the Nigerian Defence Academy (NDA) has been blamed on bandits exploiting unregulated forests and local villages in the vicinity of the military institution (Royal, 2021). Similarly, the vast areas of unchecked forests along the rail tracks presumably facilitated the March 26, 2022, attack on the Abuja-bound train from Kaduna (Elusoji, 2022).

Similarly, the bandit attack on Kaduna International Airport on March 28, 2022, has been linked to the underdevelopment of the surrounding areas. Bandits and terrorists exploited the dense bushes and forests in the nearby villages to carry out their assaults on the airport (Maisanu, 2022). Furthermore, the attack on Kuje Maximum Prison by ISWAP and Boko Haram militants in July 2022, aimed at freeing detained members, has also been attributed to the infrastructure deficit

around the prison (Kalu, 2023, pp. 28–50; Shajobi-Ibikunle, 2022, pp. 59–73). The frequent attacks on residents of Abuja and its surroundings are linked to poor infrastructure development. The impassable roads across the country have turned into enclaves for terrorists, bandits, and militant herders, who exploit potholes on poor roads to intercept, attack, or abduct unsuspecting members of the public or to evade security clampdowns (Owabumoye & Ajala, 2018).

An examination of the IMF's second and fourth criteria reveals that Nigeria has not met the requirements for transparency and sound governance. The 2023 Transparency International Corruption Perception Index (CPI) places Nigeria 150th out of 180 countries. The nation has lingered within the 150–159 band for over a decade, suggesting that the battle against corruption has not markedly impacted counter-terrorism efforts (Premium Times, 2024). This predicament stems from a lack of connection between anti-corruption initiatives and strategies to tackle terrorism, despite growing evidence linking corrupt practices with terrorist activities (Tsao & Hsueh, 2023; Ntom et al., 2022; Salmeron-Manzano, 2021). Even though corruption and terrorism have been ascribed to the actions of politicians, as some study participants (KE₂, KE₅, and KE₇) suggest, justice has not been served against perpetrators, a situation that casts a negative cloud over the criminal justice system in Nigeria (Egbusie & Albert, 2022).

Similarly, the Global Insights to Access to Justice report for 2019 indicates that Nigeria did not meet the IMF's fifth criterion because only 25% of Nigerians with legal issues, including victims of terrorism, can access justice. It reinforces the challenges militating against the country's court system in ensuring prompt prosecution of terrorist suspects and awarding victims of terrorism the necessary recompense (World Justice Project, 2019, pp. 80). Furthermore, a look into the third criterion, *Proper AML-CTF Culture* requirement, suggests unresolved financial policy issues impacting counter-terrorist financing effectiveness in Nigeria. For instance, in a policy statement released in 2017, the Central Bank of Nigeria (CBN) identified digital currencies, including Bitcoin and Litecoin, as potential financial tools for funding terrorism (CBN Circular, 2017; see Appendix 16). Although no concrete evidence was provided to support this claim, the CBN imposed a ban

on all cryptocurrency transactions in 2021 (BBC, 2021).

However, following the appointment of a new Governor of the Central Bank in September 2023, the CBN relaxed this ban, now permitting all forms of cryptocurrency trading and transactions, without clarifying whether the government has taken measures to address the potential misuse of digital currencies in financing terrorism (Reuters, 2023). Consequently, it seems that the AML/CTF culture does not adequately uphold the standards necessary to combat terrorist financing as outlined by the IMF. This situation reinforces the notion that there is an unclear relationship between financial policy and counter-terrorism management in Nigeria (McNamara, 1967).

7.2.3. Formative Influences and Institutional Capacity Problem

The themes related to institutional capacity and the operational environment for counter-terrorist financing are summarised in Table 14 (included below). Research participants have identified a deficiency in specialised skills as undermining law enforcement agencies' ability to combat the financing of terrorism. The lack of specialised expertise poses a challenge not only in Nigeria but also in advanced nations across Europe and America in the ongoing global war on terror. As highlighted in the literature review in Chapter 3 (Section 3.4), the 9/11 Commission Report indicates that the U.S. Department of Justice has struggled to substantiate certain terror financing cases linked to 9/11 due to issues with specialised skills (De Lint & Kassa, 2015). Likewise, study participants and the FATF attribute the ineffectiveness of counter-terrorism efforts to deficient specialised skills among law enforcement personnel in Nigeria. As noted by KE₇, this challenge relates to law enforcement's difficulties in accurately detecting, tracing, investigating, and establishing prima facie evidence against terrorist financiers in court.

Table 14. Formative Influence Codes on Institutional Capacity Problem

• Conflict of interest	• Ethnicity and religion
• Mandate problem	• Weak internal coordination
• Operational independence	• Inter-agency
• Specialised skills problem	

Below is a comment from KE7, a federal prosecutor, regarding the impact of lack of specialised skills among law enforcement personnel on the arrest and investigation of terrorist suspects and, consequently, on the effectiveness of counter-terrorism efforts:

“Based on my experience prosecuting terrorism-related offences for over a decade, I can confirm that most challenges we encounter stem from a lack of evidence and, in some instances, insufficient evidence to prosecute terrorist offences. In 2014, a jailbreak at Giwa Barracks in Maiduguri in the northeast resulted in the deaths of over 600 people in custody, prompting the military to establish the Giwa Project at the Wawa Military Cantonment in Kainji, Niger State, in north-central Nigeria. Terrorist suspects from detention facilities across the nation were transferred to this new facility, which housed about 1,669 suspects by 2017. Despite this, we remained conscious of their rights to the presumption of innocence and the need to apply the rule of law to protect their human dignity. As a result, through the Attorney General's office, the federal government initiated a process to facilitate the suspects' access to justice. The first trial was conducted in Kainji in October 2017, with the second trial following in February 2018 and the final trial in July 2018. Ultimately, around 350 suspects were convicted, while over 800 were found to have no prima facie evidence against them. The remaining 519 suspects were reported to be undergoing further investigation due to insufficient evidence for prosecution.

This situation underscores critical concerns regarding the circumstances surrounding their arrest and initial investigations, raising important questions: Who was the arresting officer? What statements were obtained from the suspects? Were those statements included in the case file? Did the investigating officers take any steps to follow up on the statements made by the suspects? Were there additional statements made? Was there a connection that warranted further investigation? Were the results of any follow-up investigations documented in the case file? These missing links have obstructed the prosecution of many suspects, resulting in situations where too many

suspects evade justice. The lack of evidence in prosecuting terrorist suspects remains a barrier in the fight against terror. Terrorism is a crime that requires high-level skills for effective prosecution; without this, little can be achieved. Regrettably, this is the harsh reality in Nigeria, indicating why major reforms are imperative.” KE₇

Despite the respondent's insights, addressing the specialised skills issue in isolation could suggest that reforms alone will enable law enforcement agencies to curb terrorist financing effectively. Since that is not the case, there is a need to consider the multiplicity of other factors associated with the problem. For instance, aside from the duplication of functions occasioned by the exit of the NFIU from the EFCC and the attendant costs of running two separate agencies, the split complicated the bureaucracy that underpins the fight against the financing of terrorism (Section 7.1.1). While the EFCC oversees combating political corruption, proceeds from corruption are understood to be exploited in funding terrorism. It became unclear at what point the EFCC should initiate an investigation into political corruption and when the NFIU should take over if such proceeds have links with terrorist financing (KE₁).

Furthermore, the EFCC cannot effectively prosecute political corruption without the Suspicious Transaction Reports (STRs) from the central server of the Egmont Group, which is accessible solely to the NFIU. Rather than obtaining such vital information directly through its unit, the EFCC must now collaborate with the NFIU as an independent agency. KE₃ contends that this arrangement complicates intelligence sharing in an already tense environment marked by feelings of inferiority and superiority, with the NFIU leveraging its privileged status to control the distribution of actionable intelligence. The argument is that separating NFIU from EFCC has complicated the CTF bureaucracy and reinforces the claim that there is no concrete link between anti-corruption and the fight against the financing of terrorism, which becomes worrisome for a country like Nigeria, deeply enmeshed in both challenges.

It is also worth noting that the period in which the FATF insisted that the NFIU be separated from the EFCC coincided with the escalation of the Boko Haram insurgency in the early 2000s. The

FATF's action constituted a major setback for the internal coordination of institutions to prevent the financing of terrorism effectively. The impact of the action of international regulators was aptly captured in a 2006 NFIU newsletter:

“Since July 2001, we have been on the FATF shame list. The cost to our economy is incalculable as the inflow and outflow of transactions to Nigeria had a cautionary flag on them. Several Nigerians operating outside the country had their financial dealings cancelled/monitored; many of our countrymen/women have had their scholarships denied/cancelled; giant eCommerce corporations have cited our Non-Cooperative Countries and Territories (NCCT) status as a reason for not wanting to do business in Nigeria; correspondent banking has been challenging to our financial institutions; it has been very expensive to source for investment capital outside the country; the list is endless. As the number of countries on the NCCT list thinned out, the pressure on the country increased.” NFIU Newsletter, Issue 2 Volume 1, July 2006.

Even at that, the eventual independence of the NFIU and removal of Nigeria from the FATF’s Shame list did not necessarily resolve the rivalry issue; instead, it opened opportunities for other agencies like the Police, Central Bank, and the Presidency to strive to bring the NFIU under their control. One of the study participants, KE₄, attributes this obstacle to a mandate problem that has plagued the law enforcement landscape in Nigeria. Due to a lack of a clearly defined mandate, the various agencies tend to infringe on the statutory roles of each other. Hence, the NFIU became a subject of interest from the EFCC and other law enforcement, political and financial institutions. It is, however, worth noting that unlike South Africa's Financial Intelligence Centre (FIC), which has a constitutional mandate to protect the *integrity of South Africa's financial system*, or the Financial Crimes Enforcement Network (FinCEN), which serves as the *administrator of the Bank Secrecy Act*, in the United States, the NFIU lacks a clear and precise overarching mission (Dajee, 2004; Council, FFIE, 2005). Its mandate is captured vaguely in its functions as the *receiver of disclosures from reporting organisations and the analysis of such disclosures to produce relevant intelligence for dissemination to competent authorities* (NFIU, 2016, p. 81).

The contradiction between Nigeria, on the one hand, and South Africa and the United States, on the other, suggests that maintaining the Financial Intelligence Units (FIUs) within a broader institutional framework in South Africa or the United States did not prevent them from having clearly defined mandates, which safeguard their operations from being overshadowed or interrupted by their parent institutions (Mostert, 2012). However, the absence of a clearly defined mandate for the NFIU inevitably resulted in challenges of interference, irrespective of its affiliation with a parent organisation. This gave rise to rivalry, as the institution in control of the NFIU would gain direct access to the Egmont Group server, thus positioning itself as a leader in the battle against corruption and the financing of terrorism in Nigeria. In essence, the context of inter-agency rivalry is linked to this mandate issue, which can, in turn, be attributed to conflicts of interest as well as the specialised skills problem. Below is KE₃'s comment in that regard:

“Countries like Nigeria typically strive to establish effective laws to combat terrorism and its financing. The Federal Government of Nigeria explores legislative frameworks, including TPA 2011 and 2013, to adhere to international regimes, particularly UNSCR 1267 and UNSCR 1373. However, many adverse influences affect the successful implementation of these frameworks. In particular, poor domestic coordination, a lack of specialist skills, and interagency rivalry hinder communication and the sharing of valuable information that could assist in the fight against terrorism financing. Notably, financial intelligence generated by the NFIU is often not disseminated properly. When it is shared, in most cases, the relevant recipient and action agencies do not effectively utilise such intelligence. Therefore, Nigeria must go beyond merely enacting laws; it needs to equip critical institutions with the necessary capacity and resources to achieve their objectives. Desired outcomes cannot be achieved if there is a good knowledge base but insufficient human and financial resources or if law enforcement officers are not well-trained or do not collaborate. These challenges were highlighted in the 2021 FATF-GIABA Evaluation Report on Nigeria. As technical assistance providers, the

UNODC needs to closely examine the gaps indicating that despite systems being in place in Nigeria, they are not producing results, particularly regarding the effective control of funding flows for terrorist activities across its borders”. KE₃

KE₁₅ illustrates that inter-agency rivalry in Nigeria is far more entrenched than the disputes regarding control of the Egmont server between the EFCC and the NFIU. This rivalry reflects the broader landscape of institutions tasked with combating the financing of the Boko Haram terrorist organisation. The comments provided by the respondent highlight why bringing the situation under control may seem implausible for the time being:

“Interagency rivalry has long been a significant issue in Nigeria’s security sector, and addressing it demands deliberate effort. At the height of the insurgency, considerable actions were taken to enhance cooperation among the frontline agencies involved in combating terrorism. At the presidential level, the National Security Adviser acknowledged the necessity for cohesion between the armed forces and security services. Consequently, measures were implemented to strengthen relationships and facilitate communication among these entities. At one point, the Forum of Spokespersons of Security and Response Agencies (FOSSRA) was established, incorporating spokespersons from both the armed forces and security services. This prevented unnecessary public disputes by providing a unified channel for disseminating information regarding security operations against insurgency. During that period, a positive bond improved the working relationship among our leaders as the service chiefs collaborated more harmoniously. I firmly believe that this initiative could have been sustained to enhance interagency relations. However, over time, the effort lost momentum and ultimately collapsed, resulting in a situation where each agency appears to operate independently. Recent developments signal a need to restore the cohesion essential for eliminating rivalry and ensuring that the security services collaborate effectively in the fight against terrorism”. KE₁₅.

The troubling situation highlighted by the respondent is emphasised by the escalating rivalry between the National Security Adviser and the Chief of Staff to the President during the period of the interview. This is evidenced by a letter from Mohammed Babagana Monguno, the former National Security Adviser (NSA) to former President Muhammadu Buhari, which garnered wide media attention (Premium Times, February 17, 2020; see Appendix 21 for a copy of the letter). Dated December 9, 2019, the NSA criticised Abba Kyari, the Chief of Staff to the former President, for interfering in the NSA's efforts to lead the nation's security framework. Reports suggest that the NSA's frustration stemmed from the Chief of Staff's overriding authority in a contract for procuring equipment for the Nigerian Police Force (NPF) from the United Arab Emirates (UAE) (Premium Times, February 18, 2020). By directing Service Chiefs to boycott the President's Chief of Staff, the NSA's letter underscores the deep rivalry within the management of the nation's security sector. It also reflects poorly on the coordination of the armed forces and security agencies by the two most senior principal officers to the President.

Another aspect of the institutional capacity challenge relates to the NFIU's ability to gather financial intelligence, which is predominantly based on transactions within the formal financial sector, representing roughly one-third of Nigeria's economy. This scenario prompts the question of how financing for terrorism is monitored within the informal economy and what role other agencies play in addressing terrorist financing across the formal and informal sectors. This is especially relevant considering that the majority of funding sources for Boko Haram discussed in Chapters 2, 3, and 6 are located within the shadow economies of Nigeria. KE₁, a former national director of the NFIU, offers valuable insights into the movement of cash into and out of the formal financial system through the informal economies in the northeast and the Lake Chad corridor.

“The Lake Chad corridor presents major challenges due to various informal trading activities and the region's inadequate financial monitoring system. While some areas have banking operations, the NFIU primarily relies on insights from these formal banking systems. However, players in the informal sector occasionally try to save

money, resulting in sporadic transactions. NFIU investigations have indicated that such transactions are often linked to smuggling activities—for instance, a case involving an individual who deposited \$10 million in a local bank. Thanks to the NFIU's awareness programme, the branch manager and the chief compliance officer promptly reported the incident. Unfortunately, by the time we arrived the following day, the individual had already withdrawn the funds. Nevertheless, we generated a suspicious transaction report and collaborated with the DSS and EFCC, ultimately leading to the individual's arrest. The young man claimed the money was his but refused to disclose its source. We began tracking him from that point and uncovered his involvement in smuggling activities within the Lake Chad corridor. He maintained a basic account at the bank and enjoyed a friendly relationship with the branch manager. Given that it was a small branch, they were not accustomed to handling large amounts of cash. He would simply inform the bank manager, a familiar acquaintance, about the cash he intended to bring in. The services provided were rarely charged officially; instead, he occasionally offered tips to some staff members”. KE₁

KE₁'s claim highlights the weaknesses in the financial monitoring system in the northeast and the interplay between the formal and informal sectors in the region. It illustrates that the collection, processing, and dissemination of financial intelligence must be viewed within the broader framework of the statutory responsibilities of various agencies and their specific roles within the Counter-Terrorism Financing (CTF) regime. For example, until 2022, the Special Control Unit Against Money Laundering (SCUML) functioned as a unit of the EFCC. However, the Money Laundering Act of 2022 (MLA) provides SCUML with operational autonomy, though it remains administratively linked to the EFCC (Zino & Olukayode, 2022). According to the MLA 2022, SCUML is responsible for overseeing Designated Non-Financial Businesses and Professions (DNFBPs), in line with FATF Recommendations 18 and 23 (Omar & Johari, 2015).²⁸ The MLA

²⁸ “The FATF has clarified that the requirements in Recommendation 18 on group-wide programmes against money laundering and terrorist financing apply under Recommendation 23 to DNFBPs operating under the same structures as financial groups

Act empowers SCUML as the main regulator of the informal economy, aligning it with FATF standards. However, it does not clarify how SCUML can operate independently while administratively tied to the EFCC (Onyema et al., 2018).

Like NFIU, SCUML's operational autonomy from the EFCC presents yet another capacity, duplication, and overlapping of mandate challenges with adverse impacts on the government's CTF institutional frameworks. This has become even more worrisome, given that over 60% of Nigeria's GDP lies in the shadow economy (Tonuchi & Idowu, 2020). The concern is whether SCUML, as a standalone agency, has the resources, expertise, and wherewithal to monitor illegal cash transfers through DFNBP and other informal economy operators. The litigation against SCUML's authority to oversee financial transactions involving the legal profession before the Supreme Court indicates hurdles against the agency's efforts to regulate the various parties in the informal sector (Bamgboye, 2022).

In addition to these uncertainties, the NFIU Act of 2018 specifies that the agency is responsible for collecting and disseminating financial intelligence related to terrorism financing, but it does not clearly state whether this focus will be exclusively on the formal economy (Olaoye, 2020). As a result, it remains ambiguous which entity among the EFCC, NFIU, and SCUML is constitutionally designated to lead combating the financing of terrorism in Nigeria. On one hand, the MLA 2022 assigns the EFCC the duty of addressing terrorist funding through the formal financial sector, while SCUML is charged with overseeing the fight against terrorist financing in the informal economy. On the other hand, the Act mandates that financial institutions report information regarding terrorist financing within the formal financial system to the NFIU rather than to the EFCC (MLA, 2022). Furthermore, while SCUML is responsible for receiving reports on terrorist financing through DFNBP, the EFCC is tasked with regulating and monitoring the funding and trafficking of

“Considering that there is a diverse ecosystem of structures connecting individual entities in the various DNFBP sectors, both domestically and/or internationally, and that they generally operate differently to financial groups, the FATF asks countries also to consider applying the requirements for group-wide programmes to ‘other DNFBP structures’ sharing common ownership, management or compliance control.” FATF, 2023, p.4

weapons of mass destruction via these same entities (MLA, 2022). Given that DNFBPs are recognised as a component of the informal sector, the distinctions between the roles of the EFCC and SCUML regarding the proliferation of weapons of mass destruction and the flow of terrorist finance through DNFBPs remain unclear.

Furthermore, FATF Recommendation 7 requires countries to impose targeted financial sanctions to combat the proliferation of Weapons of Mass Destruction (WMD) per UNSCR 1540. However, no sound rationale has been presented for why the EFCC should oversee WMD monitoring instead of SCUML (Brewer 2018).²⁹ Given that the concept of WMD has changed meaning since its initial use before the 2003 Iraqi war, it is unclear how the EFCC should carry out its WMD mandate as required by the MLA 2022 (Phythian, 2006, pp. 400–401). For example, one body of literature argues that Improvised Explosive Devices (IEDs) and Small Arms and Light Weapons (SALW) should not be classified as WMD. This is because no matter how lethal they are, they cannot inflict mass casualties on a single scale (Busingye et al., 2022, p. 397). The North Atlantic Treaty Organisation (NATO), however, believes that a WMD entails a *chemical and biological programme that includes nuclear devices, radiological material, biological pathogens, and chemical substances manufactured in an industrial site to orchestrate mass deaths* (NATO, 2024). Despite controversies surrounding the concept, there has not been concrete evidence indicating any WMD industrial site in Africa, nor has it been proven that Boko Haram exploit chemical weapons or WMD in its quest for territorial control.

Consequently, there is an ongoing debate about whether monitoring the proliferation of weapons of mass destruction (WMD) should be included among the already extensive anti-corruption responsibilities of the Economic and Financial Crimes Commission (EFCC). If the need arises, it would be more appropriate for the National Centre for the Control of Small Arms and Light

²⁹ “FATF Recommendation 7 requires countries to implement targeted financial sanctions to comply with the United Nations Security Council Resolutions (UNSCRs), such as 1540, relating to the prevention, suppression and disruption of the proliferation of weapons of mass destruction (WMD) and its financing.” (FATF, 2024, p.23).

Weapons (NCCSALW), which is responsible for addressing weapons trafficking, or the National Drug Law Enforcement Agency (NDLEA), which oversees drug trafficking and substance abuse, to carry out WMD surveillance functions instead of the EFCC. Regrettably, neither the NCCSALW nor the NDLEA has been assigned a role in the MLA 2022 provisions (Chitimira & Animashaun, 2023, pp. 110-126). The drive to meet international standards significantly influences the organisation of domestic institutions in Nigeria, primarily motivated by local state actors' urgency to satisfy the expectations of the United States and the European Union in the fight against corruption and the financing of terrorism. The former responsibilities of the EFCC under the EFCC Act 2004 have now been redistributed among the Nigeria Financial Intelligence Unit (NFIU), the Special Control Unit against Money Laundering (SCUML), and the EFCC itself, leading to overlapping mandates to meet international requirements.

Until 2022, SCUML operated under the EFCC, both administratively and operationally, while NFIU was also part of the EFCC until 2018. Given the magnitude of the EFCC's primary responsibility in combating political corruption, which is Nigeria's most significant barrier to progress, incorporating the additional task of tracking terrorist financing—across both formal and informal sectors, as well as issues related to weapons of mass destruction—may have stretched the agency's capabilities too thin. On the one hand, the division of functions could potentially hinder efforts to combat terrorism financing as institutional capacity challenges, overlapping mandates, and functions continue to affect all three entities: EFCC, NFIU, and SCUML. For example, before NFIU and SCUML separated from the EFCC, the anti-corruption agency oversaw the Non-Profit Sector (NPS) to prevent misallocating aid resources for personal gain or their misuse to finance terrorism. It remains unclear which agency currently leads this function. This transition has introduced an element of unpredictability, adversely affecting the government's ability to conduct thorough risk assessments regarding the involvement of Non-Profit Organisations (NPOs) in financing terrorism (Adeyemi, 2022).

The claim made by one of the study participants (KE₈) that NGOs facilitate terrorism through advance rent payments or the provision of resources to terrorist groups warrants further investigation for more substantial evidence. This need for critical evaluation is underscored by another participant (KE₃), who asserts that, contrary to the statements of senior government officials in Nigeria, the government lacks sufficient understanding of how NGOs can be exploited as channels for terrorist financing. The response from this study participant representing FATF-GIABA, which dismissed the government's approach as mere guesswork, is highlighted below:

“When it comes to understanding typologies and trends, relying on assumptions may be acceptable, but guesswork has no place in operations against terrorist financing. Agencies must provide reliable data illustrating how NGOs are misused. For instance, through the Central African Economic and Monetary Community (GABAC), an equivalent of GIABA, Cameroon recently established movements of terrorist funding from one of the Gulf states to Boko Haram via an NGO in northern Cameroon. Although this case offers meaningful insights, more instances with confirmed evidence of how NGOs are exploited to further terrorism in Nigeria are necessary. There are hardly any robust cases supported by substantial evidence that accurately reflect how NGOs are misused in funding Boko Haram. This underscores the need for the government first to map the country's non-profit landscape and systematically identify those at a high risk of being exploited for terrorist purposes. The government should implement suitable regulatory frameworks to ensure that opportunistic terrorist interests do not exploit vulnerable NGOs for personal gain”. KE₃.

The respondent further emphasized that, due to the absence of empirical data, the Financial Action Task Force (FATF) has yet to establish a clear position on the issue of terrorist financing through NGOs in Nigeria. This highlights the urgent need to address the existing gap through thorough policy research. However, the challenge lies in identifying which agency, whether the EFCC, NFIU, or SCUML, should be tasked with this responsibility, considering the overlap in their

respective roles related to NGO oversight. Furthermore, the issue of overlapping mandates is not limited to these three agencies; the function of the Independent Corrupt Practices and Other Related Offences Commission (ICPC) within the government's counter-terrorism financing (CTF) framework has also come under scrutiny. According to the 2019 FATF-GIABA Mutual Evaluation Report, conflicts arising from the overlapping mandates of the EFCC and the ICPC in the fight against corruption have also affected the war on terrorist financing. This is because the ICPC has no recognisable responsibility within the government's counter-terrorism frameworks.

The report attributes this challenge to a lack of *risk-informed enforcement frameworks* that clarifies the roles of both anti-graft agencies in combating the financing of terrorism (FATF-GIABA, 2019, p.45). As a result, their inputs fall outside the FATF's AML/CTF criteria because of the tendency to prioritise fighting corruption over combating the financing of terrorism (FATF-GIABA, 2019). It is also important to note that while the government establishes the EFCC, NFIU, SCUML and ICPC to meet international standards and regulations, the Department of State Services (DSS) and the Nigerian military are not. The FATF-GIABA 2019 Mutual Evaluation Report admits the leadership role of the DSS in investigating terrorist financing through its internal Intelligence networks. The report acknowledges that the DSS has more statutory powers, operational infrastructures, intelligence capabilities, specialised personnel, and nationwide operational reach than the NFIU, SCUML, ICPC and EFCC combined. Moreover, unlike these other agencies, the DSS can concurrently monitor the formal and informal financial sectors for terrorist financing flows.

The report highlights that the lead intelligence agency undertakes parallel investigations into terrorist financing. However, the findings of these investigations are seldom shared with other agencies, primarily due to concerns regarding the inadequacy of protocols and safeguards for disseminating intelligence products. Such assertions about the DSS in the FATF-GIABA report suggest a degree of inter-agency rivalry, and this perception is valid. While the concept of rivalry has been widely examined, it is vital to address certain key points often overlooked in the FATF report concerning the DSS. A noteworthy argument by a study participant, KE15, elucidates why

the Nigerian military remains cautious about embracing international assistance and collaborating with foreign partners to combat Boko Haram, citing potential ulterior motives. Given that the DSS is the country's principal intelligence agency tasked with preserving Nigeria's territorial integrity and sovereignty, it is understandable that it exercises caution when engaging with domestic institutions connected to international regulatory bodies.

The globalisation of the war on terror has sparked fresh debates on national sovereignty, with some international relations scholars suggesting that governments are less free now than they were before the Second World War (James, 1999, p. 458). The 9/11 attacks and the subsequent counter-terrorism measures established an international order that appears to require the surrender of sovereign state rights in the interest of global peace and stability (Sabawoon, 2019). Scholars like Sakwa (2023) and Maull (2022) trace such tendencies to the First and Second World Wars. They argue that the multilateral institutions like the United Nations that emerged from both global conflicts have done more harm by limiting state freedom. The literature review in Section 4.5 reveals that similar concerns persist among senior policymakers and implementers in Nigeria, who see international collaboration to address national security challenges as a means of surrendering Nigeria's sovereign rights to development partners and multilateral institutions. A study participant, KE₁₅, further confirms the fear, stating that the Nigerian military is cautious in welcoming overseas support in the battle against Boko Haram because of "ulterior motives" that underlie such a gesture.

The respondent points to the tendency to exploit international assistance to gain unauthorised access to classified information and infiltrate strategic institutions. This concern has led to a cautious approach by strategic state institutions in Nigeria. The effort to protect the integrity of key institutions from such infiltration highlights the importance of Nigeria's sovereignty and territorial integrity, which remain primary concerns for the military and the Department of State Services (DSS). However, this emphasis may have negatively impacted their collaboration with international and domestic actors in the fight against terrorist financing. The FATF report underscores this, reiterating the unease of traditional state institutions like the military and the DSS

when working with domestic agencies that are subject to international regulation, such as the Economic and Financial Crimes Commission (EFCC), the National Financial Intelligent Unit (NFIU), the Special Control Unit Against Money Laundering (SCUML), and the Independent Corrupt Practices and Other Related Offences Commission (ICPC).

7.2.4. Formative Influences and International Assistance and Regulation

The UNSCRs 1267 and 1373 underscore international cooperation; thus, the Situational Crime Prevention (SCP) framework, from which the Boyleian theory derives its criminological relevance as detailed in Chapter 1, emphasises the importance of international collaboration. The UN views international cooperation as the means by which the two global policies aim to counter terrorist financing. However, achieving this objective requires technical assistance and regulation from development partners. Table 15 (further below) highlights the formative influences affecting international technical assistance aimed at enhancing domestic efforts to restrict the flow of funding to Boko Haram. A study participant, KE₃, from the FATF and GIABA, attributes a crucial formative influence impacting international cooperation to the government's failure to interpret UNSCRs 1267 and 1373 accurately. As both policies exemplify international collaboration in tackling the issue of terrorist financing in Nigeria, the analysis in this section will commence from that perspective.

Table 15. Formative Influence Codes on International Assistance and Regulation

• Flawed interpretation of 1267/1373	• International solicitors
• Domestic political actors	• Foreign interference
• Sanction regimes	• International assistance burden
• Unfavourable conditionalities	• Strategic interests of donor countries
• Sunset clause	• Transparency problem
• Loss of faith	• Sinister motives
• Intermittent suspension	

It is worth mentioning that UNSCRs 1267 and 1373 are involuntary. Involuntary in the sense that, as a bona fide member of the UN, Nigeria has no choice but to receive, interpret, and implement both UN CTF regimes (Butler, 1999). KE₃'s response, when asked why it took the United Nations

so long to proscribe Boko Haram as a Foreign Terrorist Organisation (FTO), provides insights into the interpretation and misinterpretation problem that may have adversely impacted international cooperation regarding Boko Haram:

“You have touched on a fundamental challenge in international geopolitics regarding how each country assesses or defines terrorism in accordance with its own interests. I would like to highlight two crucial resolutions that relate to this issue. Firstly, UNSCR 1267, which pertains to Al-Qaeda and its affiliated organisations, is relevant here. It is important to note that Boko Haram did not publicly declare its affiliation with Al-Qaeda for a considerable time. The group operated as a domestic terrorist organisation without an explicit declaration of affiliation until 2015 or 2016, when it officially expressed its allegiance to Al-Qaeda. Once this announcement was made, the organisation fell under the jurisdiction of Resolution 1267. Secondly, UNSCR 1373 requires countries to maintain a domestic list of terrorist organisations recognised by the UN and other nations within their territories. For instance, under this resolution, Nigeria was obliged to designate Boko Haram as a domestic terrorist organisation. While other countries would likely have acted promptly to do so, Nigeria did not fulfil this requirement in a timely manner. Even after Boko Haram declared its affiliation with Al-Qaeda, Nigeria failed to include the group within the scope of 1267. The difficulties pertaining to the interpretation and application of UNSCRs 1267 and 1373 significantly hampered the international community's ability to designate Boko Haram as a foreign terrorist organisation swiftly. For the international community to proscribe a terrorist organisation as an FTO, a supportive framework needs to exist within the domestic jurisdiction—in this case, Nigeria—which was lacking at that time.” KE₃.

The respondent contends that the inability of government policy analysts to interpret both global frameworks impeded the international community from effectively addressing the challenge of terrorist financing, particularly during the initial stages of the Boko Haram insurgency in Nigeria.

Based on this assertion, the respondent believes that had the circumstances been different, the international community would have provided the necessary support, thereby facilitating the timely curtailment of funding for Boko Haram and preventing the group from attaining global notoriety. However, this convenient inference undermines certain fundamental principles related to the transfer of international public policy. As noted by De Jong and Mamadouh (2002), policy transfer can only be successful if *certain domestic actors* fully comprehend the policy, which enables them to interpret and facilitate its practical implementation (De Jong & Mamadouh, 2002, pp. 19–32). Given that Al-Qaeda-style terrorism was a new phenomenon at the time and that terrorism and counter-measures rarely featured in Nigeria's public policy prior to 2001, blaming the federal government for lacking the necessary skill sets to interpret both UN resolutions is misguided.

Moreover, the United Nations, the United States, and the entire global north struggled with how best to respond to Al-Qaeda-led terrorism in the aftermath of 9/11. The various global counter-terrorism frameworks that were introduced were novel even for UN member states in the Western Hemisphere (Wirtz, 2006, pp. 45–65). Therefore, it is unsurprising that Nigeria, along with several other developing countries such as Zimbabwe, Namibia, Trinidad and Tobago, Kenya, South Africa, the Philippines, El Salvador, and Ghana, faced a conundrum regarding the correct interpretation of both UN resolutions. This inherent challenge delayed the passage of domestic terrorism prevention laws in these countries (Whittaker, 2007; Rostow, 2001, p. 475). Former President Goodluck Jonathan sums up how the Boko Haram insurgency caught the entire nation unaware, a situation that could equally explain the uncertainty that confronted policy analysts at the time:

“Terrorism is a recent phenomenon that has taken us almost completely by surprise. I never imagined that I would, in my lifetime, hear of Nigerians strapping bombs on themselves and detonating them in crowded places, killing innocent people. We would have sworn that such a thing was impossible.” Goodluck Jonathan, Daily Trust Newspaper, 2 August 2014.

Porto de Oliveira's (2021) position on the function of *policy transfer agents* in facilitating the successful transfer, diffusion, and implementation of international policy contradicts KE₃, which blames domestic policy analysts for the delayed designation of Boko Haram as an FTO. In the context of Porto de Oliveira's (2021) argument, the United States, the United Kingdom, the European Union, the United Nations Office of Counter-Terrorism (UNOCT), the Financial Action Task Force (FATF), the Egmont Group, and GIABA are examples of policy transfer agents. One of the tasks of these agents is to advise a destination country like Nigeria on the appropriate modalities for interpreting counter-terrorism policies (Porto de Oliveira, 2021). They carry out their functions through sensitisation workshops and training programmes for the government in various arenas, including special sessions of the United Nations General Assembly, where Nigeria provides regular updates on how it is adopting both resolutions (see Appendix 7 and 12 for briefings by the FGN to the UN on counter-terrorism progress).

Therefore, instead of blaming policy analysts in Nigeria, transfer agents should be held accountable for failing to bring the government's attention to the opportunities presented by UNSCR 1373. Moreover, the solicitors from the United States and the United Kingdom, who were instrumental in drafting both Transfer Protocols (TPAs), had a responsibility to ensure the accurate interpretation and implementation of the counter-terrorism policies in accordance with the provisions outlined in UNSCR 1373 (UNODC, 2021). FATF Recommendation 37 regarding Mutual Legal Assistance encourages countries, particularly prominent stakeholders like the United States and the United Kingdom, to provide mutual legal assistance to nations like Nigeria. This is a commitment that development partners should typically honour to assist the Nigerian government in correctly interpreting both frameworks (Sultan & Mohamed, 2023). The study participant (KE₃) failed to provide evidence that policy transfer agents offered the necessary support to interpret UNSCRs 1267 and 1373 accurately, and the government did not heed their advice.

It is also important to highlight Western countries' compatibility and comparative advantage over their non-Western counterparts. Michael Boyle raises concerns about the challenges that may

emerge when interpreting and implementing counter-terrorism policies crafted in Western contexts within non-Western environments, such as Nigeria (Boyle, 2019). Boyle's apprehensions align with policy transfer scholars like Francis Castles, author of *Families of Nations: Patterns of Public Policy in Western Democracies*. Castles (1993) argues that policies designed in Western contexts are much easier to implement in Western settings than in non-Western countries, owing to their greater compatibility with the former (De Jong & Mamadouh, 2002, pp. 19-32). This discrepancy highlights the varying degrees of ease associated with the interpretation and execution of UNSCRs 1267 and 1373 in Western versus non-Western contexts. The prevailing essentialist idea among Western nations fosters a sense of unity rooted in shared historical origins and ancestral ties (Castles, 1993).

The fact that the philosophical, bureaucratic, and operational structures of the United Nations are firmly based on Western ideologies provides countries in the West with a comparative advantage in accurately interpreting both global frameworks. In contrast, structural peculiarities such as ethnic and religious differences play a crucial role in how global counter-terrorism policies have been interpreted and applied in a non-Western country like Nigeria. Therefore, it is only partially appropriate to blame the FGN for misinterpreting 1267 and 1373 (Boyle, 2019). KE₃ acknowledges this, emphasising that structural differences were not considered when designing both global frameworks. The policies are founded on the assumption that terrorist financing flows through the formal financial system, overlooking the reality that informal and unregulated economies prevail in non-Western contexts, unlike advanced economies with robust formal financial systems:

“First and foremost, the tools developed by the World Bank and the United Nations are predominantly based in formal financial systems. The global counter-terrorism methodologies overlook the distinct characteristics of non-Western environments. These international frameworks that rely on formal financial systems fail to account for the expansive informal sector in countries like Nigeria and other non-Western economies, as well as how this sector is exploited for terrorist funding.” KE₃

Study participants KE₅ and KE₇ also note that contrary to the belief that international assistance is provided for free, the promotion of the strategic interests of the supporting entity is the primary driver of technical aid and support to conflict zones like Nigeria (Easterly & Pfitze, 2008, pp. 29 – 52). Whenever development partners make technical assistance available, destination countries, like Nigeria, bear the financial burden in their implementation. Even when critically needed, technical assistance will likely be provided only when development actors can establish how much aid advances their strategic interests and how a destination country like Nigeria would offset the cost. This argument is consistent with views in international relations literature that governments promote their own diplomatic, economic, and political interests in both peace and conflict, and the Boko Haram insurgency is no exception (Brooks & Wohlforth, 2008).

A study, KE₅, elucidates the dynamics of international assistance from the perspective of the strategic interests of donor countries. The respondent emphasises that economic motives shape technical assistance, particularly through the Nigerian government's procurement of counter-terrorism equipment from development actors. This acquisition aligns with the economic objectives of development partners, such as Europe and the United States, whose companies are engaged by the FGN. The effective deployment of such operational equipment enhances the sense of security among Americans and Europeans in Nigeria and fortifies diplomatic relations between Nigeria and its Western allies. The public perceives these development partners as pivotal in supporting Nigeria's struggle against insurgency. KE₅'s claim is supported by two examples of impactful technical assistance programmes that have positively influenced public perception. The first is the EU-Nigeria-UNODC-CTED Partnership Project, which seeks to enhance the capacities of Nigerian criminal justice officials to investigate, prosecute, and adjudicate terrorism cases in accordance with the rule of law, human rights, and international best practices (<https://www.un.org/securitycouncil>). Another notable example is the British Military Advisory and Training Team (BMAT), comprising about 700 UK military personnel deployed to train local forces in their fight against Boko Haram (<https://www.gov.uk/>).

While the impact of these programs on combating Boko Haram is significant, KE5 contends that they should not be regarded solely as altruistic efforts. Instead, they ought to be interpreted as a strategic move to safeguard Western interests in Nigeria. In certain cases, the notion of counterpart funding has been employed to present technical assistance as a partnership between the donor and the recipient country, with the recipient being portrayed as the ultimate beneficiary (El Khoury, 2023). However, when used loosely, counterpart funding does not necessarily signify a true partnership. At its core, it involves converting foreign aid into local currency under the direct oversight of the donor country. Although this concept supports the argument that technical aid comes at a cost, its application—while not intended to disparage development partners—reveals the reality that foreign technical aid incurs expenses for the recipient nation and yields benefits for the donor entity. KE5's argument reinforces this point (Maxwell, 1992).

Annie Clunan's contributions to the edited volume by Trinkunas and Giraldo, *Terrorism Financing and State Responses*, reinforce the idea that the strategic interests of donor countries largely drive international technical assistance. Clunan (2007) notes that such predominant interest has often resulted in the indiscriminate withholding of aid until specific conditions are met (Clunan, 2007, pp. 266-268). However, as mentioned in Section 4.3, technical assistance not only serves the interests of Western donor nations, but government officials are also known to exaggerate the Boko Haram insurgency to elicit sympathy and extract donations from international partners (Comolli, 2017, p. 98).

In addition to the economic benefits associated with technical assistance, there is a notable contrast in perspectives between KE4, a professor of law and a senior executive at a human rights organisation, and KE15, a retired Major General and former senior member of Nigeria's national security team regarding why technical assistance to Nigeria has occasionally been withdrawn or outright banned. KE4 links the issue to human rights abuses by the armed forces and security services. In contrast, KE15 perceives this withdrawal as a vendetta and an attempt to disrupt Nigeria's political landscape (Section 7.1.6). In other words, several variables influence technical

assistance. These include the strategic interests of donor countries, domestic governments' quest for financial and economic gains, human rights abuse, and political interference. These all play a role in why and how Nigeria accesses technical assistance in its quest to combat funding flowing to the Boko Haram terrorist organisation.

It is important to highlight that interest-driven technical aid systems are not confined to North-South relations. They also manifest among the key stakeholders at the United Nations leading the global war on terror. According to Annie Clunan, the United States is perceived to exhibit reduced enthusiasm towards the UN Counter-Terrorism Committee (UNCTC) and the corresponding UNSCR 1373. This tendency stems from the fact that UNSCR 1373 underscores the need for a multilateral approach to counter terrorist financing (Clunan, 2007). The US is more inclined towards UNSCR 1267 and its related frameworks, which enable it to operate through international bodies such as the World Bank, IMF, FATF, and Egmont Group to impose sanctions against Al-Qaeda, the Taliban, Boko Haram, and similar terrorist groups and individuals (Clunan, 2007, pp.266-268).

Consequently, while the US generously supports the UNSCR 1267 frameworks, it seldom contributes to the work of the UNSCR 1373 committee, which derives most of its funding from Europe (Perl, 2007, pp. 247-258). This discrepancy in funding may further explain why the FGN received limited support in interpreting the provisions of UNSCR 1267 and 1373. Boko Haram did not meet the criteria for designation as a Foreign Terrorist Organisation (FTO) under 1267, which is led by the United States, and the appropriate classification of the terror group under 1373 depends on how European stakeholders endorse Nigeria's interpretation of it. It is reasonable to presume that the lack of cohesion at the global governance level may have affected the flow of funding to the UNSCRs 1267 and 1373 committees, likely resulting in a consequential impact on the interpretation and implementation of both counter-terrorism policies in destination countries such as Nigeria.

A study participant, KE₃, argues that the strategic role of the FATF-GIABA mutual evaluation reports highlights why the regulatory body remains a critical determinant of the nature and scope of technical assistance received in vulnerable countries like Nigeria. According to the respondent, the nature and extent of technical assistance from global stakeholders are contingent on the action plan developed by the FATF's International Cooperation Review Group (ICRG) based on the mutual evaluation report. While the respondent argues that the FATF remains central to technical assistance, recent reports indicate the Mutual Evaluation Reports are susceptible to bias and manipulation (Otudor & Bagheri, 2023). According to Clunan (2007), apart from the reputational damage and negative economic effects arising from the FATF mutual evaluation report, the US exploits the annual assessment and its sanctions regimes to justify the withdrawal of technical assistance, a tendency that has brought the FATF under intense scrutiny (Reimer, 2022).

The growing discontent towards the FATF arises from concerns regarding its operational independence, the objectivity of its mutual evaluation reports, and the fact that quantifiable scientific data seldom back the conclusions reached in these reports. Consequently, its findings are often subject to criticism for inconsistency (Chase & Keatinge, 2021). A case in point is the claim in the 2021 Mutual Evaluation Report that ISWAP funnels about \$36 million annually through Nigerian banks, which is illustrative. However, the FGN criticised the claim for lacking statistical evidence and a clear explanation of how the FATF and GIABA arrived at their conclusion (Sanni, 2021). Another concern relates to FATF's vulnerability to manipulation by powerful nations and influential organisations. For instance, India has admitted to exploiting its global influence to persuade the FATF to place Pakistan on its grey list (Dawn Khan, Today's Paper, November 5, 2021). Similarly, some stakeholders have raised questions regarding South Africa's recent greylisting by the FATF, attributing it to the West's punitive measures against the African giant for its leading role in BRICS (Cohen, 2023).

The FATF has equally faced criticism for permitting the political manipulation of its frameworks during national elections. A notable example is the case of Uganda's President, Yoweri Museveni,

where FATF regulations were allegedly exploited to freeze the bank accounts of opposition members and civil rights groups until after the elections. According to an investigation by Reuters and a report from the Defenders Protection Initiative (DPI) on the misuse of AML/CTF regimes, other FATF member states—including Tanzania, Serbia, India, Uganda, Nigeria, Kenya, Burundi, and Ethiopia—have also utilised FATF legislation for political gain (Reuters, 2021; DPI, 2020).

7.2.5. Formative Influences and Politics of the Global War on Terror

One limitation of the Boyle (2019) framework is its attribution of the variables that negatively affect counter-terrorism effectiveness to the domestic environment. While Boyle’s argument has been sufficiently validated in this thesis, the preceding section on international assistance reaffirms why many important details and nuances are obscured when counter-terrorism failures are attributed to the structural environments of non-Western countries (Boyle, 2019). The politics of the global war on terror are illustrated in the previous section, highlighting the dynamics that characterised the delay in the proscription of Boko Haram as a Foreign Terrorist Organisation (FTO). In contrast to KE₃, who cited the misinterpretation of UNSCRs 1267 and 1373 as the reason for the delay, KE₁₅, a retired Major General and former senior member of the national security team, attributed the delay to a deliberate ploy by the United States to apply political pressure on the federal government and manipulate the outcome of the 2015 presidential elections. Below is the respondent's remark on this issue:

“At that time, while we sought assistance from the U.S., including the proscription of Boko Haram, their response was far from enthusiastic. Rather than offering support, the U.S. concentrated on promoting the narrative that the terrorist group had overwhelmed the Nigerian state. To propagate this viewpoint, the U.S. obstructed and even blocked the supply and purchase of arms for Nigeria. The entire agenda was crafted with knowledge of the United Nations and the European Union. As the 2015 general elections drew near, U.S. involvement became increasingly evident, exploiting the Boko Haram insurgency to interfere in the elections and facilitate a change in

government. This intention was unmistakable. They accomplished their aims through political maneuvers, disseminating unjust narratives and criticism of the Nigerian state and its armed forces... Even after Boko Haram was designated as an FTO, the focus remained on scrutinising the Nigerian government instead of taking action against the terrorist group. Aside from hindering the government from acquiring ammunition and securing international support against Boko Haram, the sect was seldom treated by the international community as an FTO.” ...KE₁₅.

Annie Clunan's argument regarding the United States and its allies exploiting the war on terror to mistreat nations in the Global South aligns with the respondent's claim. Clunan (2007) states that the US perceives developing countries, such as Nigeria, as *free riders* who should have no voice in the Global War on Terror (GWOt). Developing nations are merely expected to comply with Western counter-terrorism policies, as the West is the principal financier of these programmes, while the Global South predominantly consumes them (Clunan, 2007, pp. 263-264). Whittaker (2007) echoes this viewpoint, contending that the United States' disdain for countries in the Global South engenders a condescending animosity towards the US and its allies. This animosity arises from undue political interference, ranging from outright invasions of sovereign states to excessive pressure on the domestic affairs of independent nations (Clunan, 2007). A remark from an editorial noted earlier in Section 4.5 deserves mention here as it summarises respondents' views on how the US approach to counter-terrorism policies is perceived not only in Nigeria but throughout the Third World:

“Treating the world like a schoolyard where it reigns supreme, the United States made up the rules for those who want to be on its good side - like the passage of laws outlawing terrorism, if possible, patterned after the United States' own repressive Anti-Terrorism Law”. Whitaker, 2007, p. 1023.

The invasions of Libya, Syria, and Iraq, along with the protests accompanying these U.S. actions, have contributed to the increasing disdain for the perceived extreme approach of the United States

towards counter-terrorism across Africa and the Middle East (Clunan, 2007, pp. 267-268). A notable example is the controversy surrounding Umar Farouk Abdulmutallab, the Nigerian underwear bomber who attempted to detonate a bomb on a U.S. airline in 2009. This incident highlights how the United States exert diplomatic pressure on independent nations like Nigeria to align with its strategic counter-terrorism interests. While scholars such as King Allen, Mark Jensen, and Eugenie de Silva attribute the underwear bomber incident to an intelligence failure, the report from the United States Senate Select Committee on Intelligence (SSCI) identifies at least fourteen areas where U.S. government agencies could have prevented the Abdulmutallab incident but did not for reasons known only to them. This raises important questions about whether the incident was merely an intelligence failure, a random occurrence, or a deliberate orchestration intended to influence counter-terrorism policy changes in Nigeria (King, 2024; de Silva, 2021; Jones, 2010; see Appendix 13 for the SSCI report).

In essence, the SSCI report blames the State Department for not revoking Abdulmutallab's visa despite reasonable grounds to do so; the Terrorist Screening Centre (TSC) failed to include the suspect's name on the TSC database, which would have prevented him from flying on the day; the CIA analysts failed to disseminate critical intelligence at their disposal to relevant agencies; the FBI analysts did not access all relevant reports; the National Counter-Terrorism Centre failed to watchlist the suspect despite credible evidence; the National Security Agency (NSA) did not nominate Abdulmutallab for watchlisting, despite the evidence in their possession; and the US intelligence focused on Al-Qaeda in the Arabian Peninsula, disregarding other terrorist threats to the U.S (See Appendix 13 for US Senate Select Committee Report, 2010, p. 2).

The need to revisit the controversies surrounding the Abdulmutallab incident is necessary, considering strategic behaviour theories in international relations. Scholars like Ian Clark believe that powerful nations like the United States can influence the behaviour of less dominant states by dictating policy outcomes in the latter through every diplomatic privilege at the former's disposal (Clark, 2009). The Christmas Day Bombing incident occurred at the height of a leadership tussle in

Nigeria in 2009 caused by the ill-health of President Musa Yar'Adua from the north. The contestation was whether Vice President Goodluck Jonathan from the south-south should assume the nation's leadership. This period also coincides with the tension resulting from the sharp divide in the National Assembly over the terrorism prevention bill. Whether through correlation or causation, each scenario indicates a potential link between the Abdulmutallab incident and changes in counter-terrorism policy in Nigeria.

The incident prompted the US government to place Nigeria on its watchlist, which provoked angry reactions against the FGN from Nigerians, most of whom were prevented from travelling to the US and elsewhere around the world. Consequently, the leadership tussle was quickly resolved, with Jonathan assuming office as acting president on February 9, 2010, and becoming the substantive president on May 6, 2010, with full presidential powers. This led to the eventual passage of the terrorism bill into law on February 17 and 22, 2011, by the Senate and House of Representatives, respectively. The president signed the anti-terrorism bill into law on June 3, 2011 (Akilu, 2012). Therefore, it is reasonable to concur with one of the respondents, KE₂, who is a Federal High Court Judge, that the Abdulmutallab incident was the true game changer, as the terrorism bill would not have been passed had the incident not occurred:

“Ethnic, religious, and political factors obstructed the swift passage of the terrorism law in the National Assembly. The deadlock persisted until the Abdulmutallab incident, which drew Nigeria into the spotlight of the international community, leading to the country being placed on a watchlist. This situation effectively pressured legislators to pass terrorism legislation. Consequently, the Terrorism Prevention Act (TPA) was enacted in 2011 and amended in 2013. This suggests that had the Abdulmutallab underwear bombing incident not occurred and Nigeria not been watchlisted by the US as a terrorist country, the terrorism bill might not have been enacted into law” ...KE₂

Considering the SCCI report and the study participant's claim, it is not unreasonable to assume that the incident may have been a subtle orchestration to *arm-twist* domestic political actors in Nigeria.

As Aly Mokhtar notes, *arm-twisting* serves as a veritable tool that the United States and other dominant global powers exploit to influence policy outcomes in developing countries (Mokhtar, 2003). Whittaker (2007) and Krebs and Lobasz (2007) believe that the concept of arm-twisting transcends subtle manipulation. It also entails outright interference in the domestic affairs of independent states. This raises the question of whether the Abdulmutallab incident could be viewed as another arm-twisting incident to achieve US strategic goals in Nigeria. The fact that study participants identify various scenarios in which the federal government faced pressure from the United States due to the Boko Haram insurgency raises the question of why the Abdulmutallab incident should be viewed differently.

The arm-twisting and interference debate is revisited in the seminal work of former President Goodluck Jonathan, *My Transition Hours* (2018). The former Nigerian leader elaborates on how the US government conspired with domestic opposition actors to exploit the abduction of the Chibok schoolgirls by Boko Haram to overthrow his government in 2015 (Owen & Usman, 2015, pp. 455-471). A study participant, KE₁₅, confirms this view, stating that the Chibok Girls abduction and the attendant diplomatic pressure mounted on Nigeria were a deliberate ploy to interfere in the 2015 presidential elections. The fact that the US-led counterterrorism efforts have similar reputations in the Middle East, Asia, and other parts of Africa lends credence to the claim that it may have exploited the Boko Haram crisis to interfere with Nigeria's politics (Englund, 2015, pp.39-55). Thus, it is not inappropriate to equally attribute the Abdulmutallab incident and even the delay in Boko Haram's designation as an FTO to the politics of the Global War on Terror (GWOt) led by the United States. This is, however, not to dispel the position of scholars who think the Abdulmutallab incident is another manifestation of intelligence failure, a common occurrence in security procedures across the world (King, 2024).

However, the thesis critically questions such an assumption, which largely underlies media narratives and official reports, an approach that equally shapes scholars' positions when analysing international security issues, including the Abdulmutallab incident. The overarching philosophy

underpinning this narrative often depicts the United States and the West as the *good guys*, justifying their actions or inactions, however condescending, as serving the greater good. This viewpoint is rarely applied to Russia, which is frequently portrayed in Eurocentric literature as the *bad guy* (Shlapentokh, 2007). This bias is evident in the literature review, where authors like Whittaker (2007) and Clunan (2007) discuss the United States' coercive strategies in pressuring developing countries to adopt its counterterrorism policies.

Building on this premise, a critical assessment of the SSCI report goes beyond merely suggesting an intelligence failure. The case for intelligence failure is valid if all relevant agencies, seven of which are noted in the report, depended on one another to carry out their intelligence functions, meaning that the failure of one led to the failure of all (Copeland, 2010). However, since the SSCI report suggests that each agency could have acted independently to prevent the suspect from entering the U.S. and boarding the Northwest Airlines flight on that fateful day, it raises the question of why all the agencies apparently experienced an intelligence failure simultaneously. The fact that an unidentified hero succeeded in preventing Abdulmutallab from detonating the bomb while airborne and the media spin that followed highlights a lack of transparency regarding the circumstances surrounding the underwear bomber incident (McPartland, 2011).

There has been increasing scrutiny of U.S. counterterrorism strategies in recent years, particularly regarding the claims of Weapons of Mass Destruction (WMD) in Iraq, which justified the invasion of the country despite no proof of WMD being provided after 22 years (Al-Azzawi, 2024). Moustafa Bayoumi, writing for the Guardian, contends that the post-9/11 era has introduced a style of politics in which truth is often regarded as an inconvenience. Such inconveniences are frequently overlooked in the field of International Relations (IR), where practice often drives research. Scholars who tend to align closely with the perspectives of policymakers and media narratives rarely engage critically with the problematic assumptions underpinning official accounts (Jackson, 2009). In his article, Bayoumi (2023) highlights some *inconvenient truths* to challenge the notion that the invasion of Iraq was merely a result of intelligence failure:

“We must not forget how the George W. Bush administration manipulated the facts, the media and the public after the horrific attacks of 9/11, hellbent on the administration going to war in Iraq. By 2.40 pm on 11 September 2001, a few hours after the attacks, Donald Rumsfeld, the then secretary of defence, was already sending a memo to the joint chiefs of staff to find evidence that would justify attacking the Iraqi leader Saddam Hussein (as well as Osama bin Laden). Days later, on 14 September, President Bush had his first post-9/11 phone call with Tony Blair, the UK prime minister. According to Bruce Riedel, who was present at the call as a member of Bush’s National Security Council, Bush told Blair about his plans to “hit” Iraq soon. “Blair was audibly taken aback,” Riedel remembers. “He pressed Bush for evidence of Iraq’s connection to the 9/11 attack and to al-Qaida. Of course, there was none, which British intelligence knew”. Moustafa Bayoumi, *The Guardian*, March 14, 2023

The fact that the UN Secretary-General at the time, Kofi Annan, described the invasion of Iraq as illegal reaffirms the assertion that intelligence failure may have served as another plausible excuse to deflect the United States' high-handedness in pursuing its strategic interests in Iraq against all odds (BBC, 16 September 2004). The invasion of Libya demonstrates a similar pattern, as the U.S. appears to seize every opportunity to protect and advance its strategic interests, sometimes employing underhanded tactics (Chestnut, 2023). Moreover, ongoing Congressional hearings alleging that USAID serves as a major conduit for funding Boko Haram, ISIS, and Al-Qaeda may challenge long-held narratives surrounding terrorism, its financing, and counterterrorism in the post-9/11 era (The Economic Times, February 2025). This comes in the wake of claims by Burkina Faso and other countries in the Sahel accusing the United States and France of fuelling terrorism in the region (Stropasolas, 2024). Amid these emerging contestations, scholars continue to approach counterterrorism on the assumption that Western intervention policies and programmes in Africa are flawless and that international stakeholders, such as the U.S., perform their regulatory roles impeccably.

However, such a long-held assumption will increasingly be challenged now that the Liberal World Order and its multilateral institutions have come under intense scrutiny, and a critical examination of the underwear bomber narrative will be no exception (Stokes, 2018). The incident occurred at a time when there was resistance to the U.S. counterterrorism policy in Nigeria, and the swift resolution of this resistance following the foiled bombing raises questions about the possibility of coincidence. Moreover, the punitive measures implemented by the U.S. heightened compliance from nations that had previously hesitated to adopt U.S. counterterrorism strategies (Whittaker, 2007). Therefore, the SSCI report should prompt a reevaluation of the intelligence failure narrative and the various coincidences surrounding the Abdulmutallab incident.

This section of the analysis chapter evaluates respondents' claims that international technical assistance from Western development actors often carries inherent hostile intentions and ulterior motives that conflict with the strategic interests of beneficiary countries, such as Nigeria. It also explores the vulnerability of the Financial Action Task Force (FATF) to potential exploitation for political and diplomatic purposes. The section also addresses the complexities surrounding the politics of the global war on terror and the international political interference associated with Western counter-terrorism policies and programmes. The formative elements outlined in Table 12 have been analysed to capture the various dynamics at play. However, it is important to emphasise that the analysis does not conclude that technical assistance and international regulation have not played crucial roles in combating terrorism and its financing in Nigeria. Instead, it highlights the challenges that affect technical assistance and international regulation in effectively supporting the containment of the flow of funding to the Boko Haram terrorist organisation in Nigeria (Olly & Usman, 2015).

7.3. Chapter Conclusion

Boyle's (2019) analytical framework provides an insightful approach to examining the various influences that shape institutional responses to counter-terrorist financing regimes. A review of historical trends in political control of public institutions reveals how ethnic differences and religious divisions have affected the reception of United Nations Security Council Resolutions

(UNSCRs) 1267 and 1373. This analysis also demonstrates how these factors have hindered the effective interpretation of both global frameworks, ultimately delaying the passage of the Terrorism Prevention Act (TPA). The cases studied indicate that power-sharing based on ethnic and religious lines impacts the fight against terrorism and its financing, particularly through the appointments of leaders in law enforcement agencies. The chapter also explores the relationship between security and development. By reflecting on McNamara's (1966) call for a connection between these areas, the chapter emphasises that deficiencies in development programmes and financial policies adversely affect counter-terrorist financing efforts in Nigeria.

Other notable influences include corruption, mandate issues, inter-agency rivalry, overlapping functions, duplication of agencies, and the divide between traditional state institutions, such as the military and the Department of State Services (DSS), and domestic agencies like the Economic and Financial Crimes Commission (EFCC), the Nigeria Financial Intelligence Unit (NFIU), and the Special Control Unit Against Money Laundering (SCUML), whose operations are tied to international regulatory bodies. The chapter emphasised the idea that the regulatory roles of stakeholders - the United States, the European Union, the FATF and the Egmont Group play a pivotal role in both supporting and complicating efforts to combat terrorist financing.

The chapter also illustrates how the differing approaches of the United States and the European Union to counter-terrorist financing and the fight against corruption adversely impact the structure and organisation of domestic institutions. These differences also shape the regulatory responsibilities of international actors, which in turn affect institutional responses to counter-terrorist financing regimes in Nigeria. The politics surrounding international aid serve as a key example of how the strategic interests of development actors often dominate technical assistance programmes. The chapter concludes by reflecting on how counter-terrorism regulations can be manipulated to interfere in the domestic affairs of a sovereign state, raising important questions about the line between state sovereignty and the pursuit of global peace and security.

CHAPTER 8

STUDY FINDINGS AND RECOMMENDATIONS

8.1. Thesis Summary

There is a growing desire for new ontological viewpoints that emphasise non-Western experiences in counterterrorism (Boyle, 2019). This thesis made intentional efforts to establish a relational and historical connection among various paradigms and concepts in developing knowledge on the financing of terrorism from a non-Western perspective. This approach goes beyond merely outlining Boko Haram's funding sources, as often presented in the literature where exploratory research on terrorist financing appears to have reached its limit, with lots of repetition in the structure and contents of articles, books and journals on terror financing sources (Romaniuk, 2014). By employing empirical data that reflects the impact of Nigeria's peculiar structural and conflict environment on the financing of terrorism, this study set a new research agenda for revealing the diversity and sophistication of terror financing streams beyond the common attribute to organised crime and other sources linked to non-state actors (Romaniuk, 2014; Stump & Dixit, 2013; see Chapter 2). Such flexibility provides fresh insights that diverge from Western perspectives on Boko Haram, which often rely on ontological and epistemological assumptions that are, at best, mechanically oriented. This is particularly true of the Eurocentric philosophical tendency that places Boko Haram in relation to Al-Qaeda, ISIS, and the Taliban.

This approach reveals a fundamental disregard for the complexities of the conflict landscape, thereby hindering the advancement of terrorism research in Nigeria and across Africa as a whole (Ladan, 2022; Gourley, 2012). This prevailing pattern has contributed to the increasing call to decolonise research methodologies and concepts and explore alternative frameworks better suited to the unique characteristics of non-Western contexts like Nigeria (Jackson, 2021; Stump & Dixit, 2013, p.55). However, the question has been whether non-Western counter-terrorism perspectives can influence global discourse. A.L. Wright and his colleagues identify several factors contributing to this challenge, three of which are particularly noteworthy: a lack of expertise among scholars

and researchers outside Western academic institutions, the tendency of Western publications to set the criteria for participation in global ontological and epistemological debates on terrorism; and the inclination of Western funders to promote a predominantly Eurocentric viewpoint on terrorism and countermeasures (Wright et al., 2019). These concerns are indeed relevant; they emphasise the importance of evaluating the skills and perspectives of scholars studying the Boko Haram insurgency. This involves a renewed scrutiny of whether and how the literature on Boko Haram engages in intellectually stimulating debates that provide new meanings or insights into established narratives regarding the group and the governmental responses to contain it.

It also raises the question of what genuine efforts are being made to enhance terrorism research by ensuring that non-Western perspectives from Nigeria are globally competitive. Regrettably, the situation with Boko Haram scholarship reflects the traditional patterns often found in terrorism literature, characterised by a lack of robust theoretical debates, unsound methodological frameworks, indistinct research questions, ambiguous research philosophies, and deficient ontological or epistemological considerations (Reid & Chen, 2007). Consequently, studies focused on terrorism in Nigeria do not offer distinct perspectives that challenge the Eurocentric views on Boko Haram. The prevalent understanding of the insurgency is largely derived from official records, media reports, and propaganda materials of terrorist groups, along with unverifiable assertions from individuals claiming access to confidential sources. This underscores the need for developing a more unique and succinct authoritative voice in terrorism research from Nigeria on the global stage (Ranstorp, 2009, p. 26; Hussein, 2012).

Against this backdrop, the structure of this study—including its ontological, epistemological, theoretical, and methodological frameworks—is clearly articulated from the outset. It acknowledges the growing demand for ontological, epistemological, and methodological pluralism in qualitative research (Turner, J., 2012). The reasoning behind this demand is rooted in the diverse range of quantifiers used to study terrorism, including Boko Haram, which cannot be confined to a single domain, whether in Western or non-Western contexts (Turner, 2012). Such perspectives

have driven the increasing integration of interdisciplinary approaches to enhance understanding that addresses ontological and methodological gaps in terrorism studies. This dissertation aligns with these dilemmas, which inform the adoption of the Boyleian theory, Situational Crime Prevention (SCP) framework and policy transfer principles to investigate how formative influences impacting counter-terrorist financing regimes' effectiveness are understood through the collection and analysis of qualitative data (Jackson et al., 2009, p. 225).

Given the foregoing, the thesis investigates the influence of Nigeria's distinctive structural environments on the transmission, diffusion, and implementation of counter-terrorist financing regimes derived from international regulatory frameworks. It explores how Boyle's theoretical assumption elucidates formative influences affecting measures to counter the funding of Boko Haram. Boyle's analytical framework identifies four categories of elements that impact counterterrorism in non-Western environments. These are the historical experiences of war, occupation, and colonialism; local politics and the distribution of power among domestic stakeholders; internal religious divisions and debates among key sectarian communities; and cultural traditions and experiences. Although succinct, these four variables exemplify the Eurocentric perspective on why global counter-terrorism policies fail in developing countries (Boyle, 2019, p. 7). While the study demonstrates the application of these variables within Nigeria's conflict landscape, it rejects the notion that the failures of international policies transferred to developing countries can be solely attributed to the peculiarities of the domestic environment.

Consequently, the thesis accommodates additional variables beyond Boyle's four conditions, such as corruption, underdevelopment, international assistance, international regulation, and the politics of the global war on terror. The study reveals that these additional variables should be considered alongside Boyle's four elements to develop a comprehensive framework for understanding the influences affecting counter-terrorism effectiveness in non-Western contexts. The doctoral thesis contributes to the knowledge of terrorism and countermeasures through three sets of claims derived from empirical evidence, theoretical arguments, and qualitative data.

The first set of claims establishes the agenda for the investigation, and they relate to Boyle's assumption, which draws criminological relevance from the Situational Crime Prevention (SCP) model. While UNSCRs 1267 and 1373 are acknowledged as global SCP frameworks against the funding of transnational terrorism, the crime of terrorist financing is positioned within the model as the risk factor that requires containment. This arises from the idea that, since funding is the lifeblood of Boko Haram, accurately identifying and delineating the sources of terrorist funding accessed by the group are vital precursors to designing and implementing effective counter-terrorist financing policies. However, the SCP frameworks recognise that, regardless of whether the sources of terrorist financing are accurately identified, certain situational factors may influence CTF regimes' ability to achieve their desired objectives. These situational factors, which encompass Boyle's four categories of variables, form the basis for the investigation outlined as formative influences in the study's primary research question.

Therefore, Boyle's four elements provide the pathway for the types of formative influences or situational factors that should be the focus of the research. The formative influences were analysed on two fronts. The first category provides insights into Boko Haram's structural environments to establish the scope of inherent terrorist financing sources. These insights allow for a comparison of the funding sources associated with Boko Haram in FATF-GIABA policy documents, aiming to identify those most vital for the survival of the terrorist organisation, some of which are not represented in the policy frameworks. I argue that if the sources of terror funding are correctly identified, CTF regimes will be effective in cutting off all funding flowing to Boko Haram. However, some formative influences or situational factors hinder the government's and other stakeholders' understanding of the scope of terrorist funding sources accessible to Boko Haram.

The next set of formative influences addresses the issues affecting institutional responses to CTF regimes. It assumes that whether terrorist financing sources are correctly delineated or not, the issues impacting institutional efforts to prevent Boko Haram access to funding must be assessed. This allows the study to demonstrate that failure to identify terrorist financing sources accurately

adversely affects CTF regime outcomes, regardless of how robustly designed. It signifies the commencement of the success or failure of legal and institutional efforts to curb Boko Haram's funding.

The second set of claims singles out Boko Haram's funding sources as a means of unpacking the prevailing storyline regarding the historical evolution of the sect. It relies on the common mantra in AML/CTF culture, *follow the money*, to challenge the narrative that strictly links Boko Haram's evolution to Al-Qaeda and the 9/11 terrorist attacks in the United States. Besides 9/11, the approach connects the rise of Boko Haram to regional conflicts, competition for natural resources, domestic political ambitions, and ethnic and religious divisions. These four additional variables uncover significant funding sources accessible to Boko Haram that are not readily acknowledged in international regulatory policy documents. These variables, which are often overlooked in pro-9/11 literature on Boko Haram, illustrate why many insights and nuances into terrorism and its financing are lost when tales of terror in Nigeria, West Africa, and the broader non-Western contexts are predominantly tied to Al-Qaeda, ISIS, and 9/11.

The third set of claims is closely related to the second. They are linked to the practice of narrowing the concept of terrorism to Al-Qaeda when designing and deploying international counter-terrorism frameworks. These claims challenge the argument that exonerates the West from responsibility for the absence of a universal concept of terrorism because, unlike non-Western countries, the West tends to favour a broader approach to conceptualising terrorism based on its interests (Ruperez, 2005). The thesis, however, argues in Section 7.2.2. that interests drive the conceptualisation of terrorism, which is not solely based on the degree of violence. The designation of Nelson Mandela as a terrorist and the African National Congress (ANC) as a terrorist organisation by the United States and its allies, aimed at suppressing protests against the apartheid regime in South Africa, serves as an example. The truth value of such an approach to labelling violence as terrorism is questionable, especially considering Mandela's release from prison, his subsequent election as president of South Africa, and his receipt of the Nobel Peace Prize in 1993. In one breath, Mandela

and the ANC were in the same category as Osama bin Laden and Al-Qaeda post-9/11. In a dramatic turn of events, Mandela is celebrated as an iconic leader of the 21st century.

This interest-driven tendency at the global governance level has been passed down to the domestic environment through the assumptions underpinning UNSCRs 1267 and 1373. The former emphasises terrorist organisations linked to Al-Qaeda, such as Boko Haram. However, the discretionary component inherent in UNSCR 1373 allows domestic governments the latitude to designate extremist and violent groups as terrorist organisations, even when they are not associated with Al-Qaeda. This flexibility has facilitated political expediency, with political actors deciding, based on their strategic interests, which extremist group should be classified as a terrorist organisation. The controversy was reviewed to clarify why Boko Haram, IMN, and IPOB are labelled as terrorist organisations, while bandits and Fulani militant herders are not, despite the extremist violence characterising their activities. This contestation has led to transitional patterns in violent conflicts, now apparent in the terrorist black hole in the northeast, Lake Chad, and Nigeria's broader conflict landscape. The disagreement fuels debates concerning claims that the concept of terrorism in Western countries has a broad application. However, such claims cannot be substantiated when juxtaposed with Al-Qaeda-focused global counter-terrorism policies like UNSCR 1267, which are rooted in Western ideology and executed in non-Western contexts, where the scope of extremist violence extends beyond Al-Qaeda terrorism.

The thesis recasts previous contributions to terrorism literature to propose a novel approach to researching and analysing terrorism and countermeasures in a non-Western context. The SCP model offers a three-pronged approach to the research. It enables the identification of sources of terrorist financing (risk factors) and the situational elements (formative influences) that hinder law enforcement's ability to understand the extent of terrorist financing sources exploited by Boko Haram. The SCP model also improves the analysis of the formative influences (situational factors) obstructing institutional responses to CTF regimes designed to contain Boko Haram's access to terrorist financing sources (risk factors). The framework also supports an evaluation of the

strengths and weaknesses of international cooperation that flows from Western development partners to non-Western countries through international assistance and regulation. It clarifies the disputes surrounding the support and guidance the Federal Government of Nigeria (FGN) receives in countering the funding of the Boko Haram terrorist organisation.

8.2. Findings

Boyle's (2019) analytical framework applied through the SCP model has proven to be a reliable tool for analysing institutional behaviour towards the prevention of the financing of transnational terrorism. Both UNSCRs 1267 and 1373 are treated as the SCP frameworks for preventing the funding of terrorism. However, Boyle's (2019) theory assumes that the effectiveness of such counter-terrorism frameworks or SCP mechanisms in a non-Western environment like Nigeria is shaped by four sets of conditions, regarded in the study as formative influences or situational factors. As highlighted below, the study approach facilitates findings on international counter-terrorism financing policies that intersect with theory and practice.

8.2.1. Crime-Terror Nexus and Boko Haram's Structural Environment

The structural environment of Boko Haram was examined in Chapter 2 to lay the groundwork for understanding the complexities of the funding sources that underpin terrorism. It outlines the historical context of the region, including the colonial partitioning of the Lake Chad corridor and the resulting conflicts, as well as intergroup relations. Employing Tamara Makarenko's Crime-Terror Continuum, the chapter illustrates how terrorist entities and organised criminal groups interact within the terrorist black hole and the broader Boko Haram environment. It sets the agenda for challenging prevailing arguments in the organised crime literature that depict Boko Haram solely as a terrorist organisation with minimal connections to organised criminal activities, particularly drug trafficking. The chapter demonstrates why such an assumption is misguided by emphasising the importance of *minimum* and *maximum* funding and the roles they play in financing terrorist organisations like Boko Haram. The Crime-Terror Continuum also highlights transitional patterns in crime and extremist violence, not only in the terrorist black hole of the northeast but throughout Nigeria.

This represents a significant contribution to conflict research on why extremist violence may persist despite the efforts of global players and domestic stakeholders to combat terrorism in developing countries. It also highlights the issue of narrowing the concept of terrorism by excluding other violent and criminal groups. The transitional patterns in the terrorist black hole facilitate adaptations whereby Boko Haram, bandits, and militant herders operate under different nomenclatures that serve their respective interests. Unfortunately, the designation process under UNSCRs 1267 and 1373 seldom considers these transitions due to extraneous variables related to the West's interest in Al-Qaeda-linked terrorist groups such as Boko Haram, as well as factors like ethnicity, religion, and political expediency, which may have influenced domestic actors' *discretion*, leading to failure to proscribe Fulani militant herders and bandits as terrorists.

On the policy front, Chapter Two examines various other conditions identified by this thesis that prevent international frameworks from resolving ethnic conflicts, terrorism, and crime. The Boko Haram environment draws together three international instruments: UNSCRs 1267 and 1373 and UNTOC 2000. The convergence of these frameworks establishes paradigms for distinguishing between organised crime and terrorism, with the former driven by profit and the latter by political and religious ideology. The chapter reveals the weaknesses in such an assumption, which tends to exclude Boko Haram from profiting and Fulani militant herders and bandits from pursuing a political or religious agenda. The study illustrates the limitations of this claim, emphasising that in the terrorist black hole, it is challenging to ascertain which of the three groups pursues a political or criminal agenda.

The implication is that owing to the alignment of domestic institutions with global norms, NDLEA and NAPTIP are excluded from the government's counter-terrorism framework established under the Terrorism Prevention Acts (TPAs) derived from UNSCRs 1267 and 1373. Consequently, both agencies are unable to demonstrate how terrorist groups exploit organised crime to advance terrorism, leaving the FATF and other international stakeholders unable to reach a definitive conclusion on how drug trafficking and human trafficking finance terrorism in Nigeria.

8.2.2. Boko Haram Funding: Domestic and International Interest Variables

Chapter 3 shifts focus to the funding sources most pivotal to Boko Haram's evolution and consolidation as a foreign terrorist organisation. It links three primary variables—domestic politics, regional conflicts, and international interests—to examine the various financing channels crucial to the sect. The chapter challenges the post-9/11 narrative that attributes Boko Haram's emergence to Osama bin Laden's funding in 2003. By employing a historical lens, it unravels the prevailing assumptions underpinning this viewpoint and critically assesses them against the three variables to demonstrate that Boko Haram's funding is not a unidirectional process linked solely to Osama bin Laden or Al-Qaeda. By introducing the concept of round-tripping, the chapter stresses that AQIM (also known as GSPC) operates as a hireling terrorist organisation, offering paid premium terrorist services to clients who seek to exploit terrorism and extremist violence to achieve political, religious, and other strategic objectives in Nigeria and Africa.

The chapter unravels the mystery surrounding the international funding of domestic terrorist groups by GSPC, exploring the role of domestic political actors in this process. Moreover, by examining the arguments related to natural resources, the study demonstrates a potential nexus between the Boko Haram insurgency and oil exploration in the northeast. The evidence linking terrorism and banditry in the northwest and north-central regions to artisanal mining of gold, lithium, gemstones, and tin further supports the study's assertion that terrorism may be a function of natural resource exploitation. Unfortunately, since Boko Haram has been strongly associated with religious extremism, these connections have rarely been clarified, making the study's findings a significant contribution to knowledge. The chapter establishes the basis for data analysis on Boko Haram funding sources in Chapter 6.

8.2.3. Legal and Institutional Frameworks and International Regulation and Assistance

The fourth chapter examines the historical evolution of legal and institutional frameworks constitutionally mandated to prevent terrorist financing in Nigeria. It emphasises the significant developments that shaped this process, justifying why nineteen policy specialists (study

participants) associated with governance and security elites across eighteen policy institutions in Nigeria and three multilateral organisations are well-suited for this study. It sets the stage for debates on the conflicting meanings of terrorism by exploring the ontological reality of the concept under military dictatorship and its conceptual interpretation in a democracy. The chapter's argument reveals why the Boko Haram insurgency originated, highlighting how political expediency influenced the fluidity surrounding the conceptualisation of terrorism during the height of the Sharia movement.

The politically weaponised ethnic and religious variables were equally crucial to the interpretation or misinterpretation of UNSCRs 1267 and 1373 and the subsequent enactment of the Terrorism Prevention Acts. The conflict of interest among regulators, particularly between the United States and the European Union, is the basis for the myriad issues militating against the implementation of CTF measures related to both global policies. By exploring the ontological significance of terrorism and the associated legal and institutional responses, along with international regulatory functions and assistance, the chapter establishes the framework for data analysis in Chapter 7.

8.3. Data Analysis and Overarching Findings

The study's findings and contributions to knowledge begin with the research design in Chapter 1. Chapters 2, 3, and 4 of the literature review lay the foundation for the presentation and analysis of qualitative data in Chapters 6 and 7. Chapter 5 reflects approaches to data collection and the challenges encountered in the field. By comparing evidence from the literature review, study participants, and FATF frameworks on sources of terrorist financing in West Africa, data analysis clarifies why the scope of terrorist financing sources remains largely unknown to the legal and institutional stakeholders charged with preventing Boko Haram from accessing funding. It provides a basis for questioning the robustness of international regulatory frameworks against terrorist financing, highlighting international interventions, especially as the UN and the FATF display indifference in investigating the political and foreign state dimensions of terrorist funding.

The findings also advocate for a better categorisation of the sources of terrorist financing, arguing that those listed in the FATF policy documents and the literature on Boko Haram represent, at best, organised crime and should be treated as such. However, by listing them individually, the evidence is obscured, creating the impression that the sources of Boko Haram funding are markedly different from organised criminal activities. A strategic shift could significantly influence which international frameworks between UNTOC 2000, UNSCR 1267, and UNSCR 1373 should take precedence in combating terrorist financing in Nigeria. Implementing such changes would assist in resolving the issue of overlapping international instruments in the conflict zone and clarifying contentious issues that have hampered research on organised crime and terrorism.

The discussion chapter also demonstrates that the inability to establish the scope of terrorist financing did not occur in a vacuum. The government's lack of priority, political expediency, diplomatic considerations and the overlap of international regulations and functions play significant roles in the confusion surrounding Boko Haram's funding sources. The second part of the discussion chapter pays keen attention to Boyle's (2019) theoretical assumption. The section reflects the theoretical implications of the study by providing more concrete insights into Boyle's theory. It expands Boyle's variables from four to six to include developmental dynamics that border on the challenges of corruption and underdevelopment in operational contexts and global geopolitical calculus that include international assistance, international regulation, and the politics of the global war on terror. It attempts to decolonise the concept of terrorism as outlined in UNSCR 1267, which is strictly tied to Al-Qaeda. In essence, the section identifies how situational factors—including ethnicity, religion, politics, corruption, colonial ties, inter-agency rivalry, mandates, specialised skill issues, overlapping functions and duplication of agencies—adversely impact institutional responses to counter-terrorism financing regimes. However, these influences are not necessarily devoid of international impact, with the additional variables linked to development partners' regulatory and international assistance engagements.

The findings provide meaningful contexts for understanding why international policies and programmes on counter-terrorism fall short of expectations. International technical aid and support are driven by self-interest, as they aim to protect and advance the strategic goals of development actors rather than offer impartial assistance to tackle development issues such as poverty and conflict in third-world countries. This enhances our understanding of why the World Bank and IMF development programmes have yet to make a meaningful impact on Africa's underdevelopment challenges. The analysis section also highlights the relationship between counter-terrorism effectiveness and public infrastructure, human capital development, financial system expansion, and modernisation. It shifts the focus from narratives that assess counter-terrorism effectiveness solely on law enforcement performance to an interconnected approach that regards security as a function of development.

The analysis chapters discuss another facet of international assistance and regulation often ignored in the literature: the concern that technical aid may render vital institutions vulnerable to penetration and infiltration by hostile foreign interests. For a country that astutely resolved its internal conflicts, including a three-year civil war, and pursued and brought peace and stability to Congo, Liberia and Sierra Leone after years of civil conflicts without external support, the claim that it lacks the institutional capacity to tackle Boko Haram has been deemed unacceptable by policymakers and policy implementers. These domestic actors believe that Nigeria possesses one of the most robust, battle-tested security and military architectures in Africa (Nwosu, 2002). The investigation indicates that this concern is palpable and may have informed an undeclared divide between traditional state institutions such as the DSS and the military—both having a statutory mandate to protect the nation's sovereignty and territorial integrity—and the EFCC, NFIU, and SCUML, whose apron strings are tied to international regulators.

Moreover, it remains unclear how Nigeria has fared in terms of institutional resilience and the attainment of peace and security since the onset of international assistance programmes aimed at combating Boko Haram in the early 2000s. The unexpected withdrawal of the United States and

its allies from Afghanistan after decades of military intervention exemplifies that international aid may not necessarily lead to institutional resilience or foster peace and stability in the long term (Muzaffar et al., 2021). Similarly, France's forced suspension of its security and economic intervention programmes in Mali, Niger, Burkina Faso, Guinea, Guinea-Bissau, and the broader Sahel region casts a shadow over the long-term effectiveness of international assistance (Caruso & Lenzi, 2023). Thus, the range of shortcomings militating against international assistance and regulation identified in this study corresponds with emerging trends in global geopolitics, where the post-World War II approach to multilateralism and international cooperation has come under intense scrutiny.

8.4. Implications for Policy

The insights from this thesis could significantly impact global governance against crime, conflict, and terrorism. They reveal why the international system presents fertile ground for counter-terrorism research, particularly addressing why countermeasures have yet to yield the anticipated outcomes in Third World countries. A crucial contribution of this thesis is the suggestion that to tackle transnational terrorism and the accompanying transitional patterns inherent therein, a universal concept of terrorism must be established. This concept should focus on the ontological meaning of terrorism based on a broad definition of violence rather than solely on extremism associated with Al-Qaeda. This approach will ensure that the designation of extremist groups as terrorist organisations is not left to the discretion of domestic governments but is based on universal principles that are recognised and accepted by all. The findings of this study equally illustrate why we must shift away from viewing non-state actors as the primary drivers of global terrorism towards acknowledging the role that constitutional governments in both Western and non-Western societies play in supporting or promoting terrorism.

Consequently, the UN must be willing to investigate foreign governments, multinational corporations, and political actors who are directly or remotely inducing the perpetuation of terrorism for strategic gain. The FATF will need to expand the scope of terrorist financing beyond

organised crime to include political funding, foreign state sponsorship, and funding through natural resource exploitation. This is particularly important as natural resource exploitation has been at the root of conflicts in Africa. The unending uprisings in the Democratic Republic of Congo have been linked to multinational corporations' desperate need for cobalt for electric car batteries and lithium for technological gadgets such as laptop computers (Evans, 2002, p. 8). Mineral extraction, including gold, diamonds, and crude oil, has been central to the conflicts in Sierra Leone, Mali, the Niger Republic, and the Niger Delta region in Nigeria. In such a scenario, the violence from Boko Haram, bandits, and militant herders could not have been considered an exception (Maconachie & Binns, 2007). The necessity for researchers, along with domestic and international policy actors, to re-evaluate the latent drivers of Boko Haram terrorism and the various transitional patterns inherent in extremist violence has become of utmost importance.

On the multilateral front, there is a need to reconsider the enforcement of international agreements on organised crime and terrorist financing. The current use of *ideology* and *profit* as markers to differentiate organised crime from terrorism does not suffice. They cannot distinguish between terrorist and organised criminal funding in the black hole. The complications are much more entrenched as the current approach makes it difficult to identify victims, witnesses, evidence, perpetrators, and legal proceedings that should be instituted against suspects carrying out nefarious activities in the black hole (Saul, 2017; Livy, 2017; Bull et al., 2009). Also, the assumption that Boko Haram militants are distinct from bandits and militant herders is contestable. Since legal action determines the nature of the classification of a suspect, either as a terrorist, bandit, or militant herder, the criminal justice system needs to have a clear understanding of the diverse interactions, alterations, and transitions prevalent in the terrorist black hole. This equally has implications for enforcing UNTOC 2000, UNSCRs 1267 and 1373 provisions, presenting an alternative approach to resolving the overlapping of organised crime and counter-terrorism frameworks. This will enhance international cooperation and bolster domestic institutions' involvement in criminal matters relating to terrorism.

The need for the same conceptual reconciliation applies to the *leadership structure* and *ideology* as criteria for designating extremist groups as terrorist organisations. Considering the transitional nature of terrorism and organised crime in the terrorist black hole discussed in Chapter 2 (Section 2.5), the concepts of *leadership structure* and *ideology* are much less obvious than commonly acknowledged. However, since they stem from the international order, they are necessary for determining when an extremist or criminal group should be classified as a terrorist organisation. This is particularly relevant to the provisions of UNSCR 1373, which permit domestic governments to proscribe violent groups operating within their domain. The study, however, indicates that due to the ambiguous meanings of *leadership structure* and *ideology*, both variables have been exploited by political actors, leading to inconsistency in the terror proscription process, often swayed by ethnic and religious interests and political expediency.

On the domestic front, the study findings reveal gaps in institutional capacity, inter-agency cooperation, funding, fighting political and institutional corruption, and oversight of agencies combating the financing of terrorism. Nevertheless, addressing the mandates problem is central to resolving these issues. The mandates of each agency tasked with combating terrorism should be explicitly outlined in the Terrorism Prevention Act (TPA) rather than merely implied through the respective statutory laws establishing them. Closely related to this is the need to mitigate corruption, ensuring that the fight against terrorist financing is linked to the government's anti-corruption programmes. Also, some relevant agencies must be adequately funded and included in the government's counter-terrorism programmes. This will enable the NDLEA to lead effective policy research on Boko Haram's exploitation of drug trafficking to finance terrorism, while NAPTIP will enhance our understanding of how human trafficking is exploited to fund Boko Haram.

Furthermore, the Federal Character Principle (FCP), Nigeria's foremost power-sharing mechanism, can be restructured to address the negative impacts of ethnic and religious divisions. The issue lies not with the mechanism aimed at promoting equity in political and security sector appointments

but with political actors whose interests conflict with national unity, misapplying the power-sharing framework for personal gain. The tension will be eased if ethnicity, religion, state of origin, and geopolitical zones are objectively considered in the power-sharing process. This will strengthen cohesion in institutional responses to counter-terrorism and alleviate the concerns of various groups within a society where state actions against terrorism can easily be viewed through ethnic and religious lenses.

The study brings to the front burner the correlation between security and development. As it is, development policies and counter-terrorism programmes run in parallel. The successes of counter-terrorism measures are assessed in terms of the number of terrorists killed, weapons and armaments recovered, and the destruction of terrorist camps (Omenma et.al., 2023). This assessment occurs without considering the fundamental causes sustaining terrorism, which this study links to the underdevelopment of the northeast region and the broader conflict landscape in Nigeria. McNamara's (1966) concept of security and development must be fully embraced in developing countries like Nigeria, where might and the use of force predominantly shape security responses and interventions. Security and development managers must recognise the complex relationship between development and security by operating a bureaucracy that accommodates the McNamara concept. This also applies to international regulators who tend to overemphasise security measures while neglecting the role of the IMF and the World Bank development programmes in strengthening domestic and international efforts to combat Boko Haram in Nigeria.

Closely related to the security-development nexus is the study's finding that international regulation and assistance have been pivotal in supporting counter-terrorism efforts as well as impeding them. The conflict of interests between the United States and the European Union fosters many of the problems facing domestic institutions. This is particularly evident as the strategic interests of development partners often take precedence over their commitment to assisting the FGN in ending the Boko Haram insurgency. This tendency reflects poorly on the sincerity of global stakeholders providing technical support to the government. The way forward is for development

actors to put the horse before the cart by prioritising clearly that ending the Boko Haram insurgency and other forms of extremist violence takes precedence over their strategic interests in Nigeria.

8.5. Implications for Theory

Given the cultural bias inherent in terrorism research, this study raises important questions about the theoretical approach to investigating terrorism. It highlights the various discrepancies in the theoretical and empirical literature, particularly the limitation of confining international counter-terrorism measures to the Al-Qaeda variant of Islamic terrorism. By fostering a sceptical view of the prevailing discourse on Boko Haram, the study challenges commonly held assumptions regarding the nature, origins, and drivers of terrorism, as well as the situational factors that impede counter-terrorism success. It encourages a rethinking of how terrorism is conceptualised across different societies and the cultural, historical, political, ethnic, and religious factors that influence this process. The study also examines how the process of terror conceptualisation affects domestic state responses and international stakeholders' oversight of counter-terrorist regimes and assistance. From a theoretical perspective, the findings support inquiries into the transfer, diffusion, and implementation of global anti-terrorism policies, addressing questions about what has not worked and why. This is in terms of state compliance with the principles of the Global War on Terror in Nigeria, particularly regarding UNSCRs 1267 and 1373. The study validates a novel theoretical approach for analysing counter-terrorism effectiveness in non-Western contexts by demonstrating the limitation of Boyle's theoretical assumption.

8.6. Implications for Future Research

The study's approach not only offers new insights into terrorism and its financing but also illustrates how these findings can be incorporated into various counter-terrorism policy options. By critically engaging with and augmenting the Boyleian theoretical and analytical framework, the research provides fresh evidence relevant to the studies of terrorism, its funding, and countermeasures. This investigation establishes a compelling new agenda for future research aimed at deconstructing prevailing narratives surrounding conflicts, crime, and terrorism by elucidating their underlying drivers and identifying the factors that hinder the effectiveness of countermeasures in divided

societies. By examining the impacts of local conditions, corruption, the politics of the war on terror, and international regulation and assistance on the effectiveness of counter-terrorism policies, the study explores the broader realm of policy transfer to shed light on why and how Western-designed policies often fail to achieve their intended outcomes in developing countries.

The study benefits from reconnecting with broader debates within the interdisciplinary field of terrorism studies. It outlines terrorist financing sources, moving beyond the typical funding streams identified in existing literature and FATF policy documents. By looking beyond the established narratives surrounding terrorism and countermeasures, this research articulates a question that not only analyses the relationship between countering the financing of terrorism and other counter actions but also engages debates concerning the crime-terror nexus, the historical evolution and consolidation of Boko Haram, and the familiar terror financing sources in scholarly literature. The study brings to the front burner a crucial question at the heart of counter-terrorism literature: the absence of a universal concept of terrorism, which is believed to be a critical factor accounting for counter-terrorism failure globally.

The research findings also indicate that an effective strategy for designing and conducting case study research on terrorist financing involves a granular approach. This strategy must account for the diverse elements present within a conflict environment or research area to challenge prevailing assumptions in the field. It questions the homogeneity often attributed to the financing of groups like Boko Haram in much of the Eurocentric literature and in multilateral policy documents. The descriptive approach offers valuable insights and the need to reexamine terrorist financing across different cases in Nigeria, Africa, and beyond.

By highlighting that the shortcomings of counter-terrorism policies cannot be solely ascribed to local conditions, the study underscores the need for global governance stakeholders to also acknowledge their role in the counter-terrorism failures experienced in developing countries. This establishes a comprehensive research agenda that aims to explore how both local conditions and global variables—such as the Al-Qaeda factor in UNSCR 1267 and the discretionary variable in

UNSCR 1373—impact the effectiveness of counter-terrorism efforts in specific study areas. Moreover, by recognising the interplay between security and development, future research could examine how multilateral counter-terrorism instruments might be reframed to accommodate the informal economies prevalent in developing countries.

In conclusion, the study identifies a pathway for addressing longstanding dilemmas that hinder the advancement of knowledge in terrorism, its financing, and countermeasures. It suggests that researchers should adopt a problem-solving approach that emphasises the collection of original evidence, which is crucial for evaluating the successes and failures of Counter-Terrorism Financing (CTF) regimes. As this approach is applied across various research and policy contexts, a deeper understanding of the formative influences and situational factors impacting the effectiveness of counter-terrorism policies in developing countries is likely to emerge.

Bibliography

Secondary Sources

- Abdulazeem, M. A., & Oriola, T. B. (2018). Criminogenic Patterns in the Management of Boko Haram's Human Displacement Situation. *Third World Quarterly*, 39(1), 85–103. <https://doi.org/10.1080/01436597.2017.1369028>
- Abe, B. (2022, February 3). Boko Haram: FG Uncovers 96 Sponsors. International Centre for Investigative Reporting. <https://www.icirnigeria.org/boko-haram-fg-uncovers-96-sponsors/>
- Abiodun, T. F., Oladejo, O. A., Adetunberu, O., & Nwannenaya, C. (2019). Security Intelligence Cooperation and Coordinated War on Terror Among Nigeria's Security Agencies: A Panacea for Stable National Security. *Global Scientific Journal Publications*, 7(7), 541 – 556.
- Abraham, T. (2018). *Nigerian Financial Intelligence Unit (NFIU) and the Domiciliation Debate in the National Assembly*. Department of Economic and Social Research [Working Paper]. <http://localhost:8080/xmlui/handle/123456789/657>.
- Abubakar, B. (2017). Kanuri Complete. *UNITAR-Geneva: Geneva, Switzerland*.
- Achieng', S., Oando, S., & Jackson, R. (2023). Critical Terrorism Studies. In L. Frumkin, J. Morrison & A. Silke (Eds). *A Research Agenda for Terrorism Studies* (4th ed. pp. 63-76). Edward Elgar Publishing.
- Adeakin, I., Gray, S., & Madu, O. (2021). The Role of NGOs in the Boko Haram Conflict: Have NGO Activities in Northeast Nigeria Prolonged the Conflict? In B. Temitope, F. Onouha, & S. Oyewole (Eds.), *Boko Haram's Terrorist Campaign in Nigeria* (8th ed., pp. 145-158).
- Adediran, I. (2021, 16 March). Sanwo-Olu Signs Law Prescribing 21-Year Jail Term for Cultists. *Premium Times Nigeria*. <https://www.premiumtimesng.com/regional/ssouth-west/449141-sanwo-olu-signs-law-prescribing-21-year-jail-term-for-cultists.html>
- Adeniji, G. O., & Egielewa, P. E. (2020). The Shiite Uprising in Nigeria and Implications for Nigeria's Relations with Iran: Role of the Media. *Ife Social Sciences Review*, 28(1), 105-119.
- Adesoji, A. O., & Alao, A. (2009). Indigeneship and Citizenship in Nigeria: Myth and Reality. *Journal of Pan African Studies*, 2(8), pp. 151-155.
- Adetunji, J. A. (2019). Rethinking Internal Mechanism of EGMONT Group in Financial Crime Control. *Journal of Money Laundering Control*, 22(2), 327–338. <https://doi.org/10.1108/JMLC-04-2018-0029>
- Adeyemi, O. O. (2013). The Politics of States and Local Governments Creation in Nigeria: An Appraisal. *European Journal of Sustainable Development*, 2(3), 155 – 174. <https://doi.org/10.14207/ejsd.2013.v2n3p155>.
- Adeyemi, O., & Mutambara, E. E. (2022). Policy Reforms and Performance Trajectory of Anti-Corruption Agencies in Nigeria. *African Journal of Business and Economic Research*, 1(1), 147–165. <https://doi.org/10.31920/1750-4562/2022/sina7>
- Adigbuo, E. R. & Forae, F. O. (2023). The Economic Foundations of Terrorism in Africa: A Study of Al-Shabaab and Boko Haram. *Journal of Somali Studies: Research on Somalia and the Greater Horn of Africa*, 10(1), 27–44. <https://doi.org/10.31920/2056-5682/2023/v10n1a2>
- Adisa, W. (2019). Arms Proliferation, Boko Haram Extremism, and Insecurity in Nigeria. In O. O. Oshita, I. M. Alumona, & F. C. Onuoha (Eds.), *Internal Security Management in Nigeria: Perspectives, Challenges, and Lessons*, pp. 307–326, Palgrave Macmillan. https://doi.org/10.1007/978-981-13-8215-4_15
- Adisa, W. (2021). Transnational Organised Crime, Terrorist Financing and the Boko Haram Insurgency in Nigeria. *Journal of Terrorism Studies*, 3(1), 1-26. <https://doi.org/10.7454/Jts.V3i1.1028>
- Afolabi, O., & Yusuf, O. (2019). Phases of Boko Haram. *Peace Research*, 51(1), 67–93.
- Agbaenyi, A. N., & Ezeanya, E. V. (2022). Terrorism in Sub-Saharan Africa: A Study of Elite Complicity in Nigeria 2015-2022. *International Journal of Advanced Multidisciplinary Research Reports*, 2(2), pp. 1-12. <https://rex.commpan.com/index.php/ijamrr/article/view/134>

- Agbiboa, D. E. (2015). Boko Haram, Sharia Law and the Nigerian Constitution: An Unholy Alliance? *International IDEA*, 4–6.
- Agbiboa, D. E., & Maiangwa, B. (2014). Nigeria United in Grief; Divided in Response: Religious Terrorism, Boko Haram, and the Dynamics of State Response. *African Journal on Conflict Resolution*, 14(1), 63–97.
- Agbormbai, E. T. (2021). *The Poverty-Conflict Nexus and the Activities of Boko Haram in Northeast Nigeria* [Unpublished PhD Thesis]. Walden University.
- Aguwa, J. (2017). Boko Haram: History, Ideology, and Goals. *International Journal of Religion & Spirituality in Society*, 7(2), 11-23.
- Ahiazu, N., & Inko-Tariah, T. (2016). The Applicability of Anti-Money Laundering Laws to Legal Practitioners in Nigeria: *NBA v. FGN & CBN*. *Journal of Money Laundering Control*, 19(4), 329-336.
- Akinkuotu, E. (2021, September 22). Naming Boko Haram Sponsors Now Can Affect Investigations—Malami. *Punch Newspapers*. <https://punchng.com/naming-boko-haram-sponsors-now-can-affect-investigations-malami/>
- Al Muntada Trust. (2019, April 24). Al Muntada Al Islami Trust Wins in the High Court: No Links to Terrorism. <https://almuntadatrust.org/al-muntada-al-islami-trust-wins-in-the-high-court - no-links-to-terrorism/>
- Alao, A. (2013). Islamic Radicalisation and Violent Extremism in Nigeria. *Conflict, Security & Development*, 13(2), 127-147.
- Al-Azzawi, S. N. (2024). The Occupation of Iraq and Two Decades of Environmental Degradation. *Journal of Contemporary Iraq & the Arab World*, 18(2-3), 167-197.
- Albert, I. O. (2017). Rethinking the Functionality of the Multinational Joint Task Force in Managing the Boko Haram Crisis in the Lake Chad Basin. *Africa Development*, 42(3), 119-135.
- Alexander, K. (2001). The International Anti-Money-Laundering Regime: The Role of the Financial Action Task Force. *Journal of Money Laundering Control*, 4(3), 231–248 <https://doi.org/10.1108/eb02727>
- Ali, M. A., Bubaram, F. U., & Adamu, A. (2018). The Negative Impacts of Boko Haram Insurgency on Northern Nigeria. *IOSR Journal of Humanities and Social Science*, 23(7), 72-80.
- Almqvist, J. (2021). Towards a Rule of Law-Based Global Strategy for Countering International Terrorism in Areas of Limited Statehood. In L. Hamid & J. Wouters (Eds), *Rule of Law and Areas of Limited Statehood* (10th ed., pp. 206–232). Edward Elgar Publishing. <https://www.elgaronline.com/edcollchap/edcoll/9781788979030/9781788979030.00018.xml>
- Amao, O. B. (2020). A Decade of Terror: Revisiting Nigeria’s Interminable Boko Haram Insurgency. *Security Journal*, 33, 357–375. https://doi.org/10.1007/978-3-031-22769-1_2.
- Amnesty International (27 March 2000). ‘Nigeria: Amputation/Legal/Medical Concern: Bello Garki Zangebi’. Retrieved 6 June 2024. <https://www.amnesty.org/en/documents/afr44/002/2000/en/>.
- Andersson, K. (2020). *Old Rules for New Wars - A Case Study of How Resolution 1373 Affects the Practice of the Security Council in Relation to Jus ad Bellum* (Dissertation, Malmö universitet/Kultur och samhälle). Retrieved from <https://urn.kb.se/resolve?urn=urn:nbn:se:mau:diva-23022>
- Anichebe, U. (2020). *Combating Money Laundering in an Age of Technology and Innovation*. SSRN: <https://ssrn.com/abstract=3627681> or <http://dx.doi.org/10.2139/ssrn.3627681>
- Animasawun, G. A.-J. (2017). Portents of a Fractured Boko Haram for Nigeria’s Counter-Terrorism Strategy and Tactics. In J. Hentz, S. Hussein, A. Mustapha (Eds), *Understanding Boko Haram* (pp. 173–187). Routledge.
- Aremu, J. O., & Buhari, L. O. (2017). Sense and Senselessness of War: Aggregating the Causes, Gains and Losses of the Nigerian Civil War, 1967–1970. *IAFOR Journal of Arts & Humanities*, 4(1), 61–79.
- Arowosegbe, J. O. (2016). Ethnic Minorities and The Land Question in Nigeria. *Review of African Political Economy*, 43(148), 260–276. <https://doi.org/10.1080/03056244.2015.1126816>
- Audu, B. J., & Ibrahim, S. (2019). Emerging Architecture for Regional Security Complex in the Lake Chad Basin: The Multinational Joint Task Force in Perspective. In A.U Tar & B. Bala (Eds.), *New Architecture of Regional Security in Africa: Perspectives on Counter-Terrorism and Counter-Insurgency in the Lake Chad Basin* (pp. 141-166). Rowman & Littlefield.

- Ayitogo, N. (2017, 26 September). Illegal Arms Importation: Nigeria Customs Chief Meets Turkish Ambassador. *Premium Times Nigeria*. <https://www.premiumtimesng.com/news/top-news/244286-illegal-arms-importation-nigeria-customs-chief-meets-turkish-ambassador.html>
- Ayitogo, N. (2022, 12 February). Military Foils Another Attack on NDA, Kills 20 Bandits. *Premium Times Nigeria*. <https://www.premiumtimesng.com/news/more-news/511043-military-foils-another-attack-in-nda-kills-20-bandits.html>
- Aziken, L. C. (2019). Security Implications of the Chadian Civil War on Nigeria, 1965-2010. *International Scholar Journal of Arts and Social Science Research*, 203-203.
- Babangida, I. (2002, 28 November). Ethnic Nationalities and the Nigerian State. [Excerpts from a Lecture Delivered at NIPSS, Kuru, Jos].
- Babangida, I. (2025). *A Journey in Service*. Bookcraft Publishers. Bodija Ibadan, Nigeria.
- Bala, B., & Tar, U. A. (2021). Lake Chad Basin: Transnational Insurgency, Counter-Insurgency and the Proliferation of Small Arms. In A. U Tar & B. Bala (Eds.), *The Palgrave Handbook of Small Arms and Conflicts in Africa* (pp. 927–950). Palgrave Macmillan.
- Bala, G., & Inuwa, I. I. (2023). Migration and Insecurity in Nigeria. *African Journal of Humanities and Contemporary Education Research*, 13(1), 56-65.
- Balarabe, A., Kirfi, M. M., & Abdulsam, Z. (2021). An Assessment of the Impact of Structures and Inter-Institutional Collaboration on the Delivery of Security Services in the Bandit-bedeveloped Zamfara and Sokoto States. *International Journal of Management and Commerce Innovations*, 9(20), 125–140. <https://doi.org/10.1057/s41284-020-00232-8>.
- Bali, V. A. (2007). Terror and Elections: Lessons from Spain. *Electoral Studies*, 26(3), 669–687. <https://doi.org/10.1016/j.electstud.2007.04.004>
- Bamidele, O. (2015). Combating Terrorism: Anti-Terrorism Law, Boko Haram and Insecurity in Nigeria. *African Journal of Democracy and Governance*, 2(34), 139–158.
- Bappah, H. Y. (2016). Nigeria's Military Failure Against the Boko Haram Insurgency. *African Security Review*, 25(2), 146–158. <https://doi.org/10.1080/10246029.2016.1151799>
- Barkindo, A. (2023). Boko Haram-ISWAP and the Growing Footprint of Islamic State (IS) in Africa. *Counter Terrorist Trends and Analyses*, 15(2), 12–17.
- Barnett, J., Rufa'i, M. A., & Abdulaziz, A. (2022). Northwestern Nigeria: A Jihadization of Banditry, or a “Banditization” of Jihad. *Combating Terrorism Centre, Sentinel Journal*, West Point, 15(1), 46.
- Barnoschi, M. (2024). Terrorism and the United Nations. In *The Routledge Companion to Terrorism Studies* (pp. 166-175). Routledge.
- Bashir, E. O., Fatimah. (2017, July 4). Why the Court Dismissed Terrorism Charges Against Ndume. *Premium Times Nigeria*. <https://www.premiumtimesng.com/news/235831-court-dismissed-terrorism-charges-ndume.html>
- Baye, F. (2010). Implications of the Bakassi Conflict Resolution for Cameroon. *African Journal on Conflict Resolution*, 10(1), pp. 9-34. <https://doi.org/10.4314/ajcr.v10i1.59305>
- Bazan, J. (2020). *Fulani Militias Terror: Compilation of News (2017-2020)*. [Self-Published] <https://Independent.Academia.Edu/JLBazan>
- Beebe, N. L., & Rao, V. S. (2005). Using Situational Crime Prevention Theory to Explain the Effectiveness of Information Systems Security. [Conference Proceedings] *Soft Wars Conference*, Las Vegas, Nevada, USA.
- Behnke, K., & Steins, G. (2016). Principals' Reactions to Feedback Received by School Inspection: A Longitudinal Study. *Journal of Educational Change*, 18(1), 77–106. <https://doi.org/10.1007/s10833-016-9275-7>
- Bekker, P. H. (2003). Land and Maritime Boundary Between Cameroon and Nigeria (Cameroon V. Nigeria; Equatorial Guinea Intervening). *American Journal of International Law*, 97(2), 387–398. <https://doi.org/10.2307/3100114>.
- Bello, A. O. (2013). Criminal Law in Nigeria in the Last 53 Years: Trends and Prospects for the Future. *Acta Universitatis Danubius. Juridica*, 9(1), 15–37. <https://www.ceeol.com/search/article-detail?id=222297>

- Bello, I., & Imam, M. (2022). Terrorist Incursion in Northwest Nigeria: A Dangerous Trend. *The Round Table*, 111(4), 530–531. <https://doi.org/10.1080/00358533.2022.2105531>
- Bengry, A. (2018). Accessing the Research Field. In U. Flick (Eds), *The SAGE Handbook of Qualitative Data Collection*, (7th ed., pp. 99–117). <https://doi.org/10.4135/9781526416070.n7>.
- Bertelli, A., Riccucci, N., Canterelli, P., Cucciniello, M., Grose, C., John, P., ... & Williams, M. (2022). The (Missing?) Role of Institutions in Behavioral Public Administration: A Roundtable Discourse. *Journal of Behavioral Public Administration*, 5(1).
- Bevir, M. (2008). *Meta-Methodology: Clearing the Underbrush*.
- Bhattacharyya, S. (n.d.). *Natural Resources and Conflict in Africa: Isolating Facts from Fiction*. The CSAE Blog. Retrieved 19 April 2024. <https://blogs.csae.ox.ac.uk/2015/11/natural-resources-and-conflict-in-africa-isolating-facts-from-fiction/>
- Biersteker, T. J., & Eckert, S. E. (2008). Taking Stock of Efforts to Counter the Financing of Terrorism and Recommendations for the Way Forward. In T.J Biersteker and S.E. Eckert (Eds), *Countering the Financing of Terrorism*, (13th ed., pp. 289–301). Routledge.
- Bilali, G. (2011a). Know Your Customer or Not. *U. Tol. L. Rev.*, 43, 319 - 351.
- Blanchard, C. M. (2006). Sunnis and Shiites. In C.D. Malbouisson (eds), *Focus on Islamic Issues* (2nd ed., pp. 11-20). Nova Publishers.
- Blanchard, C. M. (2006). The Islamic Traditions of Wahhabism and Salafiyya. In C.D. Malbouisson (eds), *Focus on Islamic Issues* (3rd ed., pp. 21-30). Nova Publishers.
- Botha, A. (2007). South Africa and the ‘War Against Terrorism’. Centre for International Political Studies, University of Pretoria, Electronic Briefing Paper, 29.
- Boudali, L. K. (2007). GSPC: Newest Franchise in Al-Qa’ida’s Global Jihad. Defense Technical Information Center
- Boyi, J. B. (2020). The Response of Christians to Islamic Violence in Northern Nigeria. *African Theological Journal for Church and Society*, 1(1), 78–97.
- Boyle, M. (2019). Introduction. In M. Boyle (Eds), *Non-Western Responses to Terrorism* (pp. 1-19). Manchester University Press.
- Braun, V., & Clarke, V. (2022). Toward Good Practice in Thematic Analysis: Avoiding Common Problems and Becoming a Knowing Researcher. *International Journal of Transgender Health*, 24(1), 1–6. <https://doi.org/10.1080/26895269.2022.2129597>.
- Breakfast, N., Kwitshi, A., & Johnson, P. (2022). The Ideological Construct of Terrorism: A Foucauldian Perspective of Power and Discourse. *Journal of African Foreign Affairs*, 9(2).
- Breakfast, N., Kwitshi, A., & Johnson, P. (2022). The Ideological Construct of Terrorism: A Foucauldian Perspective of Power and Discourse. *Journal of African Foreign Affairs*, 9(2).
- Brewer, J. (2018). *The Financing of Nuclear and Other Weapons of Mass Destruction Proliferation*. Centre for a New American Security, Washington, DC.
- Brigaglia, A., & Iocchi, A. (2020). Entangled Incidents: Nigeria in the Global War on Terror (1994–2009). *African Conflict and Peacebuilding Review*, 10(2), 10–42. <https://doi.org/10.2979/africonfpeacrevi.10.2.02>
- Brisard, J. C., & Martinez, D. (2014). Islamic State: The Economy-Based Terrorist Funding. *Thomson Reuters Journal*, (3), 1-11.
- Brogaard, B. O. (1999). Peirce on Abduction and Rational Control. *Transactions of the Charles S. Peirce Society*, 35(1), 129–155.
- Brooks, S. G., & Wohlforth, W. C. (2008). *World Out of Balance: International Relations and the Challenge of American Primacy*. Princeton University Press.
- Brukum, N. J. K. (1997). *The Northern Territories of the Gold Coast under British colonial rule, 1897-1956, a study in political change* (Doctoral dissertation).
- Busingye, G., Mukashaba, S., Tusiime, C. (2022). Weapons of Mass Destruction in Africa. In Kuwali, D. (eds), *The Palgrave Handbook of Sustainable Peace and Security in Africa*, pp. 397–414. Palgrave Macmillan, Cham.

https://doi.org/10.1007/978-3-030-82020-6_23

- Busted: How Nigeria's Attorney-General Malami Released Over 300 'Powerful' Boko Haram Sponsors After Collecting Bribes and Left Only Foot Soldiers in Detention. SaharaReporters.com
- Byman, D. (2022). Understanding and Misunderstanding State Sponsorship of Terrorism. *Studies in Conflict & Terrorism*, 45(12), 1031–1049. <https://doi.org/10.1080/1057610X.2020.1738682>
- Caldararo, N. L. (2014). Al-Qaeda, ISIS, Boko Haram and forms of rebellion in the 21st Century in the vacuum of Ottoman Soviet collapse. Available at SSRN 2494027.
- Campbell, I. (1994). Nigeria's Failed Transition: The 1993 Presidential Election. *Journal of Contemporary African Studies*, 12(2), 179–199. <https://doi.org/10.1080/02589009408729556>
- Campbell, I. (2023). Army Reorganisation and Military Withdrawal. In I. Campbell (eds), *Soldiers and Oil*, (3rd ed.), pp. 58–100. <https://doi.org/10.4324/9781003438151-5>
- Campbell, J. (2012). Nigeria's Battle for Stability. *The National Interest*, 118, 31–39. <http://www.jstor.org/stable/42896438>
- Campbell, J. (2012). Religion and Security in Nigeria. In C. Seiple, D. Hoover, P. Otis (eds), *The Routledge Handbook of Religion and Security*, (20th ed., pp. 215–225). Routledge.
- Caretta, M. A. (2025). Transparent Reflexivity: How to Exude Neutrality and Navigate Gatekeeping Through Shifting Positionality? *The Professional Geographer*, 1-9.
- Caruso, F., & Lenzi, F. (2023). The Sahel Region: A Litmus Test for EU–Africa Relations in a Changing Global Order. EU Policy Paper, Foundation for European Progressive Studies.
- Cassam, Q. (2018). The Epistemology of Terrorism and Radicalisation. *Royal Institute of Philosophy Supplements*, 84, 187-209.
- Chamberlain, K., & Hodgetts, D. (2018). Collecting Qualitative Data with Hard-to-Reach Groups. In U. Flick (eds), *The SAGE Handbook on Qualitative Data Collection*. (42nd ed., pp. 668-685). <https://doi.org/10.4135/9781526416070.n42>.
- Chandra, Y. (2020). Illicit Drug Trafficking and Financing of Terrorism. *Journal of Defence Studies*, 14(1-2), 69-91.
- Channels Television (2014, 4 September). How Ali Modu Sheriff Sponsored Boko Haram - Femi Falana. <https://www.channelstv.com/2014/09/04/ali-modu-sheriff-sponsored-boko-haram-femi-falana/>
- Channels Television (2021, 25 August). Insecurity: The Govt Knows Sponsors of Boko Haram, Says Former Naval Chief. Channels Television. <https://www.youtube.com/watch?v=KyHowYHyAp8>.
- Chase, I., & Keatinge, T. (2021). Walk the Talk: How the Financial Action Task Force Can Prioritise Financial Inclusion. Royal United Services Institute. <https://rusi.org/explore-our-research/publications/policy-briefs/walk-talk-how-financial-action-task-force-can-prioritise-financial-inclusion>.
- Chestnut, M. (2023). US/NATO-Russian Strategic Stability and the War in Ukraine. CNA.
- Chhina, R. K. (2017). Implementation of the Concept of “Politically Exposed Persons (PEPs)”. *India Journal of Money Laundering Control*, 20(1), 89–98.
- Chiabi, E. M. (1986). The Nigerian-Cameroonian Connection: A Study of the Historical Relationship and Its Effect on Anglophone Cameroon. *Journal of African Studies*, 13(2), 59-72.
- Chibuokwu, R. A., & Nwosu, F. I. (2016). Independent Corrupt Practices Commission (ICPC) as an Administrative Tool in Nigeria. *Journal of Resourcefulness and Distinction*, 12(1), 215-220.
- Chinedu, A. C. (2019). Migration and National Security: A Study of Nigeria's Porous Borders. *African Journal of Politics and Administrative Studies*, 12(1), 17-28.
- Chitimira, H., & Animashaun, O. (2023). The Adequacy of the Legal Framework for Combating Money Laundering and Terrorist Financing in Nigeria. *Journal of Money Laundering Control*, 26(7), 110–126.
- Clements, K. P. (2009). Internal Dynamics and External Interventions. *Peace Review*, 21(1), 1–12. <https://doi.org/10.1080/10402650802689989>
- Cocks, T. (2013, 26 April). Nigerian Islamists received \$3.15 million to Free French Hostages - Document.

- Reuters. <https://www.reuters.com/article/idUSBRE93P104/>
- Cohen, G., & Taylor, R. W. (2018). Understanding Terrorism in the Modern Era. In P. Reichel and R. Randa (eds), *Transnational Crime and Global Security* [Volume 2], (14th ed., pp. 215–225). Bloomsbury Publishing.
- Cohen, L. & Angwin, J. (2002, 19 August). Investigators Focus AOL Probe on Alleged 'Round-Trip' Deals. *Wall Street Journal*. <https://www.wsj.com/articles/SB1029704211820792555>
- Cohen, T. (2023, 24 February). It's Official—South Africa Fails to Avoid Greylisting. *Daily Maverick*. <https://www.dailymaverick.co.za/article/2023-02-24-its-official-south-africa-fails-to-avoid-greylisting/>
- Collier, P., & Duponchel, M. (2013). The Economic Legacy of Civil War: Firm-Level Evidence from Sierra Leone. *Journal of Conflict Resolution*, 57(1), 65–88. <https://doi.org/10.1177/0022002712464847>
- Collier, P., & Hoeffler, A. (2004). Greed and Grievance in Civil War. *Oxford Economic Papers*, 56(4), 563–595. <https://doi.org/10.1093/oeq/gpf064>
- Comolli, V (2013), in Csete, J., & Sánchez, C. (2013). Telling the Story of Drugs in West Africa: The Newest Front in a Losing War
- Comolli, V. (2015). *Boko Haram: Nigeria's Islamist Insurgency*. Oxford University Press.
- Comolli, V. (2018). *Organised Crime and Illicit Trade: How to Respond to this Strategic Challenge in Old and New Domains*. Springer.
- Comolli, V. (2018). West Africa and the Sahel. Australian Strategic Policy Institute, 101-110.
- Connor, G. (2017). 'Violent Extremism' in the Lake Chad Basin: Understanding the Drivers of the Boko Haram Insurgency. NUPI Report, 8.
- Cooke, J. G. (2016). Now Comes the Hard Part: Five Priorities in the Continuing Fight against Boko Haram. Centre for Strategic and International Studies, 1-11.
- Copeland, T. E. (2010). Intelligence Failure Theory. In *Oxford Research Encyclopedia of International Studies*.
- Corlett, S., & Mavin, S. (2018). Reflexivity and Researcher Positionality. *The SAGE Handbook of Qualitative Business and Management Research Methods*, 377-399.
- Cramer, C., Sender, J., & Oqubay, A. (2020). *African Economic Development: Evidence, Theory, Policy* (p. 336). Oxford University Press.
- Crowder, M. (1964). Indirect Rule—French and British Style. *Africa*, 34(3), 197-205.
- Csete, J., & Sánchez, C. (2013). Telling the Story of Drugs in West Africa: The Newest Front in a Losing War? Global Drug Policy Observatory, Swansea University [Policy Brief 1].
- Daily Times (26 May 2021). Facebook Post. Sani Abacha: “Any insurgency that lasts more than 24 hours, a government official has a hand in it”. <https://www.facebook.com/dailytimesnigeria/posts/any-insurgency-that-lasts-more-than-24-hours-a-government-official-has-a-hand-in/3905990816114967/>
- Daily Trust Newspaper (2 August 2014). Jonathan: Terrorism Caught Us Unawares. <https://Dailytrust.Com/Jonathan-Terrorism-Caught-Us-Unawares/>
- Dajee, V. V. (2004). Does The FICA [Financial Intelligence Centre Act] Legislation Compromise the Unique Relationship Between Attorney-Client, And Is There A Conflict? (Unpublished Master's Dissertation). University Of Cape Town.
- Dandashly, A., Dijkstra, H., Marafona, M., Noutcheva, G., & Paikin, Z. (2021). Multipolarity and EU Foreign and Security Policy: Divergent Approaches to Conflict and Crisis Response.
- Daniya, N. A. (2021). *Radicalisation and Deradicalisation in Nigeria: An Analysis of What Works and What Doesn't* (Unpublished PhD Thesis). London Metropolitan University.
- Darkwa, L. (2011). The Challenge of Sub-Regional Security in West Africa: The Case of the 2006 Ecowas Convention on Small Arms and Light Weapons. Nordiska Afrikainstitutet, Uppsala, Discussion Paper 69.
- Das, S. P. (2022). Origin, Objective, and History of Terrorism and Terrorist Organisations. In S.P. Das (ed.), *Economics of Terrorism and Counter-Terrorism Measures*. (2nd ed., pp. 39–183). Springer. https://doi.org/10.1007/978-3-030-96577-8_2.
- De Jong, M. & Mamadouh, V. (2002). Two Contrasting Perspectives on Institutional Transplantation. In M. De

- Jong, K. Lalenis & V. Mamadouh (eds), *The Theory and Practice of Institutional Transplantation: Experiences with the Transfer of Policy Institutions* (3rd ed., pp. 19–32). Springer.
- De Montclos, M. A. P. (2014). Boko Haram and Politics: From Insurgency to Terrorism. In M.A.P de Montclos (eds), *Islamism, Politics, Security, and the State in Nigeria*, (7th ed. pp. 135 – 157), IFRA-Nigeria, African Studies
- de Silva, E. (2021). The United States Intelligence Community: Improving Interagency Interoperability. In *Intelligence and Law Enforcement in the 21st Century* (pp. 41-56). IGI Global.
- Della Porta, D., & Keating, M. (2008). How Many Approaches in the Social Sciences? An Epistemological Introduction.
- Dodgson, J. E. (2019). Reflexivity in Qualitative Research. *Journal of Human Lactation*, 35(2), 220-222.
- Dolowitz, D. P., & Marsh, D. (2000). Learning from Abroad: The Role of Policy Transfer in Contemporary Policy-Making. *Governance*, 13(1), 5–23. <https://doi.org/10.1111/0952-1895.00121>
- Döring, K. P. (2018). Regional and Transregional Currents in the Shallows of Lake Chad. *Comparativ: Leipziger Beiträge zur Universalgeschichte und Vergleichenden Gesellschaftsforschung*, 28(6).
- Döring, K. P. (2018). Regional and Transregional Currents in the Shallows of Lake Chad. *Comparativ: Leipziger Beiträge zur Universalgeschichte und Vergleichenden Gesellschaftsforschung*, 28(6).
- Doukhan, D. (2016). Winds of War in Nigeria and the “Tropical Shi’ism Zone”. International Institute for Counter-Terrorism, 1-21. Herzliya, Israel.
- Doward, J. (2012, September 9). Peer Raises Fears Over UK Charity’s Alleged Links to Boko Haram. *The Guardian*. <https://www.theguardian.com/world/2012/sep/09/uk-charity-boko-haram>
- Druzin, B. H. (2023). How to Destroy the Liberal International Order. *Duke Journal of Comparative and International Law*, 34, 1-37.
- e Silva, M. F., Cools, J., & Verbist, B. (2021). Conflict-Sensitive Adaptation in Africa.
- Easterly, W. (2009). Can the West Save Africa? *Journal of Economic Literature*, 47(2), 373-447.
- Easterly, W., & Pfutze, T. (2008). Where Does the Money Go? Best and Worst Practices in Foreign Aid. *Journal of Economic Perspectives*, 22(2), 29–52. <https://doi.org/10.1257/jep.22.2.29>.
- Ediagbonya, M. (2022). Personality Conflicts and the Nigerian Civil War. In G.K. Kieh Jr., K.A. Kalu (Eds.), *Civil Wars in Africa* (8th ed., pp. 161–180). Rowman & Littlefield Publishers.
- Egbusie, P. O., & Albert, M. O. (2022). Restorative Justice and its Implications on Transformative Peacebuilding among Victims of Boko Haram Terrorism in North-Eastern Nigeria. *International Journal of Peace and Conflict Studies*, 7(3), 1–8.
- Egugbo, C. C. (2015). Local Government and Rural Development in Nigeria. *Ago Iwoye Journal of Social and Behavioural Sciences*, 2, 18-30.
- Ejeh, E. U., Bappah, A. I., & Dankofa, Y. (2020). Proscription of Terrorism in Nigeria: A Comparative Legal Study. *Commonwealth Law Bulletin*, 46(3), 367-390.
- Ejekwonyilo, A. (2022, February 3). Nigerian Officials Have ‘Compromised’ Prosecution of Suspected Terrorism Sponsors—Ex-Police Commissioner. *Premium Times*. <https://www.premiumtimesng.com/news/headlines/509550-nigerian-officials-have-compromised-prosecution-of-suspected-terrorism-sponsors-ex-police-commissioner.htm>
- Elaigwu, J. I., & Galadima, H. (2003). The Shadow of Sharia Over Nigerian Federalism. *Publius: The Journal of Federalism*, 33(3), 123–144. doi.org/10.1093/oxfordjournals.pubjof.a004995
- Ele, C. O. (2018). Islamization of Nigeria: Implications for Sustainable Peace. *International Journal of Social Sciences and English Literature*, 2(1), 13–19. <https://doi.org/10.20448/journal.527.2018.21.13.19>
- Elusoji, S. (2022, March 29). Eight Dead, 26 Injured in Kaduna Train Attack—State Govt. *Channels Television*. <https://www.channelstv.com/2022/03/29/eight-dead-26-injured-in-kaduna-train-attack-state-govt/>
- Englund, S. H. (2015). At What Cost? United States’ Counter-Terrorism Strategy, Reputation, and Public Opinion. *Perspectives on Terrorism*, 9(3), 39–55.

- Esoimeme, E. (2021). A Critical Analysis of the Effects of the Central Bank of Nigeria's Digital Currency Named E-Naira on Financial Inclusion and AML/CFT Measures. SSRN Electronic Journal. <https://doi.org/10.2139/ssrn.3921396>
- Ette, M. (2012). 'Nigeria as a Country of Interest in Terrorism'- Newspaper Framing of Farouk Abdulmutallab, the Underwear Bomber. *Journal of African Media Studies*, 4(1), 45–59. https://doi.org/10.1386/jams.4.1.45_1
- Etudaiye, M. E., & Etudaiye, M. A. (2017). A Critique of the Unanticipated Powers of The State Security Service in Nigeria and the Validity of their Source. *KIU Journal of Social Science*, 3(1), 209–219
- Evans, P. (2022). The Materiality of Media: To What Extent Has the Boom in the Manufacture of Modern Technological Devices Been Implicated in Territorial Conflicts Within the Democratic Republic of the Congo? [Unpublished PhD Thesis]. The University of East London.
- Ezewudo, C. V. (2012). Money Laundering and Terrorist Financing: An Insight into the Money Laundering (Prohibition) Act of 2004, Laws of Nigeria [Unpublished PhD Thesis]. Institute of Advanced Legal Studies, School of Advanced Study.
- FATF (2012-2023). International Standards on Combating Money Laundering and Financing of Terrorism & Proliferation. Paris, France. www.fatf-gafi.org/en/publications/Fatfrecommendations/Fatfrecommendations.html
- FATF (2023). International Standards on Combating Money Laundering and Financing of Terrorism and Proliferation. <https://www.fatf-gafi.org/content/dam/fatf-gafi/recommendations/FATF%20Recommendations%202012.pdf.coredownload.inline.pdf>
- FATF-GIABA (2013). Terrorist Financing in West and Central Africa, FATF, Paris. <https://www.fatf-gafi.org/content/dam/fatf-gafi/reports/TF-in-West-Africa.pdf.coredownload.inline.pdf>
- FATF-GIABA-GABAC (2016). Terrorist Financing in West and Central Africa, FATF, Paris. www.fatf-gafi.org/publications/methodsandtrends/documents/terrorist-financing-west-central-africa.html
- Fayemi, K. (2002). Nigeria's Security Sector and the Dilemma of Civilian Control. *Conflict, Security & Development*. <https://doi.org/10.1080/14678800200590600>
- Federal Financial Institution Council. (2005). Bank Secrecy Act Anti-Money Laundering Examination Manual. Federal Financial Institutions Council, United States.
- Fitzgerald, J. (2015). Why Me? An Autoethnographic Account of the Bizarre Logic of Counterterrorism. *Critical Studies on Terrorism*, 8(1), 163–180. <https://doi.org/10.1080/17539153.2015.1005934>
- Fitzgerald, J. (2016). Critical Epistemologies of Terrorism. In *Routledge Handbook of Critical Terrorism Studies* (pp. 49-59). Routledge.
- Fix, L., & Keil, S. (2022). NATO and Russia after the Invasion of Ukraine. German Marshall Fund of the United States.
- Forest, J. J. (2012). *Confronting the Terrorism of Boko Haram in Nigeria*. JSOU Press, Tampa, FL.
- Forest, J. J. (2021). Political Warfare and Propaganda: An Introduction. *Journal of Advanced Military Studies*, 12(1), 13-33.
- Foucher, V. (2021). Islamic State Franchises in Africa: Lessons from Lake Chad. International Crisis Group. <https://www.crisisgroup.org/africa/west-africa/nigeria/islamic-state-franchises-africa-lessons-lake-chad>
- Freeman, C. (2016, April 9). Boko Haram Demands '\$50m Ransom' for Release of Kidnapped Chibok Schoolgirls. *The Telegraph*. <https://www.telegraph.co.uk/news/2016/04/09/boko-haram-demands-50m-ransom-for-release-of-kidnapped-chibok-s>
- Galeotti, M. (2022). *The Weaponisation of Everything*. Yale University Press <https://doi.org/10.12987/9780300265132>.
- Gary-Tounkara, D. (2015). A Reappraisal of the Expulsion of Illegal Immigrants from Nigeria in 1983.
- Gaurav, K (2021, July 18). Modi Govt Ensured Pakistan is Retained on FATF Grey List, says Jaishankar.
- Gehring, T., & Dörfler, T. (2013). Division of Labour and Rule-based Decision-making Within the UN Security Council: The Al-Qaeda/Taliban Sanctions Regime. In T. Gehring & T. Dörfler, *Global Governance: A Review of Multilateralism and International Organisations*, 19(4), 567–587. [314](https://doi.org/10.1163/19426720-</p>
</div>
<div data-bbox=)

- Goldenhuis, K. (2024). The Terror Acts of Henry Okah (Part 2). *Servamus Community-Based Safety and Security Magazine*, 117(1), 44-51.
- Genser, J., & Barth, K. (2010). When Due Process Concerns Become Dangerous: The Security Council's 1267 Regime and The Need for Reform. *BC Int'l & Comp. L. Rev.*, 33, 1-41.
- GIABA (2020). Assessment of Counter-Terrorist Financing Capacities in West Africa, GIABA, Dakar.
- GIABA (2021). Anti-Money Laundering and Counter-Terrorist Financing Measures - Federal Republic of Nigeria, Second Round Mutual Evaluation Report, GIABA, Dakar.
- GIABA (2022). Anti-Money Laundering and Counter-Terrorist Financing Measures - Federal Republic of Nigeria, Second Round Mutual Evaluation Report, GIABA, Dakar.
- Gillani, D. (2020). Can Terrorism Be Defined? A Critique on Walter Laqueur. *Pakistan Journal of Terrorism Research*, 2(1), 1-21.
- Ginsborg, L. (2020). The United Nations Security Council's Counter-Terrorism: ISIL (Daesh) and Al-Qaida Sanctions Regime. *Research Handbook on International Law and Terrorism*. <https://doi.org/10.4337/9781788972222.00048>
- Giroux, J., & Nwankpa, M. (2020). A Vicious Cycle: The Growth of Terrorism and Counterterrorism in Nigeria, 1999-2016. In M. Boyle (Ed.), *Non-Western Responses to Terrorism* (pp. 410-432). Manchester University Press.
- Gough, I. (2013). *Understanding Prevention Policy: A Theoretical Approach*. Prevention Working Papers, Nef, London, UK.
- Gourley, S. M. (2012). Linkages Between Boko Haram and al Qaeda: A Potential Deadly Synergy. *Global Security Studies*, 3(3).
- Goyit, M. G., & Johnmark, D. R. (2012). An Assessment of Training and Salesforce Productivity in Nigeria's Manufacturing Industry: Lessons from NASCO Company Ltd, Jos. *International Journal of Current Research and Review*, 4(20).
- Gurule, J. (2004). The Global Effort to Stop Terrorist Financing. *Hampton Roads International Security Quarterly*, 21-24.
- Gurulé, J. (2008). *Unfunding Terror: The Legal Response to the Financing of Global Terrorism*. United Kingdom: Edward Elgar.
- H.A. Trinkunas (Eds), *Terrorism Financing and State Responses*, (11th eds, pp. 185-202. <https://doi.org/10.1515/9780804768221-014>
- Habila, H. (2017). *The Chibok Girls: The Boko Haram Kidnappings & Islamic Militancy in Nigeria*. Penguin UK.
- Haghani, M., Kuligowski, E., Rajabifard, A., & Lentini, P. (2022). Fifty Years of Scholarly Research on Terrorism: Intellectual Progression, Structural Composition, Trends and Knowledge Gaps of the Field. *International Journal of Disaster Risk Reduction*, 68, 102714.
- Halaburda, P. (2006). *Terrorism Base Potential in the Tri-Border Area of Latin America* [Unpublished Doctoral Thesis] Naval Postgraduate School, Monterey, California.
- Harmon, S. (2010). From GSPC to AQIM: The Evolution of an Algerian Islamist Terrorist Group into an Al-Qaida Affiliate and its Implications for the Sahara-Sahel Region. *Concerned Africa Scholars*, 85, 12-29. Agence Française de Développement: Paris, France.
- Haruna, A. (2021, June 26). Borno Governor Suspends INGO 'Caught Conducting Shooting Training'—Official. *Premium Times Nigeria*. <https://www.premiumtimesng.com/news/top-news/470130-borno-governor-suspends-ingo-caught-conducting-shooting-training-official.html>
- Hasan, S. (2021). How FATF Has Been Misused for Political Purposes Around the World. *TRT Business*. <https://www.trtworld.com/business/how-fatf-has-been-misused-for-political-purposes-around-the-world-48951>
- Hayes, B. (2013). *How International Rules on Countering the Financing of Terrorism Impact Civil Society*. Transnational Institute [Policy Briefing]. www.tni.org/En/Briefing/How-International-Rules-Countering-

- Hellmich, C. (2016). *Knowing Al-Qaeda: The Epistemology of Terrorism*. Routledge.
- Héritier, A. (2008). Causal Explanation. *Approaches and Methodologies in the Social Sciences*, 61–79. <https://doi.org/10.1017/cbo9780511801938.005>
- Hill, J. N. C. (2013). Religious Extremism in Northern Nigeria Past and Present: Parallels Between the Pseudo-Tijanis and Boko Haram. *The Round Table*, 102(3), 235–244. <https://doi.org/10.1080/00358533.2013.796146>
- Hindustan Times (2021, 18 July). Modi Govt Ensured Pakistan is Retained on FATF Grey List, Says Jaishankar. *Hindustan Times*.
- Hindustan Times. <https://www.hindustantimes.com/india-news/modi-govt-ensured-pakistan-remained-on-fatf-grey-list-says-jaishankar-101626608739423.html>
- Hoffman, P. (2004). Human Rights and Terrorism. *Human Rights Quarterly*, 26(4), 932–955. <https://doi.org/10.1353/hrq.2004.0045>.
- Hosenball, M., Peraino, K., & Skipp, C. (2002). Terror's Cash Flow. *Newsweek*, 139(12), 28–29.
- House of Commons—International Development—Written Evidence. The Chad-Cameroon Oil & Pipeline Project: Drawing Lessons from the World Bank Group's "Model" Extractive Industry Project. <https://publications.parliament.uk/pa/cm200506/cmselect/cmintdev/1622/1622we11.htm>
- Hundeyin, D. (2021, 2 October). Cornflakes for Jihad: Boko Haram Origin Story. *West Africa Weekly*. <https://westafricaweekly.com/cornflakes-for-jihad-the-boko-haram-origin-story/>
- Ibeh, N. (2015, 5 March). Nigeria: America Bans Owners of Amigo Supermarket, Wonderland Amusement Park Over Alleged Terrorist Activities. *Premium Times*. <https://allafrica.com/stories/201503051402.html>
- Idris, D. A. (2017). *An Appraisal of Legal Pluralism in the Administration of Penal and Criminal Codes in Nigeria: A Call for Harmonisation*. [Unpublished PhD Thesis]. Ahmadu Bello University, Nigeria.
- Ifeakandu, I. O., & Ardzard, H. (2022). The Role of Institutional Framework in Entrenching Effective Anti-Money Laundering/Combating Terrorist Financing in West Africa: Inter-Governmental Action Group Against Money Laundering in West Africa (GIABA) in Perspective. *Beijing L. Rev.*, 13, 575.
- Ifeanyi, O., Alu, K., & Ozigbo, R. (2011, 2 March). Obasanjo and the Verdict of History: An Assessment of Obasanjo's Administration in Nigeria 1999-2007. [Unpublished Conference Paper]. 7th Congresso Iberica de Estudos Africanos, University Institute of Lisbon
- Ifeka, C. (2010). War on Terror: Africom, the Kleptocratic State, and Under-Class Militancy in West Africa - Nigeria. *Concerned Africa Scholars*, 25, 30–49.
- Ignatieff, M. (2002). Human Rights, the Laws of War, and Terrorism. *Social Research: An International Quarterly*, 69(4), 1143–1164. <https://doi.org/10.1353/sor.2002.0046>
- IMF (2023). *Anti-Money Laundering and Combating the Financing of Terrorism*. International Monetary Fund. <https://www.imf.org/en/Topics/Financial-Integrity/amlcft>
- IMF (2023). *Countering the Financing of Terrorism: Good Practices to Enhance Effectiveness*. International Monetary Fund. <https://doi.org/10.5089/9798400204654.071>
- Innocent, E. O., & Chibuikwe, U. C. (2016). Terrorist Financing in Nigeria: A Case of Boko Haram. *Specialty Journal of Psychology and Management*, 2(3), 41–52.
- Inskeep, S. (2010, 6 January). Nigerians Outraged Over Extra U.S. Travel Scrutiny. *NPR*. <https://www.npr.org/2010/01/06/122271683/nigerians-outraged-over-extra-u-s-travel-scrutiny>
- Inyang, A., & Hanson, M. (2012). The Nigerian State and Terrorism: Exhuming the Legal Lacunae. *Social Sciences (JHSS)*, 3(5), 21–26.
- Iocchi, A. (2020). The Dangers of Disconnection: Oscillations in Political Violence on Lake Chad. *The International Spectator*, 55(4), 84-99.
- Ita, E. (2011). The Role of the National Assembly in Combating Terrorism in Nigeria. *Triple S Magazine*, Vol. 11.
- Iwuchukwu, M. C. (2013). *Precolonial Sokoto Caliphate and Kanem-Borno Empire and the Advent of Islam*.

In Muslim-Christian Dialogue in Post-Colonial Northern Nigeria: The Challenges of Inclusive Cultural and Religious Pluralism (pp. 1-13). New York: Palgrave Macmillan US.

- Iwuoha, V. C. (2019). United States' Security Governance in Nigeria: Implications on Counterterrorism Strategies Against Boko Haram. *Journal of Asian and African Studies*, 54(8), 1175–1194. <https://doi.org/10.1177/0021909619862846>
- Jackson, P. (2003). Warlords As Alternative Forms of Governance. *Small Wars and Insurgencies Journal*, 14(2), 131-150. <https://doi.org/10.1080/09592310412331300716>.
- Jackson, R. and Smyth, M.B. (2009). Critical Terrorism Studies: Framing a New Research Agenda. In *Critical Terrorism Studies* (pp. 230-250) Routledge
- Jayasekara, S. D. (2020). How Effective are the Current Global Standards in Combating Money Laundering and Terrorist Financing? *Journal of Money Laundering Control*, 24(2), 257–267. <https://doi.org/10.1108/jmlc-05-2020-0047>.
- Jespersen, S. (2017). Conflict Obscuring Criminality: The Crime-Conflict Nexus in Nigeria. United Nations University Centre for Policy Research. Crime-Conflict Nexus Series: No. 4, May 2017.
- Jha, A. (2022). Acts of International Terrorism. *Human Rights and International Criminal Law*, 119–139. https://doi.org/10.1163/9789004447462_007
- Jonathan, G. E. (2018). My Transition Hours. Ezekiel Press.
- Jones, I. (2010). The human factor: inside the CIA's dysfunctional intelligence culture. Encounter Books.
- Jr, G. K. & Kalu, K. A. (2023). Insurgency, Terrorism, and Counterterrorism in Africa. Rowman & Littlefield.
- Jules, T. D. (2023). Al Qaeda in the Islamic Maghreb (AQIM). In S. N. Romaniuk, M. S. Catino, & C. A. Martin (Eds), *The Handbook of Homeland Security* (pp. 317–324). CRC Press. <https://doi.org/10.4324/9781315144511>.
- Kalu, K. A. (2023). Explaining Insurgency and Terrorism. In A. Ajodo-Adebanjoko, S. Akhaine-Odion, A. Okoli, C. Vhumbunu, & M. Ingiriis (Eds), *Insurgency, Terrorism, and Counterterrorism in Africa* (2nd ed., pp. 27-58).
- Kalu, U. (2012, 9 September). MP Accuses UK Trust Fund of Funding Boko Haram. Vanguard News. <https://www.vanguardngr.com/2012/09/mp-accuses-uk-trust-fund-of-funding-boko-haram/>
- Khan, I. A. (2021). 'FATF Asked to Probe India's Role in Keeping Pakistan on Grey List'. Retrieved 2 June 2024 (<https://www.dawn.com/news/1656024>).
- King, B. A. (2024). Intelligence failure in US counterterrorism.
- Kingsly, M., Johnson-Rokosu, S. F., & Olanrewaju, R. (2015). Combating Boko Haram Terrorism Financing: Case of Nigeria and Lake Chad Basin. *International Journal of Current Research* (7) 22849-22861.
- Kirwin, M. (2005). The Political & Economic Effects of Nigerian 'Shari'a' on Southern Niger. *Review of African Political Economy*, 407-415.
- Koh, J. (2006). Suppressing Terrorist Financing and Money Laundering. Springer Books.
- Komil-Burley, D. (2021). Conducting Research in Authoritarian Bureaucracies: Researcher Positionality, Access, Negotiation, Cooperation, Trepidation, And Avoiding the Influence Of The Gatekeepers. *International Journal of Qualitative Methods*, 20, 1609406921996862.
- Komil-Burley, D. (2021). Conducting Research in Authoritarian Bureaucracies: Researcher Positionality, Access, Negotiation, Cooperation, Trepidation, and Avoiding the Influence Of The Gatekeepers. *International Journal of Qualitative Methods*, 20, 1609406921996862.
- Krebs, R. R., & Lobasz, J. K. (2007). Fixing the Meaning of 9/11: Hegemony, Coercion, and the Road to War in Iraq. *Security Studies*, 16(3), 409–451. <https://doi.org/10.1080/09636410701547881>
- Krech, H. (2011). The Growing Influence of Al-Qaeda on the African Continent. *Africa Spectrum*, 46(2), 125–137. <https://doi.org/10.1177/000203971104600205>
- Lacey, P. L. (2012). The Emergence of Boko Haram: An Analysis of Terrorist Characteristics.
- Ladan, U. (2022). Transnational Terrorism Revisited: Is Boko Haram an Al-Qaeda Affiliate? *African Conflict &*

- Peacebuilding Review, 12(1), 105-126.
- Lama, W., & Paul, S. (2024). Religion as a Source of Terrorism. In Handbook of Terrorist and Insurgent Groups (pp. 52-61). CRC Press.
- Lando, S., & Landry, M. (2023). The Production and Use of Financial Intelligence to Counter Terrorism and Terrorist Financing. In C.E. Khoury (Eds), Countering the Financing of Terrorism: Good Practices to Enhance Effectiveness (3rd ed., pp. 63-88). International Monetary Fund.
- Lavengood, Z. C. (2024). Catalysts of Conflict: Theorising the Study of Geopolitical Flashpoints.
- Ledbetter, J. (2011). Unwarranted Influence: Dwight D. Eisenhower and the Military Industrial Complex. Yale University Press.
- Lenshie, N. E., Nwangwu, C., Ezeibe, C., Ifem, L. M. A., & Okafor, G. O. (2024). Boko Haram, Security Architecture and Counterinsurgency in North-East Nigeria. *Armed Forces & Society*, 50(2), 497–519. <https://doi.org/10.1177/0095327X221121656>
- Levi, M. (2002). Money Laundering and Its Regulation. *The Annals of the American Academy of Political and Social Science*, 582(1), 181–194. <https://doi.org/10.1177/000271620258200113>
- Livey, F. R. (2017). International Legal Framework for Combating Transnational Organised Crime [Unpublished LL.M Thesis] University of Glasgow.
- Loimeier, R. (2012). Boko Haram: The Development of a Militant Religious Movement in Nigeria. *Africa Spectrum*, 47(2–3), 137–155. <https://doi.org/10.1177/000203971204702-308>
- Lynch, M. J., Stretesky, P. B., & Long, M. A. (2018). Situational Crime Prevention and the Ecological Regulation of Green Crime: A Review and Discussion. *The Annals of the American Academy of Political and Social Science*, 679(1), 178-196.
- MacEachern, S. (2020). Boko Haram, Bandits and Slave-Raiders: Identities and Violence in a Central African Borderland. *Canadian Journal of African Studies / Revue Canadienne Des Études Africaines*, 54(2), 247–263. <https://doi.org/10.1080/00083968.2019.1700142>
- Maconachie, R., & Binns, T. (2007). ‘Farming Miners’ or ‘Mining Farmers’? Diamond Mining and
- Magrin, G., & De Montclos, M. A. P. (2018). Crisis and Development: The Lake Chad Region and Boko
- Maishanu, A. A. (26 March 2022). Gunmen attack Kaduna Airport, killing an official. *Premium Times Nigeria*. <https://www.premiumtimesng.com/news/top-news/519850-gunmen-attack-kaduna-airport-kill-official.html>.
- Makai, C. C., Fadola, A. B., & Sholademi, D. B. (2024). Beyond Security Failures: The Complexities of Addressing Boko Haram In Nigeria. *World J Adv Res Rev*, 24(1), 503-517.
- Makarenko, T. (2004). The Crime-Terror Continuum: Tracing the Interplay between Transnational Organised Crime and Terrorism. *Global Crime*, 6(1), 129–145. <https://doi.org/10.1080/1744057042000297025>.
- Malgwi, C. A. (2004). Fraud as Economic Terrorism: The Efficacy of the Nigerian Economic and Financial Crimes Commission. *Journal of Financial Crime*, 12(2), 144–164. <https://doi.org/10.1108/13590790510624981>
- Mancilla García, M. (2016). Negotiating the Absence of Trust: Exploring the Interactions between Officials and Residents in a Waste Management Project in Copacabana, Bolivia. *Local Environment*, 22(6), 667–681. <https://doi.org/10.1080/13549839.2016.1252319>
- Manwaring, M. G. (2002). Non-State Actors in Colombia: Threats to the State and to the Hemisphere. *Small Wars & Insurgencies*, 13(2), 68–80. <https://doi.org/10.1080/09592310208559182>
- Maraulang, M. (2024). Unravelling Islamic Fundamentalism and Radicalism: A Literature Review Perspective. *Journal of Indonesian Islamic Studies*, 4(1), 29-40.
- Marron, D. (2008). Money Talks, Money Walks: The War on Terrorist Financing in the West. *Policing*, 2(4), 441–451. <https://doi.org/10.1093/police/pan059>
- Marsili, M. (2023). Morals and Ethics in Counterterrorism. *Conatus-Journal of Philosophy*, 8(2), 373-398.
- Martin, B. G. (1969). Kanem, Bornu, and the Fazzān: Notes on the Political History of a Trade Route. *The Journal of African History*, 10(1), 15–27. <https://doi.org/10.1017/S0021853700009257>
- Mason-Bish, H. (2019). The Elite Delusion: Reflexivity, Identity and Positionality in Qualitative

- Research. *Qualitative Research*, 19(3), 263-276.
- Mauil, H. W. (2022). Multilateralism: Contested Concept, Elusive Practice. In J. Rüländ & A. Carrapatoso (Eds), *Handbook on Global Governance and Regionalism* (7th ed, pp. 102– 117). Edward Elgar Publishing.
- Maxwell, S. (1992). Counterpart Funds and Development. *IDS Bulletin*, 23(2), 1-6.
- McCoy, T. (2021, 26 October). This Is How Boko Haram Funds Its Evil. *Washington Post*.
<https://www.washingtonpost.com/news/morning-mix/wp/2014/06/06/this-is-how-boko-haram-funds-its - evil/>
- McMahon, M. C. (2022). The Impact of the 9/11 Attacks and Federal Funding on the National Guard's Organisational and Operational Focus. (Unpublished doctoral dissertation), Walden University.
- McNamara, R.S. (1966). Transcript – Security in the Contemporary World. A paper delivered before the American Society of Newspaper Editors, Montreal, Canada, May 18th, 1966.
- Mcpartland, R. M. (2011). Terrorist Tradecraft II: Case Studies—Past, Present, And Future. *Principles Of Emergency Management: Hazard Specific Issues and Mitigation Strategies*, 343.
- Mertens, D. M. (2018). Ethics of Qualitative Data Collection. In F. Uwe (eds), *The SAGE Handbook of*
- Middleton, B. (2013). Terrorism Prevention and Investigation Measures: Constitutional Evolution, Not Revolution? *The Journal of Criminal Law*, 77(6), 562–582. <https://doi.org/10.1350/jcla.2013.77.6.880>
- Miles, W. F. (2017). 9 Jihads and Borders. *Social Networks and Spatial Patterns In Africa, Present, Past And Future*, In Walther O. And Miles W. (Eds.), *African Border Disorders: Addressing Transnational Extremist Organisations*. London, Routledge, 187-205.
- Minnella, C. (2013). Imperfect Socialisers: International Institutions in Multilateral Counter-Terrorism Cooperation [Unpublished Doctoral Dissertation] University of Oxford.
- Mohammed, I. (2022). Decolonialisation and the Terrorism Industry. *Critical Studies on Terrorism*, 15(2), 417-440.
- Mohammed, S. U., & Musa, U. F. (2024). Exploring The Barriers to Human Insecurity In North-East Nigeria (2019-2023). *International Journal of Intellectual Discourse*, 7(4).
- Mokhtar, A. (2003). The Fine Art of Arm-Twisting: The US, Resolution 1422 and Security Council Deferral Power Under the Rome Statute. *International Criminal Law Review*, 3(4), 295–344.
<https://doi.org/10.1163/157181203322584396>
- Morgan, A. C. (2024). *Citizens Against Terror (CAT): A Chronological History of Islam and the Origins of Islamic Terrorist Organisations*. Arthur C. Morgan.
- Morgan, A. C. (2024). *Citizens Against Terror (CAT): A Chronological History of Islam and The Origins of Islamic Terrorist Organisations*. Arthur C. Morgan.
- Morrison, J. F. (2022). Talking Stagnation: Thematic Analysis of Terrorism Experts' Perception of the Health of Terrorism Research. *Terrorism And Political Violence*, 34(8), 1509-1529.
- Mostert, D. (2012). *Utilisation Of the Financial Intelligence Centre as A Crime Intelligence Source* (Doctoral Dissertation, University Of South Africa).
- Mousavi, M., Zimon, G., Salehi, M., & Stepnicka, N. (2022). The Effect of Corporate Governance Structure on Fraud and Money Laundering. *Risks*, 10(9), 176. <https://doi.org/10.3390/risks10090176>
- Mpisaunga, T. R. R. (2022). *Towing the Line: Unraveling and Reconstructing Identity Along the Zambezi River*. [Unpublished Master's Thesis], Carleton University.
- Mugadama, M. M. (2022). African Migration to Chad: Diversity of Ethnic Groups as One of the Motives for the Choice of Migrants. *Asia and Africa Today* Учредители: Российская Академия Наук, Институт Африки РАН, Институт Востоковедения РАН, (1), 71-76.
- Mugadama, M. M. (2022). African Migration to Chad: Diversity of Ethnic Groups As One of The Motives For The Choice Of Migrants. *ASIA AND AFRICA TODAY*, (1), 71-76.
- Muggah, R., & Berman, E. (2022). *Humanitarianism Under Threat: The Humanitarian Impacts of Small Arms and Light Weapons*. Small Arms Survey.
- Mustapha, A. R. (2014). *Understanding Boko Haram. Sects & Social Disorder: Muslim Identities & Conflict in*

Northern Nigeria, 147.

- Mustapha, A. S. (2000). *The Orkar's Abortive Coup: A Perspective from Without*.
- Muzaffar, M., Yaseen, Z., & Afzal, N. (2021). US Exit from Afghanistan: Impacts on Pakistan and India. *Journal of Political Science*, 28, 55-68.
- Nabiebu, M., Eja, A. E., Ijiomah, A. O., & Ipuole, R. O. (2023). Prevention and Prohibition of Money Laundering Under Nigerian Laws: A Comparative Analysis. *Alkebulan: A Journal of West and East African Studies*, 3(2), 149-161.
- Napoleoni, L. (2011). *Terrorism and the Economy: How the War on Terror is Bankrupting the World*. Seven Stories Press.
- Nasir, M. A. (2022). The Examination of Anti-Money Laundering Laws in Nigeria as International Law Overview. *Jurnal Akta*, 9(2), 166. <https://doi.org/10.30659/akta.v9i2.21234>.
- National Inherent Risk Assessment of Terrorist Financing in Nigeria, 2022. Risk Assessment Forum, IMC Secretariat, Abuja.
- Neumann, P. R. (2017). Don't Follow the Money: The Problem with the War on Terrorist Financing. *Foreign Affairs*, Vol. 96, p. 93.
- New York Times (May 30, 1999). 'Nigeria's Military Turns Over Power to Elected Leader'. Retrieved 6 June 2024. <https://archive.nytimes.com/www.nytimes.com/library/world/africa/053099nigeria-inaug.html>.
- Ngara, C. O., & Esebonu, E. N. (2012). The Mass Media and the Struggle for Democracy in Africa: The Nigerian Experience. *Nordic Journal of African Studies*, 21(4), 183-198. <https://doi.org/10.53228/njas.v21i4.170>.
- Niworu, S. M. (2017). The Dasukigate and Peace Building: Hangover of Military Professionalism or Corruption Incarnate. *AFRREV IJAH: An International Journal of Arts and Humanities*, 6(2), 108-124. <https://doi.org/10.4314/ijah.v6i2.9>.
- Njoku, E. T. (2020). Investigating the Intersections Between Counter-Terrorism and NGOs in Nigeria: Development Practice in Conflict-Affected Areas. *Development in Practice*, 30(4), 501-512. <https://doi.org/10.1080/09614524.2020.1714546>.
- Nlewem, O. D. (2018). Ethnicity and the Dilemma of Ethno-Communal Conflicts in North-Central Nigeria: The Case of Nasarawa State. *Zeszyty Naukowe Towarzystwa Doktorantów Uniwersytetu Jagiellońskiego. Nauki Społeczne*, (20(1)).
- Nmah, P. E., & Amanambu, U. E. (2017). 1804 Usman Dan Fodio's Jihad on Inter-Group Relations in the Contemporary Nigerian State. *UNIZIK Journal of Religion and Human Relations*, 9(1), 47-71.
- Nmehielle, V. O. (2004). Sharia Law in the Northern States of Nigeria: To Implement or Not to Implement, the Constitutionality is the Question. *Human Rights Quarterly*, 26, p. 730.
- Nnochiri, I. (2012, December 15). Court Admits Fresh Evidence Linking Ndume to Boko Haram - Vanguard News. <https://www.vanguardngr.com/2012/12/court-admits-fresh-evidence-linking-ndume-to-boko-haram/>
- Normark, M., & Ranstorp, M. (2015). *Understanding Terrorist Finance: Modus Operandi And National CTF Regimes*. Swedish Defence University, Report, 18.
- Norris, C. (2004). *Philosophy of Language and the Challenge to Scientific Realism*. Routledge.
- North Atlantic Treaty Organisation (NATO) (February 27, 2023). *Weapons of Mass Destruction*. https://www.nato.int/cps/en/natohq/topics_50325.htm
- Nsoedo, E. E. (2019). The Marginalisation of the Igbo People in Nigeria's Political and Economic Sectors: What Is the Way Forward? *Open Journal of Social Sciences*, 7(7), 427-437.
- Ntom Udemba, E., Onyenegecha, I., & Olasehinde-Williams, G. (2022). Institutional Transformation as an Effective Tool for Reducing Corruption and Enhancing Economic Growth: A Panel Study of West African Countries. *Journal of Public Affairs*, 22(2), 1-10. <https://doi.org/10.1002/pa.2389>
- Nwafor. (2021, September 26). Zamfara Report on Banditry: Two Ex-Govs Indicted, Another for Trial, 15 Emirs to be Removed. Vanguard News. <https://www.vanguardngr.com/2021/09/zamfara-report-on-banditry-two-ex-govs-indicted-another-for-trial-15-emirs-to-be-removed/>
- Nwankpa, M. (2014). *The Politics of Amnesty in Nigeria: A Comparative Analysis of the Boko Haram and Niger*

- Delta Insurgencies. *Contemporary Voices: St Andrews Journal of International Relations*, 5(1).
- Nwosu, N. J. (2002). Nigeria and the Management of Sub-Regional Conflicts: The Case of the Liberian and Sierra Leonean Crisis. *Nnamdi Azikiwe Journal of Political Science*, 2(2), 98-100.
- Nwosu, U. W. (2018). Anti-Terrorism Legislation and Human Rights: An Appraisal of the Nigerian Terrorism (Prevention) Act, 2011. *International Journal of Peace and Conflict Studies*, 5(1), 77-90.
- Oando, S., & Jackson, R. (2023). *Critical Terrorism Studies*. In *A Research Agenda for Terrorism Studies* (pp. 63-76). Edward Elgar Publishing.
- Obasi, F. A. (2019). *Ethical Issues in Boko Haram's Religious Terrorism in Plateau State, Nigeria*. [Unpublished Doctoral Dissertation].
- Obeng-Odoom, F. (2013). Africa's Failed Economic Development Trajectory: A Critique. *African Review of Economics and Finance*, 4(2), 151-175.
- Obeng-Odoom, F. (2013). Africa's Failed Economic Development Trajectory: A Critique. *African Review of Economics and Finance*, 4(2), 151-175.
- Obonyilo, O. M. (2019). *Federal Character Principle and Intergroup Conflicts in Nigeria: Case Study of Appointments of Service Chiefs in the Security Sector*. [Unpublished M.Sc. Dissertation]. University College London.
- Offor, O. C. (2022). Terrorism Financing in Nigeria: Its Roots, Impacts, and Possible Reforms. *Journal of Academics Stand Against Poverty*, 2(1), 16-34.
- Ogbonnaya, M. (2020). *Illegal Mining and Rural Banditry in Northwest Nigeria*. Policy Brief on Enhancing Africa's Response to Transnational Organised Crime. Enact Africa. <https://enactafrica.org/research/policy-briefs/illegal-mining-and-rural-banditry-in-north-west-nigeria-responses-successes-and-challenges>
- Oguntola-Laguda, D. (2015). Religion, Leadership, and the Struggle for Power in Nigeria: A Case Study of the 2011 Presidential Election in Nigeria. *Studia Historiae Ecclesiasticae*, 41(2), 219-233.
- Oharisi, J., & Anya, A. K. (2023). Legal and Socio-Political Constraints in Combating Terrorism in Nigeria. *KB Law Scholars Journal*, 1(1), 1-19. <https://doi.org/10.60787/KBLSP-1-1-2>
- Ojo, J. S. (2020). Governing "Ungoverned Spaces" in the Foliage of Conspiracy: Toward (Re)ordering Terrorism, from Boko Haram Insurgency, Fulani Militancy to Banditry in Northern Nigeria. *African Security*, 13(1), 77-110. <https://doi.org/10.1080/19392206.2020.1731109>
- Ojo, J. S. (2024). Franchising Terrorism and Insurgencies: From Al-Qaeda, ISIS, to Boko Haram. In *Handbook of Terrorist and Insurgent Groups* (pp. 179-190). CRC Press.
- Ojo, M. A. (1985). The Maitatsine Revolution in Nigeria. *American Journal of Islam and Society*, 2(2), 297-306. <https://doi.org/10.35632/ajis.v2i2.2772>.
- Ojoye, T. (2019, May 19). Boko Haram, Herdsmen Fighting to Islamise Nigeria, Africa – Obasanjo. *Punch Newspapers*. <https://punchng.com/bharam-herdsmen-fighting-to-islamise-nigeria-africa-obasanjo/>
- Okafor, E. (2011). Dynamics of Niger Delta Struggles and the State Responses: The State of Terrorism and Terrorism of the State. *Journal of Sustainable Development in Africa*, 13(2), 88-105.
- Okemi, M. E. (2013). Boko Haram: A Religious Sect or Terrorist Organisation. *Global Journal of Politics and Law Research*, 1(1), 1-9.
- Okereke, C. N.-E. (2008). Implementing the ECOWAS Convention on Small Arms and Light Weapons: Challenges and Prospects. *Arms Control: Africa*, 1(4), 11-14.
- Okoli, A. C., & Lenshie, N. E. (2022). 'Beyond Military Might': Boko Haram and The Asymmetries of Counter-Insurgency in Nigeria. *Security Journal*, 35(3), 676-693. <https://doi.org/10.1057/s41284-021-00295-1>
- Okon, A. (2017, May 24). Customs Seize Container With 440 Guns Imported from Turkey. *Punch Online Newspaper*. <https://punchng.com/customs-seize-container-with-440-guns-imported-from-turkey/#:~:text=The%20Nigeria%20Customs%20Service%2C%20Tin,%2DGeneral%2C%20NCS%2C%20Col.>
- Okpeth, O. O. (2007). Patterns and Dynamics of Inter-Group Relations in Nigeria, 1800 - 1900 AD. *Journal of the Historical Society of Nigeria*, 17, 123-137.

- Okwuwada, N. (2023). The Modern-Day Consequences, Causes, and Nature of Kidnapping, Terrorism, Banditry, and Violent Crime in Nigeria: A Comprehensive Analysis.
- Okwuwada, N. (2023). The Modern-Day Consequences, Causes, and Nature of Kidnapping, Terrorism, Banditry, And Violent Crime in Nigeria: A Comprehensive Analysis.
- Ola, T. (2017). Defective Federalism and the Emergence of Domestic Terrorism in Nigeria. *International Journal of African Development*, 4(2), 82-98.
- Olanrewaju, J. (2015). Globalisation of Terrorism: A Case Study of Boko Haram in Nigeria. *International Journal of Politics and Good Governance*, (6), 1-22.
- Olaoye, O. A. (2020). Cosmetic Versus Substantive Compliance with Global Anti-Money Laundering and Terrorism Financing Laws: The Case of Nigeria.
- Olatunji, O. (2021). The Re-Establishment of the Corporate Affairs Commission under the Companies and Allied Matters Act of 2020 in Nigeria: A Critical Appraisal. *Turf Law Journal*, 1(2). 15-27. <https://doi.org/10.62726/tlj.v1i2.18>
- Olawayin, K. W., Akinrinde, O. O., & Irabor, P. O. (2021). The Multinational Joint Task Force and Nigerian Counter-Terrorism Operations in Lake Chad Region. *The Copernicus Journal of Political Studies*, 1, Article 1. <https://doi.org/10.12775/CJPS.2021.006>
- Olayode, K. O. (2015, June). Ethno-Regional Cleavages and Voting Behaviour In The 2015 General Elections: Issues and Challenges For Democratisation And Nation Building. In *National Conference On* (pp. 1-23).
- Olayode, K. O. (2015, June). Ethno-Regional Cleavages and Voting Behaviour in the 2015 General Elections: Issues and Challenges For Democratisation And Nation Building. In *National Conference On* (Pp. 1-23).
- Olayoku, P. A. (2018). Oil in the ‘Mix’ of Insurgency: Unmasking the Resurgence of Boko Haram Attacks in Nigeria’s Northeast. *Journal of African-Centered Solutions in Peace and Security*, 3, 133-153.
- O’Leary, D., & Coghlan, D. (2022). "Action Research in Hospitality and Tourism Research". In F. Okumus, S.M. Rasoolimanesh, & S. Jahani (Eds.), *Contemporary Research Methods in Hospitality and Tourism*, Emerald Publishing Limited, pp. 237-251 <https://doi.org/10.1108/978-1-80117-546-32022101>
- Olojo, A. (2020). Making Sense of Resilience in The Boko Haram Crisis. *ISS West Africa Report*, 2020(30), 1–16.
- Olojo, A., & Ngari, A. (2020). Besieged But Not Relenting: Ensuring Fair Trials for Nigeria’s Terrorism Suspects. *ISS West Africa Report*, 2020(29), 1–24.
- Oloredo, J., Oyewole, A., & Azeez, L. (2013). Press Reportage of President Yar’adua’s Ill Health: A study. *New Media and Mass Communication*, 9, 18-26.
- Oluwaseun, P., & Samuel, O. (2018). Military Regimes and Nigeria’s Economic Development, 1966-1999. *Journal of Social Economics Research*, 5(1), 29-38.
- Omaka, A. O., Nwamuo, B., Alaku, E., & Nmaju, U. U. (2021). The January 1966 Military Revolt in Nigeria and the Ethnic Conundrum. *Journal of Arts and Humanities*, 10(2), 51-68. <https://doi.org/10.18533/jah.v10i2.2038>
- Omar, N., & Johari, Z. Amirah. (2015). An International Analysis of FATF Recommendations and Compliance by DNFBPs. *Procedia Economics and Finance*, 28, 14–23. [https://doi.org/10.1016/S2212-5671\(15\)01076-X](https://doi.org/10.1016/S2212-5671(15)01076-X)
- Omede, A. J. (2011). Nigeria: Analysing the Security Challenges of the Goodluck Jonathan Administration. *Canadian Social Science*, 7(5), 90-102.
- Omenma, J. T. (2020). Untold Story of Boko Haram Insurgency: The Lake Chad Oil and Gas Connection. *Politics and Religion*, 13(1), 180–213. <https://doi.org/10.1017/S1755048319000166>
- Omenma, J. T., Onyishi, I. E., & Okolie, A. M. (2023). A Decade of Boko Haram Activities: Attacks, Responses and Challenges Ahead. In *Ten Years of Boko Haram In Nigeria: The Dynamics And Counterinsurgency Challenges* (Pp. 1-21). Cham: Springer Nature Switzerland.
- Omoigui, N. (2016). Operation “Aure”: The Northern Military Counter-Rebellion of July 1966. *Nigeria/Africa Masterweb*, 1-67.
- Omolaye-Ajileye, A. (2015). Legal Framework for the Prevention of Terrorism in Nigeria. *National Judicial Institute Law Journal*, pp. 19-43.

- Onapajo, H., & Uzodike, U. O. (2012). Boko Haram Terrorism in Nigeria: Man, the State, and the International System. *African Security Review*, 21(3), 24–39. <https://doi.org/10.1080/10246029.2012.687693>.
- Onuoha, F. & O. Ojewale. (2024). Foreign Criminals Go for Gold in Nigeria. *ISS West Africa Report*, 2024, 1–4.
- Onuoha, F. C. (2010). The Islamist Challenge: Nigeria’s Boko Haram Crisis Explained. *African Security Review*, 19(2), 54–67. <https://doi.org/10.1080/10246029.2010.503061>
- Onuoha, F. C. (2012). The Audacity of the Boko Haram: Background, Analysis and Emerging Trends. *Security Journal*, 25(2), 134–151. <https://doi.org/10.1057/sj.2011.15>
- Onuoha, F. C. (2014). Why Do Youth Join Boko Haram? US Institute of Peace. https://www.usip.org/sites/default/files/SR348-Why_do_Youth_Join_Boko_Haram.pdf
- Onuoha, F. C. (2022). The Terrorism-Organised Crime Nexus in the Boko Haram Insurgency in Nigeria. In L. Paoli, C. Fijnaut, & J. Wouters, *The Nexus Between Organised Crime and Terrorism* (15th ed, 366 – 390). Edward Elgar Publishing.
- Onuoha, J., & Onuoha, I. (2022). Rethinking Nigeria’s Afrocentric Foreign Policy and the Politics of the Technical Aid Corps Programme. *University of Nigeria Journal of Political Economy*, 12(1).
- Onursal, R., & Kirkpatrick, D. (2021). Is Extremism the ‘New’ Terrorism? The Convergence of ‘Extremism’ and ‘Terrorism’ in British Parliamentary Discourse. *Terrorism and Political Violence*, 33(5), 1094–1116 <https://doi.org/10.1080/09546553.2019.159839>
- Onyema, E., Roy, P., Oredola, H., & Ayinla, S. (2018). The Economic and Financial Crimes Commission and The Politics Of (In) Effective Implementation of Nigeria’s Anti-Corruption Policy.
- Organised Crime Group (2019). Participating in Activities of an Organised Crime Group. The Crown Prosecution Service. <https://www.cps.gov.uk/legal-guidance/organised-crime-group-participating-activities>
- Orhero, A. E., & Okolie, U. C. (2023). Nigeria's Trend of Military Administration and Economic Decay: An Analytical Review. *Social Sciences, Humanities and Education Journal*, 4(2), 355-381.
- Oriola, T., Haggerty, K. D., & Knight, A. W. (2013). Car Bombing “With Due Respect”: The Niger Delta Insurgency and the Idea called MEND. *African Security*, 6(1), 67–96. <https://doi.org/10.1080/19392206.2013.759477>
- Oshewolo, S., Azeez, A. A., & Jimba, K. (2023). Foreign Military Assistance in an Interdependent World: President Goodluck Jonathan's Prosecution of Nigeria's Anti-Terror War. *Tamkang Journal of International Affairs*, 26(2), 1-36.
- Ostien, P., & Umaru, M. J. (2007). Changes in the Law in the Sharia States Aimed at Suppressing Social Vices. SSRN, Scholarly Paper 1460769. <https://papers.ssrn.com/abstract=1460769>
- Otto, G., & Ukpere, W. I. (2012). National Security and Development in Nigeria. *African Journal of Business Management*, 6(23), 6765.
- Ousmanou, A. (2023). The 2015 Presidential Elections and Religion in Nigeria. *ASC-TUFS Working Papers*, 3, 1–28. https://doi.org/10.51062/ascwp.3.0_1
- Ousmanou, A. (2023). The 2015 Presidential Elections and Religion in Nigeria: A Comparative Study, From the Jonathan to Buhari Administration. *ASC-TUFS Working Papers*, 3, 1-28.
- Owabumoye, B. R., & Ajala, O. A. (2018). The Effect of Bad Roads on Crime Reportage in Southwestern Nigeria: Akure. *International Journal of Society Systems Science*, 10(2), 159–170.
- Owen, O., & Usman, Z. (2015). Briefing: Why Goodluck Jonathan Lost the Nigerian Presidential Election of 2015. *African Affairs*, 114(456), 455–471. <https://doi.org/10.1093/afraf/adv037>
- Owoeye, D., Owoeye, O., & Vincent, E. (2022). Nigerian Government Responses to the Menace of Boko Haram and Nigeria’s Status in the Global Security Rankings (2009-2019). *International Journal of Academic Research*, 5, 60–72.
- Oyewale, P. O., & Osadola, O. S. (2018). Military Regimes and Nigeria’s Economic Development, 1966-1999. *Journal of Social Economics Research*, 5(1), 29–38. <https://doi.org/10.18488/journal.35.2018.51.29.38>
- Oyinloye, O. B. A., & Opeyeoluwa, R. (2024). Lessons from the 2023 Presidential Elections in Nigeria. *The Round Table*, 113(1), 90–91. <https://doi.org/10.1080/00358533.2024.2307713>

- Pantucci, R., & Jespersen, S. From Boko Haram to Ansaru. Royal United Security Institute. <https://rusi.org/explore-our-research/publications/occasional-papers/from-boko-haram-to-ansaru-the-evolution-of-nigerian-jihad>
- Paré, M.-H. (2017). Advanced Qualitative Data Analysis [Unpublished PowerPoint slides]. Bamberg, Germany.
- Peeters, R. (2013). *The Preventive Gaze: How Prevention Transforms Our Understanding of the State*. Eleven International Publishing.
- Perl, R. (1998). *Terrorism: The US Response to the Bombings in Kenya and Tanzania: A New Policy Direction*. Congressional Research Service, Library of Congress, pp. 1-6.
- Perl, R. (2005). *Anti-Terror Strategy, the 9/11 Commission Report & Terrorism Financing: Implications for U.S. Policymakers*. *Defense Technical Information Center*. <https://apps.dtic.mil/sti/citations/ADA521641>
- Pérouse de Montclos, M.A. (2016). A Sectarian Jihad in Nigeria: The Case of Boko Haram. *Small Wars & Insurgencies Journal* 27(5), 878–895. <https://doi.org/10.1080/09592318.2016.1208286>
- Peters, R. (2001). *The Reintroduction of Islamic Criminal Law in Northern Nigeria. Study Conducted on Behalf of The European Commission. Lagos*.
- Phythian, M. (2006). The Perfect Intelligence Failure? US Pre-War Intelligence on Iraqi Weapons of Mass Destruction. *Politics & Policy*, 34(2), 400-424.
- Picarelli J.T. & Shelley L.I. (2007). Organised Crime and Terrorism. In J.K. Giraldo & H.A. Trinkunas (Eds), *Terrorism Financing and State Responses*, (3rd ed, pp. 39 – 55), Stanford University Press. <https://doi.org/10.1515/9780804768221-006>.
- Pieri, Z. P., & Zenn, J. (2017). The Boko Haram Paradox: Ethnicity, Religion and Historical Memory in Pursuit of a Caliphate. In J. Hentz & H. Solomon (eds), *Understanding Boko Haram* (3rd ed., pp. 41–64). Routledge.
- Pindiga, H. I., & Taylor, I. (2018). Framing Presidential Illness: The Political Significance of How the Nigerian Press Covered Former President Yar'Adua's Final Months. *Journal of African Media Studies*, 10(1), 39–54. https://doi.org/10.1386/jams.10.1.39_1
- Piombo, J. (2007). Terrorist Financing and Government Responses in East Africa. In J.K. Giraldo &
- Premium Times (2012, May 2). Henry Okah Insists President Jonathan Masterminded Two Bomb Attacks. Premium Times. <https://www.premiumtimesng.com/politics/4906-henry-okah-insists-jonathan-behind-bomb-attacks.html>
- Premium Times (2014, December 22). Ihejirika Sues Australian Negotiator, Davies, Over Allegation of Boko Haram Sponsorship. Premium Times. <https://www.premiumtimesng.com/news/headlines/173655-ihajirika-sues-australian-negotiator-davies-allegation-boko-haram-sponsorship.html>
- Premium Times (2016, August 2). 'Nigeria Accounts for Over 70% of 500 Million Illicit Weapons in West Africa'. Premium Times Nigeria. <https://www.premiumtimesng.com/news/more-news/207969-nigeria-accounts-for-over-70-of-500-million-illicit-weapons-in-west-africa.html>
- Premium Times (2017, January 30). Nigerian Authorities Intercept 661 Pump-Action Rifles Imported Through Lagos Port. Premium Times. <https://www.premiumtimesng.com/news/headlines/222039-nigerian-authorities-intercept-661-pump-action-rifles-imported-lagos-port.html>
- Premium Times (2019, August 13). Politicians Behind Bandits' Activities in Nigeria – Tsav. Premium Times Nigeria. <https://www.premiumtimesng.com/news/top-news/346467-politicians-behind-bandits-activities-in-nigeria-tsav.html>
- Premium Times (2021, May 7). High-Profile Nigerians Suspected of Financing Terrorism Identified – Malami. Premium Times Nigeria. <https://www.premiumtimesng.com/news/headlines/460127-high-profile-nigerians-suspected-to-be-financing-terrorism-identified-malami.html>
- Premium Times (2021, May 7). High-Profile Nigerians Suspected of Financing Terrorism Identified – Malami. Premium Times Nigeria. <https://www.premiumtimesng.com/news/headlines/460127-high-profile-nigerians-suspected-to-be-financing-terrorism-identified-malami.html>
- Premium Times (2024, January 30). Why Nigeria Recorded Insignificant Improvement in 2023 Corruption Perception Ranking — TI, CISLAC.
- Premium Times Nigeria. <https://www.premiumtimesng.com/news/top-news/663743-corruption-ranking-why>

nigeria- recorded-marginal-improvement-maintained-low-score-in-2023-cpi-cislac-ti.htm

- Prestholdt, J. (2019). Counterterrorism In Kenya: Security Aid, Impunity and Muslim Alienation. In Boyle, M. (eds), *Non-Western responses to terrorism* (pp. 387-409). Manchester University Press.
- Princewill, O. O., Lucas, O. N., & Daniel, I. M. (2020). Colonialism And Amalgamation of Southern and Northern Protectorates: Analysis Of Emerging Issues In Nigeria. *Journal Of Political Science and Leadership Research*, 6(1), 49-64.
- Public Papers of the Presidents of the United States: 2001, Book 2, George W. Bush, July 1 to December 31, 2001 (2004). Government Printing Office. <https://bookstore.gpo.gov/products/public-papers-presidents-united-states-george-w-bush-2001-book-2-july-1-december-31-2001>.
- Purcell, J., Schantz, D., & Shire, J. (2023). Terrorism-Related Targeted Financial Sanctions. *Countering Financing Terror*. International Monetary Fund, 113-152.
- Purcell, J., Schantz, D., & Shire, J. (2023). Terrorism-Related Targeted Financial Sanctions. *Countering Financ. Terror., International Monetary Fund*, 113-152.
- Qualitative Data Collection, 33–48. Sage Publications. <https://doi.org/10.4135/9781526416070.n3>
- Raineri, L., & Martini, A. (2017). ISIS And Al-Qaeda as Strategies and Political Imaginaries in Africa: A Comparison Between Boko Haram And Al-Qaeda In The Islamic Maghreb. *Civil Wars*, 19(4), 425-447.
- Ratcliffe, J. H. (2003). Intelligence-Led Policing. *Trends & Issues in Crime & Criminal Justice*, (248).
- Rehman, J. (2022). Revisiting The Jihad Ideology in Islamic International Law and Its Appropriation by Nonstate Actors. *Human Rights Quarterly*, 44(2), 417-440.
- Reid, E. F., & Chen, H. (2007). Mapping the Contemporary Terrorism Research Domain. *International Journal of Human-Computer Studies*, 65(1), 42–56. <https://doi.org/10.1016/j.ijhcs.2006.08.006>
- Reilly, B. (2001). *Democracy in Divided Societies: Electoral Engineering for Conflict Management*. Cambridge University Press. <https://doi.org/10.1017/cbo9780511491108>
- Reimer, S. (2022). Authoritarian Abuses: The Weaponisation of Anti-Financial Crime. <https://rusi.org><https://rusi.org>.
- Rennack, D. E. (2015). *State Sponsors of Acts of International Terrorism—Legislative Parameters: In Brief*. Congressional Research Service. Washington DC.
- Reynolds, J. T. (1997). The Politics of History: The Legacy of the Sokoto Caliphate in Nigeria. In *Displacement and the Politics of Violence in Nigeria* (pp. 50–65). Brill. https://doi.org/10.1163/9789004477636_006
- Rock, J. L. (2016). *The Funding of Boko Haram and Nigeria's Actions to Stop It* (Unpublished PhD Thesis), Monterey, California: Naval Postgraduate School.
- Rosand, E. (2004). Security Council Resolution 1373 and the Counter-Terrorism Committee: The Cornerstone of the United Nations Contribution to the Fight Against Terrorism. *Legal Instruments in the Fight Against International Terrorism*, 603, 606.
- Rostow, N. (2001). Before and After: The Changed UN Response to Terrorism Since September 11th. *Cornell International Law Journal*, 35, 475.
- Roth, J., Greenburg, D., & Wille, S. (August 21, 2004). *Staff Monograph. National Commission of Terrorist Attacks Upon the United States*.
- Royal, D. O. (2021, August 27). Kaduna: When a Military Fortress Becomes the Playground of Bandits. *Vanguard News*. <https://www.vanguardngr.com/2021/08/kaduna-when-a-military-fortress-becomes-the-playground-of-bandits/>
- Rudner, M. (2010). Hizbullah Terrorism Finance: Fund-Raising and Money-Laundering. *Studies in Conflict & Terrorism*, 33(8), 700–715. <https://doi.org/10.1080/1057610X.2010.494169>
- Rupérez, J. (2006). *The United Nations in the Fight Against Terrorism*. United Nations Counter-Terrorism Committee Executive Directorate, 22-23.
- Rural Development in Post-Conflict Sierra Leone. *Journal of Rural Studies*, 23(3), 367–380. <https://doi.org/10.1016/j.jrurstud.2007.01.003>.

- Sakwa, Richard, 2023. Crisis of the International System and International Politics. *Russia in Global Affairs*, 21(1), pp. 70-91. DOI: 10.31278/1810-6374-202.
- Salami, O. B. (2015). A Historical Survey of Nigeria's Economic Diplomacy, 1960-1985. *Advances in Social Sciences Research Journal*, 2(7). <https://doi.org/10.14738/Assrj.27.1250>
- Salmerón-Manzano, E. (2021). Legal Tech and Law Tech: Global Perspectives, Challenges, and Opportunities. *Laws*, 10(2), 1-9. <https://doi.org/10.3390/laws10020024>
- Sambo, U., & Sule, B. (2021). Financing as a Lifeline for Terrorism: The Case of North-Eastern Nigeria. In Rafay, A. (Ed.), *Money Laundering and Terrorism Financing in Global Financial Systems* (pp. 157–182). IGI Global. <https://doi.org/10.4018/978-1-7998-8758-4.ch007>
- Sampaio, A. (2022). Conflict Economies and Urban Systems in the Lake Chad Region. *Global Initiative for Transnational Organised Crime*.
- Sampson, I. T. (2012). Religious Violence in Nigeria: Causal Diagnoses and Strategic Recommendations to the State and Religious Communities. *African Journal on Conflict Resolution*, 12(1), 103-134.
- Sanni, A. (2016). *Jihadist And Salafi Discourses in Sudanic Africa: Boko Haram and The Emerging Terror Network In Muslim West Africa* (Vol. 17). King Faisal Center for Research and Islamic Studies (KFCRIS).
- Sanni, K. (2021, December). NFIU Reacts to ECOWAS' GIABA Report on ISWAP's Money Laundering Activities in Nigeria. *Premium Times*. <https://www.premiumtimesng.com/news/headlines/499354-nfiu-reacts-to-ecowas-giaba-report-on-iswaps-money-laundering-activities-in-nigeria.html>
- Sarch, M. T. (2001). Fishing And Farming at Lake Chad: Institutions for Access to Natural Resources. *Journal Of Environmental Management*, 62(2), 185-199.
- Schmid, A. (2004). Terrorism—The Definitional Problem. *Case Western Reserve Journal of International Law*, 36, 375.
- Schmid, A. (2011). The Definition of Terrorism. In A. Schmid (eds), *The Routledge Handbook of Terrorism Research*, (2nd ed, pp. 39 – 98). Routledge. <https://doi.org/10.4324/9780203828731>
- Schmid, A. P. (2020). Terrorism Prevention: Conceptual Issues (Definitions, Typologies, and Theories). In A.P. Schmid (Eds), *Handbook of Terrorism Prevention and Preparedness* (2nd ed., pp. 13-48). International Centre for Counter-Terrorism (ICCT) – The Hague.
- Schneider, G., & Minnaar, A. (2015). A Use-Of-Force Preventative Training Model for Law Enforcement and Security Practitioners. *Acta Criminologica: African Journal of Criminology & Victimology*, 28(1), 128-159.
- Schritt, J., & Behrends, A. (2018). “Western” and “Chinese” Oil Zones: Petro-Infrastructures and the Emergence of New Trans-Territorial Spaces of Order in Niger and Chad. In J. Schritt & A. Behrends, *Spatial Practices Territory, Border, and Infrastructure in Africa* (12th ed., pp. 211–230). Brill.
- Sekrafi, H., Abid, M., & Assidi, S. (2021). The Impact of Terrorism on Formal and Informal Economy In African Countries. *International Journal of Finance & Economics*, 26(1), 1163-1180.
- Sergie, M. A., & Johnson, T. (2015). *Boko Haram*. Council on Foreign Relations.
- Shajobi-Ibikunle, G. (2022). Insecurity in Nigeria and the Safety of Correctional Staff and Inmates: A Looming Danger. *Journal of US-China Public Administration*, 19(2). <https://doi.org/10.17265/1548-6591/2022.02.003>
- Shaw, M., Reitano, T., & Exchange, S. K. (2014). *The Political Economy of Trafficking and Trade in the Sahara: Instability and Opportunities*. Sahara Knowledge Exchange Paper, Washington, DC: World Bank.
- Shlapentokh, D. (2007). Bad Guys and Good Guys and Fifteen Years After. *Strategic Studies*, 27(2), 10-17.
- Shodunke, A. O. (2021). Boko Haram and Counterinsurgency Operations in Nigeria: Explicating the Military Ordeal. *African Journal on Terrorism*, 11(2), 61-90.
- Shuaibu, S. S., Salleh, M. A., & Shehu, A. Y. (2015). The Impact of Boko Haram Insurgency on Nigerian National Security. *International Journal of Academic Research in Business and Social Sciences*, 5(6), 254-266. <https://doi.org/10.6007/IJARBS/v5-i6/1676>
- Silke, A. (2006). The Impact of 9/11 on Research on Terrorism. In A. Silke (Ed.), *Mapping Terrorism Research* (pp. 76-93). Routledge.
- Soedirgo, J., & Glas, A. (2020). *Toward Active Reflexivity: Positionality And Practice in The Production Of*

- Knowledge. *PS: Political Science & Politics*, 53(3), 527-531.
- Stevens Jr, P. (1973). The Bachama and Their Neighbours: Non-Kin Joking Relationships in Adamawa, Northeastern Nigeria. [Unpublished PhD Thesis] Northwestern University.
- Stokes, D. (2018). Trump, American Hegemony and The Future of The Liberal International Order. *International Affairs*, 94(1), 133-150.
- Stone, D. (2017). The Transfer of Policy Failure: Bricolage, Experimentalism and Translation. *Policy & Politics*, 45. <https://doi.org/10.1332/030557316X14748914098041>
- Stump, J., & Dixit, P. (2013). *Critical Terrorism Studies: An Introduction to Research Methods*. Routledge. <https://doi.org/10.4324/9780203073575>
- Taiye, A. (2013). A Historical Perspective on Christian-Muslim Relations in Nigeria Since 1914. *Journal of Arts and Humanities*, 2(5), 59-66. <https://doi.org/10.18533/journal.v2i5.110>
- Temitope Faluyi, O., Khan, S., & Akinola, A. O. (2019). *Boko Haram's Terrorism and the Nigerian State: Federalism, Politics and Policies*. Springer International Publishing. <https://doi.org/10.1007/978-3-030-05737-4>
- Terhemba, D. & O. Sunday (2021, 21 October). Turkey Coup Plotters Still Active in Nigeria, Erdogan Warns Buhari. *The Guardian*. <https://guardian.ng/news/turkey-coup-plotters-still-active-in-nigeria-erdogan-warns-buhari/>
- The Economic Times News (2025, 14 February). 'USAID funded Al-Qaeda, Taliban, ISIS...': US Congressman Scott Perry Drops Bombshell at House Hearing.
- The Telegraph. (2017, 28 July). Boko Haram Attack on Nigerian Oil Team 'Killed More than 50.' *The Telegraph*. <https://www.telegraph.co.uk/news/2017/07/28/boko-haram-attack-nigeria-oil-team-killed-50/>
- Thille, P., Chartrand, L., & Brown, C. (2022). Diary-Interview Studies: Longitudinal, Flexible Qualitative Research Design. *Family Practice*, 39(5), 996–999. <https://doi.org/10.1093/fampra/cmacc039>
- Thisday Editorial (6 February 2006). Malu's Recklessness <https://allafrica.com/stories/200602070494.h>
- Thompson, J. (2022). A Guide to Abductive Thematic Analysis. *The Qualitative Report*. <https://doi.org/10.46743/2160-3715/2022.5340>
- Thurston, A. (2021). Sectarian Triangles: Salafis, the Shi'a, and the Politics of Religious Affiliations in Northern Nigeria. *Politics and Religion*, 14(3), 484–511. <https://doi.org/10.1017/S1755048320000395>
- Timmermans, S., & Tavory, I. (2012). Theory Construction in Qualitative Research. *Sociological Theory*, 30(3), 167–186. <https://doi.org/10.1177/0735275112457914>
- Tladi, D., & Taylor, G. (2011). On the Al Qaida/Taliban Sanctions Regime: Due Process and Sunsetting. *Chinese Journal of International Law*, 10(4), 771–789. <https://doi.org/10.1093/chinesejil/jmr045>
- Tsao, Y. C., & Hsueh, S. J. (2023). Can the Country's Perception of Corruption Change? Evidence of Corruption Perception Index. *Public Integrity*, 25(4), 415–427 <https://doi.org/10.1080/10999922.2022.205457>
- Tunley, M., Button, M., Shepherd, D., & Blackburn, D. (2018). Preventing Occupational Corruption: Utilising Situational Crime Prevention Techniques and Theory to Enhance Organisational Resilience. *Security Journal*, 31(1), 21–52. <https://doi.org/10.1057/s41284-016-0087-5>
- Türkmen, G. (2023). Reflexivity And Positionality in Qualitative Research: On Being An Outsider. In *The Field. In The Political Psychology of Kurds in Turkey: Critical Perspectives on Identity, Narratives, And Resistance* (Pp.145-166). Cham: Springer International Publishing.
- Turner, J., 2012. Logic And Ontological Pluralism. *Journal Of Philosophical Logic*, 41(2), Pp.419-448.
- Uche Henry, J., Isaac Obiora, N., & Chikezirim David, I. (2020). The Biafran State & the Rise of IPOB: A Crack on Nigeria's National Integration. *Social Sciences*, 9(1), 40-44. <https://doi.org/10.11648/j.ss.20200901.15>
- Ugbodaga, M. (2021, September 18). 'We Can't Sell FX To People Who Buy Arms to Hurt Us'—CBN Maintains Stance on BDC Ban. *The Cable*. <https://www.thecable.ng/we-cant-continue-to-sell-fx-to-people-who-buy-arms-to-hurt-us-cbn-maintains-stance-on-bdc-ban/>
- Ugbedu, M. I. (2020). Corruption, Social Justice and Political Instability in Nigeria. *Journal of Global Economics and Business*, 1(1), 68–87. <https://doi.org/10.31039/jgeb.v1i1.85>

- Ukiwo, U. (2005). The Study of Ethnicity in Nigeria. *Oxford Development Studies*, 33(1), 7–23. <https://doi.org/10.1080/13600810500099592>
- Ukpai, O. (2011). Blacklisting of Nigeria as the New Den of Terrorists? The Perspective of a Nigerian Student in the UK. *Ìrìnkèrindò: A Journal of African Migration*, 184-207.
- Umoru, H. (2010, December 15). Zoning: Don't Push Us to the Wall, Violence May Be Inevitable -Atiku Warns. *Vanguard News*. <https://www.vanguardngr.com/2010/12/zoning-don't-push-us-to-the-wall-violence-may-be-inevitable-atiku-warns/>
- United Nations Office on Drugs and Crime (2017). *Organised Crime Module 16*. Vienna, United Nations.
- United Nations Office on Drugs and Crime (2021). *UNODC Collaborates with the Administration of Criminal Justice Monitoring Committee to support the Retreat for the Validation of the Terrorism (Prevention and Prohibition) Bill*.
- United Nations Office on Drugs and Crime (2021). *User's Guide to the Terrorism (Prevention) Act, 2011 (TPA) as amended by the Terrorism (Prevention Amendment) Act, 2013 (TPAA)*. Vienna, United Nations.
- United Nations Office on Drugs and Crime. (2023). *The Global Report on Cocaine 2023—Local Dynamics, Global Challenges*. Vienna, United Nations.
- United Nations Security Council (2007). *Third Report of Nigeria Submitted Pursuant to Resolution 1373 (2001)*. S/2007/65
- United Nations Security Council. (1999). *Resolution 1267*. S/RES/1267 (1999).
- United Nations Security Council. (2001). *Resolution 1373*. S/RES/1373 (2001)
- United Nations: UNODC Country Office Nigeria. <https://www.unodc.org/conig/en/stories/unodc-collaborates-with-administration-of-criminal-justice-monitoring-committee-to-support-retreat-for-the-validation-of-the-terrorism-prevention-and-prohibition-bill.html>
- United States Department of the Treasury (2015, February 26). *Treasury Targets Africa- Based Hizballah Support Network*. [Press Release].
- United States Department of State, Country Reports on Terrorism 2012 - Nigeria, 30 May <https://www.refworld.org/reference/annualreport/usdos/2013/en/91597> [accessed 27 April 2024]
- United States Department of State, Country Report on Terrorism 2010 – Nigeria, 18 August. <https://www.refworld.org/reference/annualreport/usdos/2011/en/80634> [accessed 27 April 2024]
- United States Department of State, Country Report on Terrorism 2011 – Nigeria, 2011 – Nigeria, 31 July. <https://www.refworld.org/reference/annualreport/usdos/2012/en/87903> [accessed 4 May 2024]
- United States Department of the Treasury (2002, August 29). *The United States and Italy Designate Twenty-Five New Financiers of Terror* [Press Release].
- United States Select Committee on Intelligence. (2010, May 24). *Report on Attempted Terrorist Attack on Northwest Airlines Flight 253*. United States Select Committee on Intelligence.
- UNODC (2017). *Organised Crime Module 16 Key Issues: Terrorism and Drug Trafficking*. Doha Declaration - Education for Justice (UNODC). Retrieved 11 April 2024, from [//www.unodc.org](http://www.unodc.org)
- Usman, U. M. (2020). *Implementation of NAPTIP Policy in Nigeria* [Unpublished PhD Thesis]. University of Malaya.
- Uwalaka, T. (2023). Nigerian Military Strategic Use of Social Media During Online Firestorms: An Appraisal of the NDA Terrorist Attack. *Journal of Communication Inquiry*. <https://doi.org/10.1177/01968599231151727>.
- Uwizeyimana, D. E. (2024). Why Public Policy Implementation Fail in Africa. *Kurdish Studies*, 12(2), 627-644.
- Uwizeyimana, D. E. (2024). Why Public Policy Implementation Fail in Africa. *Kurdish Studies*, 12(2), 627-644.
- Vanguard Newspaper (July 13, 2020). France Complicit in Boko Haram/ISWAP Threats to Nigeria's Sovereignty— CATE Reveals in a Letter to Ambassador - *Vanguard News*. <https://www.vanguardngr.com/2020/07/france-complicit-in-boko-haram-iswap-threats-to-nigerias-sovereignty-cate-reveals-in-a-letter-to-ambassador/>
- Veenendaal, W., & Demarest, L. (2021). How Population Size Affects Power-Sharing: A Comparison of Nigeria

- and Suriname. *Contemporary Politics*, 27(3), 271-291.
- Voice of America. (2016, September 4). Nigerian Military: Some Officers Selling Arms to Boko Haram. *Voice of America*. <https://www.voanews.com/a/nigerian-military-some-officers-selling-arms-to-boko-haram/3493038.html>
- Voice of America. Babangida Campaign Director Questioned About Nigeria Bombing. (2010, October 4). *Voice of America*. <https://www.voanews.com/a/babangida-campaign-director-questioned-about-deadly-nigeria-bombing--104338354/127342.html>
- Waldek, L., & Jayasekara, S. (2011). Boko Haram: The Evolution of Islamist Extremism in Nigeria. *Journal of Policing, Intelligence and Counter Terrorism*, 6(2), 168–178. <https://doi.org/10.1080/18335330.2011.605217>
- Walter E. A. (1992). The Dirty Smith: Smell As a Social Frontier Among the Kapsiki/Higi of North Cameroon and North-Eastern Nigeria. *Africa*, 62(1), 38–58. <https://doi.org/10.2307/1160063>.
- Wang, J. (2020). Endorheic Water. *International Encyclopedia of Geography: People, the Earth, Environment and Technology*.
- Watts, M. J. (2014). A Tale of Two Insurgencies: Oil, Authority, and the Spectre of Terror in Nigeria. In A. Houen (Eds), *State of War Since 9/11*. (6th ed, pp. 115–141). Routledge. <https://doi.org/10.4324/9780203071632-13>
- Whittaker, D. (2007). *Terrorism: Understanding the Global Threat*. Routledge.
- Wiles, R. (2013). What are Qualitative Research Ethics? <https://doi.org/10.5040/9781849666558>
- Williams, C. C., & Dzhekova, R. (2014). Evaluating the Cross-National Transferability of Policies: A Conceptual Framework. *Journal of Developmental Entrepreneurship*, 19(04) <https://doi.org/10.1142/S1084946714500228>.
- Williams, P. (2007). Warning Indicators and Terrorist Finances. In J. Giraldo & H. Trinkunas (Eds), *Terrorism Financing and State Responses*, (5th ed, pp. 72–90). <https://doi.org/10.1515/9780804768221-008>
- Woode, J. B. (2013). Jihad, Transnational Criminal Networks and the Fight Against Money Laundering and Financing of Terrorism in West Africa. *African Renaissance*, 10(1), 9-27.
- Wright, A. L., Gabel, C., Ballantyne, M., Jack, S. M., & Wahoush, O. (2019). Using Two-Eyed Seeing in Research with Indigenous Peoples: An Integrative Review. *International Journal of Qualitative Methods*, 18, 1609406919869695.
- Yalmi, G. L. A. (2020). *The Counterinsurgency Campaign of The Nigerian Army: The Fight Against The Boko-Haram Insurgency In North-East Nigeria, 1999-2017*. University of Salford (United Kingdom).
- Yalmi, G. L. A. (2020). *The Counterinsurgency Campaign of The Nigerian Army: The Fight Against the Boko-Haram Insurgency in North-East Nigeria, 1999-2017*. University Of Salford (United Kingdom).
- Ya'u, U. I. (2022). Boko Haram Insurgency and Environmental Degradation in The North-East Region of Nigeria, 2009-2021. *Journal Of Central and Eastern European African Studies*, 2(1).
- Zenn, J. (2017). Demystifying Al-Qaida in Nigeria: Cases from Boko Haram's Founding, Launch of Jihad and Suicide Bombings. *Perspectives on Terrorism*, 11(6), 173–189.
- Zenn, J. (2018). A Primer on Boko Haram Sources and Three Heuristics on Al-Qaida and Boko Haram in Response to Adam Higazi, Brandon Kendhammer, Kyari Mohammed, Marc-Antoine Pérouse de Montclos, and Alex Thurston. *Perspectives on Terrorism*, 12(3), 74–91.
- Zenn, J. (2020a). Boko Haram's Conquest for the Caliphate: How Al Qaeda Helped Islamic State Acquire Territory. *Studies in Conflict & Terrorism*, 43(2), 89–122. <https://doi.org/10.1080/1057610X.2018.1442141>
- Zenn, J. (2020b). Chronicling the Boko Haram Decade in Nigeria (2010-2020): Distinguishing Factions Through Videographic Analysis. *Small Wars & Insurgencies*, 31(6), 1242–1294. <https://doi.org/10.1080/09592318.2020.1776582>
- Zenn, J. (2021). Boko Haram's Factional Feuds: Internal Extremism and External Interventions. *Terrorism and Political Violence*, 33(3), 616–648 <https://doi.org/10.1080/09546553.2019.156>
- Zino, U., & Olukayode, A. (2022). An Appraisal of The Regulatory Framework for Anti-Corruption in Nigeria. *University Of Ibadan Law Journal*, 12(1).



RESOLUTION 1267 (1999)

Adopted by the Security Council at its 4051st meeting on 15 October 1999

The Security Council, Reaffirming its previous resolutions, in particular resolutions 1189 (1998) of 13 August 1998, 1193 (1998) of 28 August 1998 and 1214 (1998) of 8 December 1998, and the statements of its President on the situation in Afghanistan,

Reaffirming its strong commitment to the sovereignty, independence, territorial integrity and national unity of Afghanistan, and its respect for Afghanistan's cultural and historical heritage,

Reiterating its deep concern over the continuing violations of international humanitarian law and of human rights, particularly discrimination against women and girls, and over the significant rise in the illicit production of opium, and stressing that the capture by the Taliban of the Consulate-General of the Islamic Republic of Iran and the murder of Iranian diplomats and a journalist in Mazar-e-Sharif constituted flagrant violations of established international law,

Recalling the relevant international counter-terrorism conventions and in particular the obligations of parties to those conventions to extradite or prosecute terrorists,

Strongly condemning the continuing use of Afghan territory, especially areas controlled by the Taliban, for the sheltering and training of terrorists and planning of terrorist acts, and reaffirming its conviction that the suppression of international terrorism is essential for the maintenance of international peace and security,

Deploring the fact that the Taliban continues to provide haven to Usama bin Laden and to allow him and others associated with him to operate a network of terrorist training camps from Taliban-controlled territory and to use Afghanistan as a base from which to sponsor international terrorist operations,

Noting the indictment of Usama bin Laden and his associates by the United States of America for, inter alia, the 7 August 1998 bombings of the United States embassies in Nairobi, Kenya, and Dar es Salaam, Tanzania and for conspiring to kill American nationals outside the United States, and noting also the request of the United States of America to the Taliban to surrender them for trial (S/1999/1021),

Determining that the failure of the Taliban authorities to respond to the demands in paragraph 13 of resolution 1214 (1998) constitutes a threat to international peace and security,

Stressing its determination to ensure respect for its resolutions, Acting under Chapter VII of the Charter of the United Nations,

1. Insists that the Afghan faction known as the Taliban, which also calls itself the Islamic Emirate of Afghanistan, comply promptly with its previous resolutions and in particular cease the provision of sanctuary and training for international terrorists and their organizations, take appropriate effective measures to ensure that the territory under its control is not used for terrorist installations and camps, or for the preparation or organization of terrorist acts against other States or their citizens, and cooperate with efforts to bring indicted terrorists to justice;

2. Demands that the Taliban turn over Usama bin Laden without further delay to appropriate authorities in a country where he has been indicted, or to appropriate authorities in a country where he will be returned to such a country, or to appropriate authorities in a country where he will be arrested and effectively brought to justice;

3. Decides that on 14 November 1999 all States shall impose the measures set out in paragraph 4 below, unless the Council has previously decided, on the basis of a report of the Secretary-General, that the Taliban has fully complied with the obligation set out in paragraph 2 above.

4. Decides further that, to enforce paragraph 2 above, all States shall:

(a) Deny permission for any aircraft to take off from or land in their territory if it is owned, leased or operated by or on behalf of the Taliban as designated by the Committee established by paragraph 6 below, unless the flight has been approved in advance by the Committee on the grounds of humanitarian need, including religious obligation such as the performance of the Hajj.

(b) Freeze funds and other financial resources, including funds derived or generated from property owned or controlled directly or indirectly by the Taliban, or by any undertaking owned or controlled by the Taliban, as designated by the Committee established by paragraph 6 below, and ensure that neither they nor any other funds or financial resources so designated are made available, by their nationals or by any persons within their territory, to or for the benefit of the Taliban or any undertaking owned or controlled, directly or indirectly, by the Taliban, except as may be authorized by the Committee on a case-by-case basis on the grounds of humanitarian need.

5. Urges all States to cooperate with efforts to fulfil the demand in paragraph 2 above, and to consider further measures against Usama bin Laden and his associates.

6. Decides to establish, in accordance with rule 28 of its provisional rules of procedure, a Committee of the Security Council consisting of all the members of the Council to undertake the following tasks and to report on its work to the Council with its observations and recommendations:

(a) To seek from all States further information regarding the action taken by them with a view to effectively implementing the measures imposed by paragraph 4 above.

(b) To consider information brought to its attention by States concerning violations of the measures imposed by paragraph 4 above and to recommend appropriate measures in response thereto.

(c) To make periodic reports to the Council on the impact, including the humanitarian implications, of the measures imposed by paragraph 4 above.

(d) To make periodic reports to the Council on information submitted to it regarding alleged violations of the measures imposed by paragraph 4 above, identifying where possible persons or entities reported to be engaged in such violations.

(e) To designate the aircraft and funds or other financial resources referred to in paragraph 4 above to facilitate the implementation of the measures imposed by that paragraph.

(f) To consider requests for exemptions from the measures imposed by paragraph 4 above as provided in that paragraph, and to decide on the granting of an exemption to these measures in respect of the payment by the International Air Transport Association (IATA) to the aeronautical authority of Afghanistan on behalf of international airlines for air traffic control services.

(g) To examine the reports submitted pursuant to paragraph 9 below:

7. Calls upon all States to act strictly in accordance with the provisions of this resolution, notwithstanding the existence of any rights or obligations conferred or imposed by any international agreement or any contract entered into or any licence or permit granted prior to the date of coming into force of the measures imposed by paragraph 4 above;

8. Calls upon States to bring proceedings against persons and entities within their jurisdiction that violate the measures imposed by paragraph 4 above and to impose appropriate penalties.

9. Calls upon all States to cooperate fully with the Committee established by paragraph 6 above in

the fulfilment of its tasks, including supplying such information as may be required by the Committee in pursuance of this resolution.

10. Requests all States to report to the Committee established by paragraph 6 above within 30 days of the coming into force of the measures imposed by paragraph 4 above on the steps they have taken with a view to effectively implementing paragraph 4 above.

11. Requests the Secretary-General to provide all necessary assistance to the Committee established by paragraph 6 above and to make the necessary arrangements in the Secretariat for this purpose;

12. Requests the Committee established by paragraph 6 above to determine appropriate arrangements, on the basis of recommendations of the Secretariat, with competent international organizations, neighbouring and other States, and parties concerned with a view to improving the monitoring of the implementation of the measures imposed by paragraph 4 above;

13. Requests the Secretariat to submit for consideration by the Committee established by paragraph 6 above information received from Governments and public sources on possible violations of the measures imposed by paragraph 4 above;

14. Decides to terminate the measures imposed by paragraph 4 above once the Secretary-General reports to the Security Council that the Taliban has fulfilled the obligation set out in paragraph 2 above;

15. Expresses its readiness to consider the imposition of further measures, in accordance with its responsibility under the Charter of the United Nations, with the aim of achieving the full implementation of this resolution;

16. Decides to remain actively seized of the matter.

United Nations Security Council

S/RES/1373 (2001)



Distr.: General

28 September 2001

 Resolution 1373 (2001)
Adopted by the Security Council at its 4385th meeting, on 28 September 2001*The Security Council,**Reaffirming* its resolutions 1269 (1999) of 19 October 1999 and 1368 (2001) of 12 September 2001,*Reaffirming also* its unequivocal condemnation of the terrorist attacks which took place in New York, Washington, D.C. and Pennsylvania on 11 September 2001, and expressing its determination to prevent all such acts,*Reaffirming further* that such acts, like any act of international terrorism, constitute a threat to international peace and security,*Reaffirming* the inherent right of individual or collective self-defence as recognized by the Charter of the United Nations as reiterated in resolution 1368 (2001),*Reaffirming* the need to combat by all means, in accordance with the Charter of the United Nations, threats to international peace and security caused by terrorist acts,*Deeply concerned* by the increase, in various regions of the world, of acts of terrorism motivated by intolerance or extremism,*Calling* on States to work together urgently to prevent and suppress terrorist acts, including through increased cooperation and full implementation of the relevant international conventions relating to terrorism,*Recognizing* the need for States to complement international cooperation by taking additional measures to prevent and suppress, in their territories through all lawful means, the financing and preparation of any acts of terrorism,*Reaffirming* the principle established by the General Assembly in its declaration of October 1970 (resolution 2625 (XXV)) and reiterated by the Security Council in its resolution 1189 (1998) of 13 August 1998, namely that every State has the duty to refrain from organizing, instigating, assisting or participating in terrorist acts in another State or acquiescing in organized activities within its territory directed towards the commission of such acts,*Acting* under Chapter VII of the Charter of the United Nations,**ES/1373 (2001)**

1. *Decides* that all States shall:
 - a. Prevent and suppress the financing of terrorist acts;
 - b. Criminalize the wilful provision or collection, by any means, directly or indirectly, of funds by their nationals or in their territories with the intention that the funds should be used, or in the knowledge that they are to be used, in order to carry out terrorist acts.
 - c. Freeze without delay funds and other financial assets or economic resources of

persons who commit, or attempt to commit, terrorist acts or participate in or facilitate the commission of terrorist acts; of entities owned or controlled directly or indirectly by such persons; and of persons and entities acting on behalf of, or at the direction of such persons and entities, including funds derived or generated from property owned or controlled directly or indirectly by such persons and associated persons and entities;

d. Prohibit their nationals or any persons and entities within their territories from making any funds, financial assets or economic resources or financial or other related services available, directly or indirectly, for the benefit of persons who commit or attempt to commit or facilitate or participate in the commission of terrorist acts, of entities owned or controlled, directly or indirectly, by such persons and of persons and entities acting on behalf of or at the direction of such persons;

2. *Decides also* that all States shall:

(a) Refrain from providing any form of support, active or passive, to entities or persons involved in terrorist acts, including by suppressing recruitment of members of terrorist groups and eliminating the supply of weapons to terrorists;

(b) Take the necessary steps to prevent the commission of terrorist acts, including by provision of early warning to other States by exchange of information;

(c) Deny safe haven to those who finance, plan, support, or commit terrorist acts, or provide safe havens;

(d) Prevent those who finance, plan, facilitate or commit terrorist acts from using their respective territories for those purposes against other States or their citizens;

(e) Ensure that any person who participates in the financing, planning, preparation or perpetration of terrorist acts or in supporting terrorist acts is brought to justice and ensure that, in addition to any other measures against them, such terrorist acts are established as serious criminal offences in domestic laws and regulations and that the punishment duly reflects the seriousness of such terrorist acts;

(f) Afford one another the greatest measure of assistance in connection with criminal investigations or criminal proceedings relating to the financing or support of terrorist acts, including assistance in obtaining evidence in their possession necessary for the proceedings;

(g) Prevent the movement of terrorists or terrorist groups by effective border controls and controls on issuance of identity papers and travel documents, and through measures for preventing counterfeiting, forgery or fraudulent use of identity papers and travel documents;

3. *Calls* upon all States to:

(a) Find ways of intensifying and accelerating the exchange of operational information, especially regarding actions or movements of terrorist persons or networks; forged or falsified travel documents; traffic in arms, explosives or sensitive materials; use of communications technologies by terrorist groups; and the threat posed by the possession of weapons of mass destruction by terrorist groups;

(b) Exchange information in accordance with international and domestic law and cooperate on administrative and judicial matters to prevent the commission of terrorist acts;

(c) Cooperate, particularly through bilateral and multilateral arrangements and agreements, to prevent and suppress terrorist attacks and take action against perpetrators of such acts;

(d) Become parties as soon as possible to the relevant international conventions and protocols relating to terrorism, including the International Convention for the Suppression of the Financing of Terrorism of 9 December 1999;

(e) Increase cooperation and fully implement the relevant international

conventions and protocols relating to terrorism and Security Council resolutions 1269 (1999) and 1368 (2001);

(f) Take appropriate measures in conformity with the relevant provisions of national and international law, including international standards of human rights, before granting refugee status, for the purpose of ensuring that the asylum-seeker has not planned, facilitated or participated in the commission of terrorist acts;

(g) Ensure, in conformity with international law, that refugee status is not abused by the perpetrators, organizers or facilitators of terrorist acts, and that claims of political motivation are not recognized as grounds for refusing requests for the extradition of alleged terrorists;

4. *Notes* with concern the close connection between international terrorism and transnational organized crime, illicit drugs, money-laundering, illegal arms- trafficking, and illegal movement of nuclear, chemical, biological and other potentially deadly materials, and in this regard *emphasizes* the need to enhance coordination of efforts on national, subregional, regional and international levels in order to strengthen a global response to this serious challenge and threat to international security;

5. *Declares* that acts, methods, and practices of terrorism are contrary to the purposes and principles of the United Nations and that knowingly financing, planning and inciting terrorist acts are also contrary to the purposes and principles of the United Nations;

6. *Decides* to establish, in accordance with rule 28 of its provisional rules of procedure, a Committee of the Security Council, consisting of all the members of the Council, to monitor implementation of this resolution, with the assistance of appropriate expertise, and *calls upon* all States to report to the Committee, no later than 90 days from the date of adoption of this resolution and thereafter according to a timetable to be proposed by the Committee, on the steps they have taken to implement this resolution;

7. *Directs* the Committee to delineate its tasks, submit a work programme within 30 days of the adoption of this resolution, and to consider the support it requires, in consultation with the Secretary-General;

8. to ensure the full implementation of this resolution, in accordance with its responsibilities under the Charter;

9. *Decides* to remain seized of this matter.

Number	Old Number ¹	
A – AML/CFT POLICIES AND COORDINATION		
1	-	Assessing risks & applying a risk-based approach *
2	R.31	National cooperation and coordination *
B – MONEY LAUNDERING AND CONFISCATION		
3	R.1 & R.2	Money laundering offence *
4	R.3	Confiscation and provisional measures *
C – TERRORIST FINANCING AND FINANCING OF PROLIFERATION		
5	SRII	Terrorist financing offence *
6	SRIII	Targeted financial sanctions related to terrorism and terrorist financing *
7		Targeted financial sanctions related to proliferation *
8	SRVIII	Non-profit organisations *
D – PREVENTIVE MEASURES		
9	R.4	Financial institution secrecy laws
		<i>Customer due diligence and record keeping</i>
10	R.5	Customer due diligence *
11	R.10	Record keeping
		<i>Additional measures for specific customers and activities</i>
12	R.6	Politically exposed persons *
13	R.7	Correspondent banking *
14	SRVI	Money or value transfer services *
15	R.8	New technologies *
16	SRVII	Wire transfers *
		<i>Reliance, Controls and Financial Groups</i>
17	R.9	Reliance on third parties *
18	R.15 & R.22	Internal controls and foreign branches and subsidiaries *
19	R.21	Higher-risk countries *
		<i>Reporting of suspicious transactions</i>
20	R.13 & SRIV	Reporting of suspicious transactions *
21	R.14	Tipping-off and confidentiality
		<i>Designated non-financial Businesses and Professions (DNFBPs)</i>
22	R.12	DNFBPs: Customer due diligence *
23	R.16	DNFBPs: Other measures *

E – TRANSPARENCY AND BENEFICIAL OWNERSHIP OF LEGAL PERSONS AND ARRANGEMENTS

24	R.33	Transparency and beneficial ownership of legal persons *
25	R.34	Transparency and beneficial ownership of legal arrangements *

F – POWERS AND RESPONSIBILITIES OF COMPETENT AUTHORITIES AND OTHER INSTITUTIONAL MEASURES

Regulation and Supervision

26	R.23	Regulation and supervision of financial institutions *
27	R.29	Powers of supervisors
28	R.24	Regulation and supervision of DNFBPs *

Operational and Law Enforcement

29	R.26	Financial intelligence units *
30	R.27	Responsibilities of law enforcement and investigative authorities *
31	R.28	Powers of law enforcement and investigative authorities
32	SRIX	Cash couriers *

General Requirements

33	R.32	Statistics
34	R.25	Guidance and feedback

Sanctions

35	R.17	Sanctions
----	------	-----------

G – INTERNATIONAL COOPERATION

36	R.35 & SRI	International instruments
37	R.36 & SRV	Mutual legal assistance
38	R.38	Mutual legal assistance: freezing and confiscation *
39	R.39	Extradition
40	R.40	Other forms of international cooperation *

1. The 'old number' column refers to the corresponding 2003 FATF Recommendation.

* Recommendations marked with an asterisk have interpretive notes, which should be read in conjunction with the Recommendation.

FATF Special Recommendations on Terrorist Financing

Recognising the vital importance of taking action to combat the financing of terrorism, the FATF has agreed these Recommendations, which, when combined with the FATF Forty Recommendations on money laundering, set out the basic framework to detect, prevent and suppress the financing of terrorism and terrorist acts.

I. Ratification and implementation of UN instruments

Each country should take immediate steps to ratify and to implement fully the 1999 United Nations International Convention for the Suppression of the Financing of Terrorism.

Countries should also immediately implement the United Nations resolutions relating to the prevention and suppression of the financing of terrorist acts, particularly United Nations Security Council Resolution 1373.

II. Criminalising the financing of terrorism and associated money laundering

Each country should criminalise the financing of terrorism, terrorist acts and terrorist organisations. Countries should ensure that such offences are designated as money laundering predicate offences.

III. Freezing and confiscating terrorist assets

Each country should implement measures to freeze without delay funds or other assets of terrorists, those who finance terrorism and terrorist organisations in accordance with the United Nations resolutions relating to the prevention and suppression of the financing of terrorist acts.

Each country should also adopt and implement measures, including legislative ones, which would enable the competent authorities to seize and confiscate property that is the proceeds of, or used in, or intended or allocated for use in, the financing of terrorism, terrorist acts or terrorist organisations.

IV. Reporting suspicious transactions related to terrorism

If financial institutions, or other businesses or entities subject to anti-money laundering obligations, suspect or have reasonable grounds to suspect that funds are linked or related to, or are to be used for terrorism, terrorist acts or by terrorist organisations, they should be required to report promptly their suspicions to the competent authorities.

V. International Co-operation

Each country should afford another country, based on a treaty, arrangement or other mechanism for mutual legal assistance or information exchange, the greatest possible measure of assistance in connection with criminal, civil enforcement, and administrative investigations, inquiries and proceedings relating to the financing of terrorism, terrorist acts and terrorist organisations.

Countries should also take all possible measures to ensure that they do not provide safe havens for individuals charged with the financing of terrorism, terrorist acts or terrorist organisations, and should have procedures in place to extradite, where possible, such individuals.

VI. Alternative Remittance

Each country should take measures to ensure that persons or legal entities, including agents, that provide a service for the transmission of money or value, including transmission through an informal money or value transfer system or network, should be licensed or registered and subject to all the FATF Recommendations that apply to banks and non-bank financial institutions. Each country should ensure that persons or legal entities that carry out this service illegally are subject to administrative, civil or criminal sanctions.

VII. Wire transfers

Countries should take measures to require financial institutions, including money remitters, to include accurate and meaningful originator information (name, address and account number) on funds transfers and related messages that are sent, and the information should remain with the transfer or related message through the payment chain.

Countries should take measures to ensure that financial institutions, including money remitters, conduct enhanced scrutiny of and monitor for suspicious activity funds transfers which do not contain complete originator information (name, address and account number).

VIII. Non-profit organisations

Countries should review the adequacy of laws and regulations that relate to entities that can be abused for the financing of terrorism. Non-profit organisations are particularly vulnerable, and countries should ensure that they cannot be misused:

- (i) by terrorist organisations posing as legitimate entities;
- (ii) to exploit legitimate entities as conduits for terrorist financing, including for the purpose of escaping asset freezing measures; and
- (iii) to conceal or obscure the clandestine diversion of funds intended for legitimate purposes to terrorist organisations.

IX. Cash Couriers

Countries should have measures in place to detect the physical cross-border transportation of currency and bearer negotiable instruments, including a declaration system or other disclosure obligation.

Countries should ensure that their competent authorities have the legal authority to stop or restrain currency or bearer negotiable instruments that are suspected to be related to terrorist financing or money laundering, or that are falsely declared or disclosed.

Countries should ensure that effective, proportionate and dissuasive sanctions are available to deal with persons who make false declaration(s) or disclosure(s). In cases where the currency or bearer negotiable instruments are related to terrorist financing or money laundering, countries should also adopt measures, including legislative ones consistent with Recommendation 3 and Special Recommendation III, which would enable the confiscation of such currency or instruments.

1. Legal and Institutional Norms for Combating Terrorist Financing

Identifying the range of institutions and norms that are of interest to this study is imperative to providing context for the research objectives. The situational factors that are the subject of this investigation impact the legal and institutional frameworks involved in containing Boko Haram's access to funding. Therefore, identifying their scope is imperative. The entire counter-terrorist financing regime hinges on the philosophy of anti-money laundering, which entails concealing the proceeds of crime within the financial system to disguise their illicit origin. Such origins include corruption, fraud, tax evasion, theft, and drug trafficking. The objective is to re-introduce into the economy the "tainted" money as emanating from legitimate source(s) (Levi, 2002, p. 182).

Terrorist Financing (TF) follows the same principle of disguising illicit funds through the financial and non-financial systems (Jayasekara, 2021, p. 258). However, unlike money laundering, TF's ultimate purpose is to facilitate terrorism. TF could emanate from a legitimate or illegitimate source in the formal or informal economy, but its overarching purpose is to aid the funding of terror (Freeman, 2012). Against this backdrop, Figure 2 (further below) outlines the scope of the legal and institutional frameworks relevant to the study. The institutions and norms coded in orange are within the global environment, and those coded in green are within the domestic environment in Nigeria.

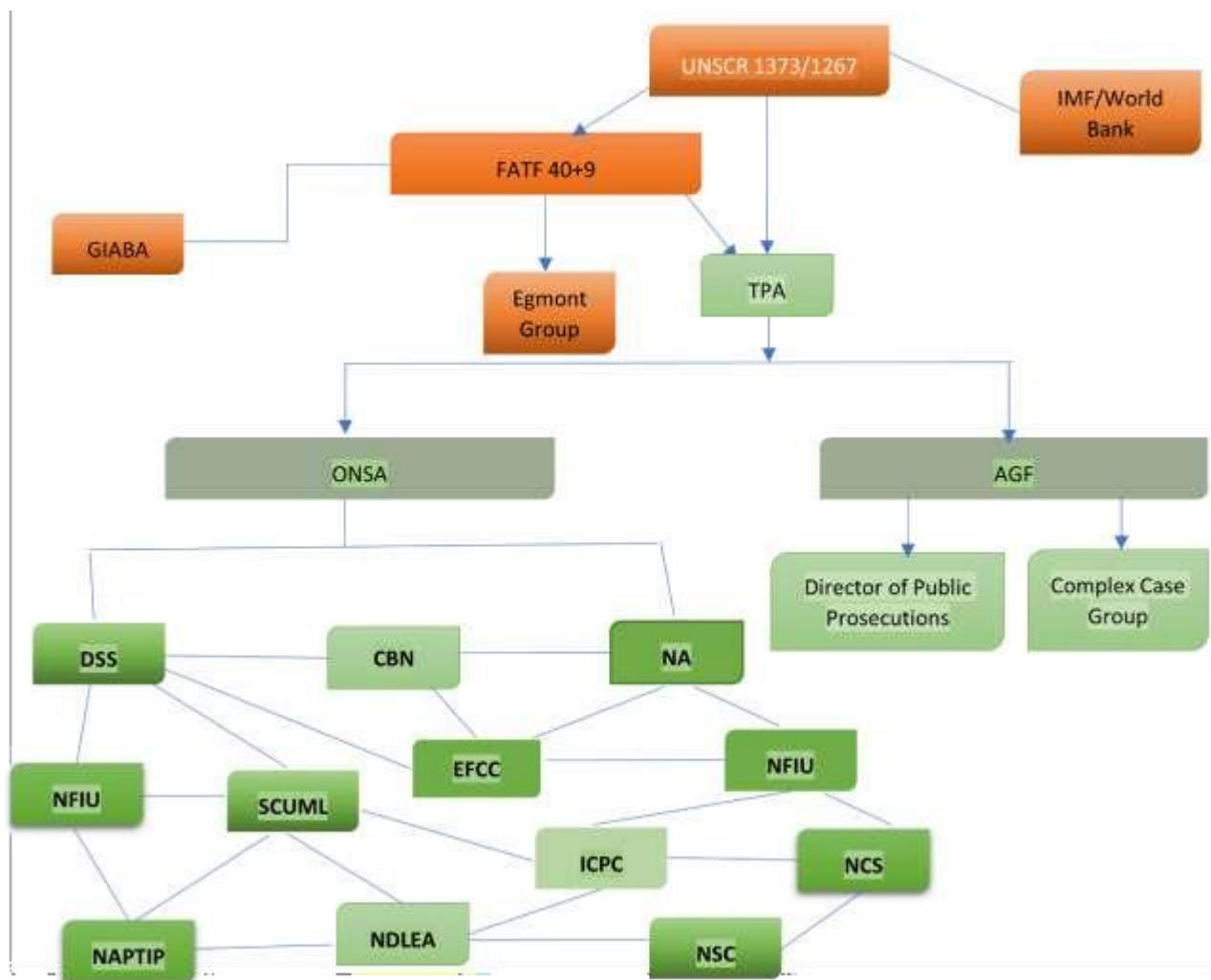
1.5.1. FATF, Egmont Group and GIABA

The FATF 40+9 recommendations entail operational requirements and structural models for detecting, preventing, and suppressing terrorist funding per UNSCRs 1267 and 1373 provisions. The 40 Recommendations on money laundering combined with the 9 Special Recommendations for combating terrorist financing together constitute an overarching global

framework for containing the funding of terrorism around the world. The FATF also consolidates its global reach through the Egmont Group of Financial Intelligence Units (FIUs) and the nine FATF-Styled Regional Bodies (FSRBs) (Minnella, 2013). Recommendations 29 and 40 designate FIUs as the national centre for gathering and analysing suspicious transaction reports and other information related to money laundering and terrorist financing. Both recommendations require all FIUs to adhere to the Egmont Group statement of purpose on fostering global collaboration, information sharing, and FIU training (Adetunji, 2019, pp. 327–338; Minnella, 2013, p. 202).

The Inter-Governmental Action Group Against Money Laundering in West Africa (GIABA) is one of FATF's regional bodies. It guarantees that West African countries adhere to the FATF's 40+9 recommendations. It assesses members' actions to protect the region's economy from terrorist funding using FATF guidelines. The FATF, through GIABA, publishes annual assessment reports on the efforts of countries geared towards combating money laundering, financing of terrorism, and weapons of mass destruction in West Africa. The FATF-GIABA Mutual Evaluation Report is a regulatory assessment with significant implications on how a country in the sub-region is perceived and appraised by other critical stakeholders leading the global war on terror, particularly regarding compliance with established norms and standards. FATF works closely with the World Bank and International Monetary Fund (IMF) in developing and regulating global standards for Anti-Money Laundering (AML) and Counter-Terrorist Financing (CTF) regimes (Ifeakandu & Ardzard, 2022, pp. 575–580).

Legal and Institutional Frameworks



1.5.2. Terrorism Prevention Acts (TPAs)

The Terrorism Prevention Act (TPA), derived from UNSCR 1267 and 1373 provisions, sets out the scope of terrorist financing offences and ensures that the government interfaces with global regulatory bodies in combating terrorist financing in Nigeria (see Figure 1; UNODC, 2021, pp. 45–49). Sections 1A, 2, 25, 9, 10, 12, and 13 of the TPA (2013 as amended) lay out the offences of terrorist financing and the stakeholders involved in combating them (UNODC, 2021, pp. 54-61). Below is a brief outline of the relevant institutions stipulated in the TPA. The nineteen study participants expressed opinions on the formative influences that impact these institutions' ability to combat the flow of funding to the Boko Haram terrorist organisation.

1.5.3. Office of National Security Adviser (ONSA) and Office of Attorney General

Section 2.1 of the TPA identifies the Office of the National Security Adviser (ONSA) as the coordinator of security and law enforcement agencies involved in combating terrorism and its financing. Section 2.2. designates the Attorney General of the Federation (AGF) as chiefly responsible for implementing and administering the TPA (Omolaye-Ajileye, 2015, pp.18-20; UNODC, 2021, pp. 54-61). The implementation and administration of the TPA 2013 (as amended), is fractured into four subdivisions, as stated below:

- i. AGF administers the Act.
- ii. ONSA coordinates the operations of security and law enforcement agencies and formulates and implements counterterrorism strategies as deemed necessary.
- iii. Security agencies collect intelligence, execute operations, and investigate violations of the TPA.
- iv. Federal High Courts, regardless of where the offence of terrorism or its financing was committed, have jurisdiction to try offences and hear and evaluate proceedings brought under the Act.

One of the AGF's guiding principles is to ensure the effective prosecution of all terrorist suspects and their sponsors. The AGF also liaises with international stakeholders on legal issues about framing, interpreting, and implementing global provisions against terrorism and its financing. The Director of Public Prosecutions (DPP), coupled with the Complex Case Group (CCG), a specialised unit of the Attorney General's office, are tasked with discovering and prosecuting the financial dimension of terrorism (Figure 2; Olugasa, 2022).

1.5.4. Independent Corrupt Practices Commission (ICPC) and Economic and Financial Crimes Commission (EFCC)

The Independent Corrupt Practices Commission (ICPC) was established in September 2000, to bring corruption to an end through the enforcement of relevant laws and preventive measures in Nigeria (Chibuokwu & Nwosu, 2016). Despite the efforts of the government to combat corruption through the ICPC, the FATF, in June 2001, added Nigeria to its list of Non-Cooperative Countries and Territories (NCCT). The Federal Government of Nigeria (FGN) was accused of failing to take pre-emptive steps to strengthen anti-money laundering measures, combat corruption, and prevent terrorist financing in accordance with international protocols, including UNSCR 1267 and 1373 provisions (Malgwi, 2005). In response to the FATF's regulatory actions, the FGN enacted the Economic and Financial Crimes Commission (Establishment) Act (2002) also as known as EFCC Act (Oshikoya, & Durosini-Etti, 2019). The EFCC Act allowed the Commission to enforce all money laundering prohibitions, investigate money laundering offences, receive Suspicious Transaction Reports (STRs), and establish a Financial Intelligence Unit (FIU). As a result, Nigeria was taken off FATF's list of non-cooperative countries and territories after the EFCC was fully established and operational in 2003 (FATF-GIABA, 2006).

1.5.5. Nigerian Financial Intelligence Unit (NFIU)

Even though the NFIU was established in 2004 as a unit of the EFCC, it was not until 2018 that an Act of the National Assembly granted the agency complete autonomy (Abraham, 2018). The NFIU Act (2018) assigned the NFIU the role of facilitating, receiving, requesting, collating, analysing, and disseminating all financial intelligence to relevant action agencies, especially law enforcement and other stakeholders fighting terrorist financing. The subsequent establishment of Anti-Money Laundering and Counter-Terrorist Financing (AML/CTF) units in financial institutions, law enforcement, anti-corruption, and intelligence services

strengthened the interface between the NFIU and other institutions in the fight against terrorist financing. The NFIU primarily receives Suspicious Transaction Reports (STRs), Currency Transaction Reports (CTRs), and other information about money laundering and terrorist financing.

1.5.6. Special Control Unit against Money Laundering (SCUML)

The Special Control Unit against Money Laundering (SCUML) oversees Designated Non-Financial Professions and Businesses (DNFBs), per FATF Recommendations 18 and 23 (Appendix 3). Both FATF guidelines authorise SCUML to act as the principal regulator of the informal sector, including real estate, tax consulting, non-governmental organisations and charitable organisations, automobile dealerships, supermarkets, precious stone and metal dealers, hotels and hospitality, casinos, accountants and accounting firms, construction companies, and auditing and legal firms. By issuing certificates to DNFBs as evidence that their bank accounts are not utilised for money laundering or the financing of terrorism, SCUML monitors the movements of funds through the informal economy. DNFBs are required to provide SCUML with Cash-Based Transaction Reports (CBTR), Currency Transaction Reports (CTR), and Suspicious Transaction Reports (STR). SCUML processes and distributes these reports to stakeholders, including the EFCC, NFIU, Central Bank of Nigeria (CBN) and Department of State Services (DSS).

1.5.7. Central Bank of Nigeria (CBN) and Nigerian Sanctions Committee (NSC)

To ensure that all financial institutions in Nigeria conform to UN sanctions regimes under UNSCR 1267 and 1373, the CBN is mandated by the Money Laundering Act (2011) and the Terrorism Prevention Act (2013) to develop AML/CTF compliance standards. Each Financial Institution (FI) has a Chief Compliance Officer (CCO) tasked with carrying out the CBN's AML/CTF compliance programme (Esoimeme, 2023, pp. 14-16). The CBN freezes and keeps track of any accounts used for terrorist activities as FIs must check their customers' names

against sanctions lists held by the UN or the FGN. As a result, the 2016 FATF-GIABA Mutual Evaluation report highlighted the need to establish the Nigerian Sanctions Committee (NSC) as a separate entity (FATF-GIABA, 2016, p.45). The roles and responsibilities of the Committee include producing and publishing the Nigerian lists of terrorist organisations or terrorist suspects and developing criteria for Targeted Financial Sanctions (TFS) against them. Established in 2018, the NSC has the Attorney General (AGF) as chair, with members drawn from the Foreign Affairs Ministry, the NFIU, the DSS, and other security services (FATF-GIABA, 2018, p.36).

1.5.8. National Drug Law Enforcement Agency (NDLEA) and National Agency for the Prohibition of Trafficking in Persons (NAPTIP)

The National Drug Law Enforcement Agency Act (NDLEA) of December 29, 1989, established the NDLEA as part of the FGN's efforts to meet its obligations under the United Nations Convention Against Illicit Trafficking in Narcotic Drugs (Vienna Convention, 1988). The NDLEA Act, as Nigeria's first comprehensive anti-drug trafficking policy, recognises money laundering as a tool exploited by criminal cartels to move and mobilise financial resources through the global financial system. On the other hand, the Trafficking in Persons (Prohibition) Enforcement and Administration Act (2003) empowers the National Agency for the Prohibition of Trafficking in Persons (NAPTIP) to enforce human trafficking laws, rescue sex trafficking victims, and prevent human trafficking by investigating incidents and prosecute perpetrators of the offence (Usman, 2020, p.1).

1.5.9. Nigerian Army (NA) and Nigerian Customs Service (NCS)

The Nigerian Army has been at the forefront of combating the Boko Haram insurgency right from the evolution of the terrorist group in the northeast of Nigeria. Although the FATF guideline did not explicitly stipulate a role for the armed forces, by virtue of its statutory responsibility to defend Nigeria's sovereignty and territorial integrity, the military has been critical to preventing Boko Haram from accessing funding. It has led counter-insurgency

operations under different operational codenames, including Operation Last Hold, Operation Lafiya Dole, Operation Zaman Lafiya, Operation Boyona, Operation Restore Order and Operation Hadin Kai (Shodunke, 2021). The Nigerian military equally collaborates with the armed forces of Cameroun, Chad, and Niger Republic under the auspices of the Multi-National Joint Task Force (MNJTF) to counter the Boko Haram insurgency within the Lake Chad corridor. However, the FATF Special Recommendation 9, which prohibits the cross-border movement of cash and Bearer Negotiable Instruments (BNI) related to terrorist financing, implies that the Nigerian Customs Service plays a pivotal role in containing the movement of illicit cash across borders (Appendix 3). The FATF guideline requires a cross-border declaration system to detect people who make fraudulent disclosures or claims. As a result, the Nigerian Customs Service (NCS) require visitors and residents exiting the country to disclose cash or BNI worth more than \$10,000. The FATF recommendation presumes that a robust border control system will allow the government to account for all travellers with cash leaving or entering Nigeria.

1.6.0. ONSA and Department of State Services (DSS)

The National Security Agencies (NSA) Act of 1986 mandates the ONSA to maintain operational and administrative oversight of Nigeria's lead intelligence agencies, the National Intelligence Agency, Defense Intelligence Agency (DIA) and the State Security Service (SSS), also known as Department of State Services (DSS). The ONSA supervises these three and other law enforcement agencies, including the armed forces. It is, therefore, reasonable that the ONSA retain its statutory leadership position within the TPA framework, such that though the DSS is not linked to the FATF like the NFIU, SCUML, and EFCC, it could still render intelligence and operational contributions to the fight against terrorist financing beneficial to international stakeholders.

Organised Crime and Boko Haram Funding Stream

APPENDIX 5

Case 1.	<p>Case 1: Robbery and Kidnapping</p> <p>Mr L was apprehended in the suburb of Okene, Kogi state. During an interview, he confessed being a member of Boko Haram cell (Ansaru Splinter group) in Bauchi, Northeast Nigeria. Subject confessed in engaging in armed robbery and kidnapping to raise funds for the sect and launched attacks on law enforcement units to obtain arms for the terror network. He confessed that members were recruited from the Ebira ethnic group in Kogi state northcentral Nigeria to reduce the possibility of information leaks.</p> <p><i>Source: FATF - 2016</i></p>
Case 2.	<p>Case study 2: Sale of gold jewellery</p> <p>In January 2016, a Boko Haram agent was arrested with a bag of gold jewellery which was stolen during raids of villages by the Boko Haram militants. The jewellery was taken to the market for assessment and valued at NGN 5 000 000 (approximately EUR15 000).</p> <p><i>Source: FATF - 2016</i></p>
Case 3.	<p>Case study 3: Sale of gold coins</p> <p>In October 2015, a Boko Haram member was arrested at a checkpoint in a northeast town in Nigeria and was found to be in possession of 341 gold coins. He informed authorities that the gold was sourced from raids conducted at the nearby villages and towns by Boko Haram militants with the intention to sell the coins at nearby markets or exchange them for other commodities.</p> <p><i>Source: FATF 2016</i></p>
Case 4a	<p>Case 4a: Cattle rustling in Camouroun</p> <p>On 9 September 2014, 7 000 cows from Chad heading to Maiduguri, Nigeria were ‘confiscated’ by BH around Dikwa in Nigeria.</p> <p>Case 4b:</p> <p>On 14 January 2016, BH stole 4 244 cows from 25 Choa Arab owners in Hilé Alifa, Fotokol and Makary, in the north of Cameroon. On 12 April 2016, BH stole 13 511 cows in the Kolofota Subdivision of Cameroon. Based on estimates of the minimum value of cattle (EUR500), the minimum value of the 24 755 cattle stolen by BH in these three instances was approximately EUR 12 377 500 or CFA 8 107 262 500.</p> <p><i>Source: FATF 2016</i></p>

Case 5	<p>Case 5: Cattle rustling in Nigeria</p> <p>In July 2016, Boko Haram members rustled 20, 000 cattle from villages in Maiduguri, Borno State (Northeast, Nigeria). The cows were transported to a market in Jigawa State (Northwest Nigeria) through Niger Republic to hide their origin and make them look like they came from a legitimate source. The estimated value of each cow was approximately NGN 150 000 or USD 500. The total estimated value of this rustling was NGN 3 billion or USD 10 million.</p> <p>Source: FATF 2016</p>
Case 6	<p>Case 6: Cattle Rustling in Nigeria:</p> <p>In July 2016, BH rustled cows from Maiduguri, Borno State to a cattle market in Jigawa through Niger to avoid security checks. They loaded a trailer full of 25-50 cows daily, with the cows sold at a flat rate of NGN 40 000 (below true market value). Some of the cows were pregnant and nursing, an additional sign they were not being brought to market by their true owner. The cows were sold quickly so it is difficult to ascertain who was responsible for the theft. Investigations are ongoing.</p> <p>Source: FATF 2016</p>
Case 7	<p>Case 7: Cattle Rustling in Nigeria</p> <p>In an operation, the Civilian Joint Task Force (CJTF) found 1 300 cow skins. The cows were stolen from the Lake Chad basin, slaughtered and processed into dry meat and transported to a market in Yobe State for sale in the southern part of the country. A sack of dry meat costs approximately NGN 150 000, which brought the total estimated value of the dry meat to NGN 195 000 000 or USD 650 000.</p> <p>Source: FATF 2016</p>

Case 8	<p>Proceeds of drug trafficking and physical transportation of cash</p> <p>During March 2015, a military operation led by the Nigerien army and some members of the Barkhane French force in the north of Niger, led to the arrest of nine individuals on board five new 4x4 vehicles, arriving from the Oubari locality in southern Libya. After searching the vehicle and suspects, a consignment of arms and ammunition was discovered as well as cash amounting to EUR 539 000.</p> <ul style="list-style-type: none"> ● The nine individuals arrested were members of AQIM. ● They were wanted by Nigerian authorities for drugs and arms trafficking. ● The investigation revealed they had sold drugs in southern Libya and collected funds from their members and other terrorist groups operating in the country. ● They bought 4x4 vehicles, weapons and ammunition and had collected EUR 539 000 from their members for the purpose of financing terrorism. <p>The nine individuals were planning fresh attacks in the north of Niger. The accused were prosecuted for money laundering stemming from the offences identified and terrorism financing by transporting physical currency in their vehicles. Some of the funds were used to purchase weapons and 4x4 vehicles. The accused refused to admit they were AQIM members rather they acknowledged being members of MNLA (National Movement for the Liberation of Azawad). They said they had been sent by their leaders to purchase vehicles in southern Libya and to collect funds from their sympathisers living in southern Libya. The prosecutor instructed the FIU to conduct further investigations for terrorism financing.</p> <p><i>Source: FATF 2016</i></p>
Case 9	<p>Case study 9: Firearms and Drug trafficking</p> <p>In March 2015, a large shipment of weapons, ammunition and cash was discovered during a patrol mission in the northern region of Niger. Nine individuals were arrested. All individuals were members of a designated terrorist group operating in the sub-region and were subject to a search warrant for trafficking (weapons and drugs). Investigations revealed that these individuals were selling drugs to individuals in a foreign country. It was also discovered that one of the members ran a charity in Libya, which dealt with fundraising. Part of the money raised from the sale of drugs was used to purchase vehicles, weapons and ammunition. The rest of the cash seized, approximately EUR 539 000, was to be used to finance future terrorist actions in Niger and the sub-region. All the individuals were charged with criminal association in relation to a terrorist enterprise, possession and transport of firearms and ammunition, money laundering (ML) and TF. The case is ongoing.</p> <p><i>Source: FATF 2016</i></p>
Case 10	<p>Case Study 10: Sale of Arms to Boko Haram</p> <p>In 2015, Nigerian security forces arrested a major arms supplier to BH. Upon interrogation, the suspect revealed he was given funds to purchase arms for BH. The first tranche of purchases comprised 5 000 rounds for assorted weapons (including AK-47s). The second tranche was EUR 10 145 (equivalent of NGN 3.5 million) in cash and the third tranche EUR 23 188 (equivalent of NGN 8 million) in cash. The cash (which was in EUR) was seized by authorities.</p> <p><i>Source: FATF 2016</i></p>
Case 11	<p>Case Study 11: Smuggling of Arms</p>

	<p>In 2015, Boko Haram leader in charge of smuggling weapons was arrested by LEAs in Nigeria. Upon interrogation, he disclosed that he was a supplier of weapons and ammunition to Boko Haram. These were sourced from Sudan and smuggled through neighbouring countries to the Sambisa Forest in Nigeria. The weapons were concealed in trailers and trucks responsible for transporting food items across the region.</p> <p><i>Source: Nigeria 2016</i></p>
Case 12	<p>Case 12: Smuggling of Migrants</p> <p>Between 2010 and 2014, the number of people intercepted by Italian authorities crossing from Libya to Europe rose from 4 500 to 170 000.60 While most of these people were fleeing from the conflict in Syria, more than 50 000 came from the sub-Saharan Africa region, including Nigeria. The terrorist groups operating in the region either directly facilitate smuggling or protecting and facilitating organised smuggling networks.</p> <p>Source: FATF 2016</p>
Case 13	<p>Case 13: Trafficking in Person</p> <p>A slave market exists in Nigeria and neighbouring countries and according to the Combatting Terrorism Center at West Point: “Kidnapping has become one of BH’s primary funding sources, a way to extract concessions from the Nigerian state and other governments, and a threat to foreigners and Nigerian government officials. According to human rights watch, in a single incident in 2014 Boko Haram kidnapped 200 villagers and killed dozens more. Boko Haram kidnaps women and girls to replace their wives; forcing them to undertake domestic duties and offer sexual services. Examples are abductions of 276 Chibok school girls and Dapchi school girls in 2014 and 2018, respectively.</p> <p>Source: FATF 2013</p>
Case 14	<p>Nigeria’s House of Representatives issued a statement in mid-October 2015 indicating approximately 45 000 Nigerians had been kidnapped since 2012. In 2015, Amnesty International estimated that at least 2000 people have been abducted by BH. Nigeria claims Boko Haram forces women into prostitution and that proceeds from these activities are used to fund their operations. Similarly, it is also claimed Boko Haram kidnaps children to sell them to potential buyers in neighbouring countries.</p> <p>Source: FATF 2016</p>

Case 15	<p>Case study 15: Large amounts of foreign currency physically transported by a BH cash courier</p> <p>At a border crossing, Niger security services apprehended Mr Z, a national of a West African country, carrying significant amounts of different currencies concealed within goods. Mr Z was a cash courier, identified by security services as a member of the BH terrorist group.</p> <p>The currencies consisted of:</p> <ul style="list-style-type: none">• EUR 568 000 in EUR 500 banknotes (1 136 banknotes) USD 460 000 in USD 100 banknotes (4 606 banknotes) BHD 135 000 in BHD 20 banknotes (6 750 banknotes). This equated to over CFAF 700 million (almost USD 1.2 million) in total. <p>He had travelled several times to Chad as a tourist. Mr Z was arrested, and the cash seized by authorities.</p> <p><i>Source: FATF 2013</i></p>
----------------	---



PRESS RELEASES

The United States and Italy Designate Twenty-Five New Financiers of Terror

August 29, 2002

(Archived Content)

The President's September 23rd Executive Order made plain that those who underwrite violence bear equal culpability to those who perpetrate it. Feigned indifference, willful blindness, and the appearance of normalcy and status in the world of business or commerce will no longer provide cover or safe harbor – here or abroad. Today's action makes clear that we are serious about shutting down any company or organization that is in the business of supporting terrorism.

Treasury Secretary Paul O'Neill

Today, in a significant action in our ongoing campaign against terrorism, our two nations – the United States and Italy - are blocking the assets of twenty-five individuals and entities based on their support for terrorism. This action furthers international efforts to shut down identified terrorist financing networks using targeted freezing actions under domestic and international law. In accordance with relevant United Nations procedures, we are submitting these names to the United Nations for listing by the UN 1267 Sanctions Committee because of the connections between these entities and individuals and Al-Qaida.

Of today's twenty-five designations, all eleven individuals are related to the Salafist Group for Call and Combat (GSPC), a separatist faction of the Gruppo Islamico Armato (GIA). The GSPC, an Algerian-based terrorist organization that continues to operate in North Africa, Spain and Italy, is a lethal terrorist group whose members support and finance terrorism around the globe. The United States designated both the GSPC and the GIA on September 24, 2001, and the United Nations placed them both on the list of terrorist entities linked to Al-Qaida on October 8, 2001.

Fourteen of the twenty-five are entities that are owned or controlled by either Ahmed Idris Nasreddin or Youssef

Nada, both of whom have been previously designated as supporters of terrorism by the United States and the international community under U.N. Security Council Resolutions 1267, 1333 and 1390. These entities are part of an extensive financial network providing support to Al-Qaida and other terrorist related organizations.

This designation of additional corporate holdings will further choke the flow of funds that facilitate the financing of terrorism by disrupting the sources of their funding through their financial network.

The simultaneous blocking of the assets of these individuals and entities by Italy and the United States demonstrates the international commitment to choke off the sources of financing for terrorist acts. This designation is also unique in that it is the direct result of the collaborative and cooperative efforts of not just two, but four nations - the United States, Italy, the Bahamas, and Luxembourg - working together toward a common purpose. All four of those nations provided financial information, investigative assistance, or key documents or support – which allowed us to make the case necessary for today’s designation.

Since September 11th, the United States and other countries have frozen more than \$112 million in terrorist-related assets. As a result of our efforts – including today’s action - 234 individuals and entities are currently designated as financiers of terror.

1.1. Information About the New Designations

I. Individuals Linked to the Salafist Group for Call and Combat

Italy and the United States have concluded that each of these eleven individuals are related to the Salafist Group for Call and Combat (GSPC), which has supported Al-Qaida activities. They are implicated in preparing or organizing terrorist acts in the following specific ways:

1. Adel Ben Soltane

Ben Soltane, a known member of the GSPC, has been convicted for criminal conspiracy on the following counts: trafficking in arms, explosives, and chemical weapons, receiving stolen goods, making and using false documents, and for facilitating the entry of illegal immigrants into Italy. Ben Soltane was also involved in and arrested for the preparation of an attack against the U.S. Embassy in Rome and for being in contact and communicating with other terrorist groups.

2. Nabil Benattia

Nabil Benattia has been charged with conspiracy of involvement with a criminal association and he is also under indictment for conspiracy to traffic in arms, explosives, chemical weapons and identity papers, and for receiving stolen goods and aiding illegal immigration.

3. Yassine Chekkouri

Yassine Chekkouri has been charged with conspiracy of involvement with a criminal association and he is currently under arrest for conspiracy to traffic in arms, explosives, chemical weapons and identity papers, and for receiving stolen goods and aiding illegal immigration. Italian authorities report that Scotland Yard investigators believe Chekkouri is one of the highest men in the Al Qaida organization.

4. Riadh Jelassi

Riadh Jelassi has been charged with conspiracy of involvement with a criminal association as a member of the GSPC. He has been sentenced to 4 years and 6 months in prison for criminal conspiracy to traffic in arms, receiving stolen goods, making and using false documents, and for facilitating the entry of illegal immigrants into Italy.

5. Mehdi Kammoun

Mehdi Kammoun has been charged with conspiracy of involvement with a criminal association as a member of the GSPC, and has been sentenced to a 5 year and 10 month term for having organized a cell in Gallarate tied to Al Qaida. Kammoun was also convicted for conspiracy to traffic in arms, explosives, and chemical weapons, for receiving stolen goods, making and using forged documents, and facilitating illegal immigration to Italy.

6. Samir Kishk

Samir Kishk has been charged with conspiracy of involvement with criminal association as a member of the GSPC. He has been indicted and is under arrest for participation in a criminal conspiracy to traffic in arms, explosives, chemical weapons, identity papers, receiving stolen goods and aiding illegal immigration.

7. Tarek Ben Habib Maaroufi

Tarek Ben Habib Maaroufi has been charged with conspiracy of involvement with a criminal association as a member of the GSPC, and is wanted by Italian authorities for participating in a criminal conspiracy to traffic in arms, explosives, weapons and identity papers. He is under arrest in Belgium for criminal conspiracy, criminal association (GSPC), counterfeiting identity papers, and recruiting for a foreign army or armed force. Maaroufi is suspected of having provided the counterfeit identity papers to one of the killers of anti-Taliban leader, Ahmed Shah Massoud.

8. Abdelhalim Remadna

Abdelhalim Remadna has been charged with conspiracy of involvement with criminal association and is under arrest for participation in a criminal conspiracy to traffic in arms, explosives, chemical weapons, identity papers, receiving stolen goods, and aiding illegal immigration. Italian authorities have indicated that they have proof of direct telephone contact between Remadna and Abu Jaafar, who is the number three leader within Al Qaida. Remadna is also identified by the Italian authorities as being an aide to Es Sayed, a previously designated SDGT.

9. Mansour Thaer

Mansour Thaer has been charged with conspiracy of involvement with criminal association and is under arrest in Germany. Thaer has been investigated in Italy for his links with a terrorist cell, and for participation in a criminal conspiracy to traffic in arms, explosives, chemical weapons, identity papers, receiving stolen goods and aiding illegal immigration.

10. Lazhar Ben Mohammed Tlili

Lazhar Ben Mohammed Tlili has been charged with conspiracy of involvement with criminal association and is wanted by Italian authorities for his participation in a criminal conspiracy to traffic in arms, explosives, chemical weapons, identity papers, receiving stolen goods and aiding illegal immigration.

11. Habib Waddani

Habib Waddani has been charged with conspiracy of involvement with a criminal association as a member of the GSPC. He has been indicted for participating in a criminal conspiracy to traffic in arms, explosives, chemical weapons, identity papers, receiving stolen goods and aiding illegal immigration.

II. Nada/Nasreddin Network

Based on information available to Italy and the United States, Youssef Nada (Nada) and Ahmed Idris Nasreddin (Nasreddin), through commercial holdings, operate an extensive financial network providing support for terrorist related activities. In the case of Nada and Nasreddin, this involves an extensive conglomeration of businesses from which they derive their income or through which they conduct transactions. **Based on evidence of their support of terrorism, Nada and Nasreddin were previously designated by the international community as financiers of terror. Nada was designated by the United States on November 7, 2001, and by the United Nations on November 9, 2001. Nasreddin was designated by the G7 on April 19, 2002, and by the United Nations on April**

24, 2002. Nasreddin's corporate holdings and financial network provide direct support for Nada and Bank Al Taqwa, which was also previously designated by the United States on November 7, 2001, and the United Nations on November 9, 2001. This designation of fourteen additional entities owned or controlled by either Nada or Nasreddin will further restrict their assets and their network by precluding these companies from being used to provide funding or support for terrorism.

Nasreddin and Nada, who have worked closely together for many years, are both directors of Bank Al Taqwa and Akida Bank. Nada holds a controlling interest in Bank Al Taqwa and Nasreddin holds a controlling interest in Akida Bank. Bank Al Taqwa and Akida Bank are not functional banking institutions in the conventional sense. They are shell companies lacking a physical presence and sharing the same address in the Bahamas where they were licensed. For this reason the licenses of Bank Al Taqwa and Akida Bank have been revoked by the Bahamian government.

Bank Al Taqwa, for which Nasreddin is a director, was established in 1988 with significant backing from the Muslim Brotherhood. They have been involved in financing radical groups such as the Palestinian Hamas, Algeria's Islamic Salvation Front and Armed Islamic Group, Tunisia's An-Nahda, and Usama bin Laden and his Al Qaida organization. Bank Al Taqwa was established in the Bahamas and is a close affiliate of the Al Taqwa Management Organization, which changed its name in the spring of 2000 to the Nada Management Organization. In 1997, it was reported that the \$60 million collected annually for Hamas was moved to Bank Al Taqwa accounts. As of October 2000, Bank Al Taqwa appeared to be providing a clandestine line of credit to a close associate of Usama bin Laden and as of late September 2001, Usama bin Laden and his Al Qaida organization received financial assistance from Youssef M. Nada.

Nada and Nasreddin own or control several business entities through direct ownership, control, or in cooperation with each other. Fourteen of these entities are being designated in furtherance of the prior designations of these two individuals to disrupt their use of assets under their ownership or control that could be used to finance terrorist activities.

12. Akida Bank Private Limited

Nasreddin, who serves as Akida Bank's president, also serves on the board of directors of Akida Bank along with Youssef Nada. According to corporate documents, the Nasreddin Foundation, an entity proposed for designation, owns an overwhelming majority of shares of Akida Bank, affording Ahmed Idris Nasreddin and the Nasreddin Foundation ownership and control of Akida Bank.

13. Akida Investment Co. Ltd.

Akida Investment Co. Ltd. was incorporated in the Bahamas in March 2001. Corporate documents indicate that as of April 2001, all the assets and liabilities of Akida Bank Private Limited have been transferred to Akida Investment Company.

14. Nasreddin Group International Holding Limited

According to corporate documents, Ahmed Idris Nasreddin is the Chairman of the Board of Directors of Nasreddin Group International Holding Limited. In addition, Nasreddin Group International Holding Limited is one of the few entities with which Akida Bank conducts business.

15. **Nasco Nasreddin Holding A.S.**

Fully 67.5 percent of the outstanding voting capital of Nasco Nasreddin Holding A.S. is owned by Nasreddin International Group Limited Holding, an entity owned or controlled by Nasreddin. In addition, Nasreddin also holds 1.875% of the voting capital in his own name. Nasco Nasreddin Holding A.S. is an affiliate of Akida Bank.

16. **Nascotex S.A.**

Nasreddin is the Chief Executive of Nascotex S.A., which is also an affiliate of Akida Bank and one of a few entities with which Akida Bank conducts business.

17. **Nasreddin Foundation**

According to corporate documents from 2000, the Nasreddin Foundation owns a vast majority of shares of Akida Bank, affording Ahmed Idris Nasreddin and the Nasreddin Foundation ownership and control of Akida Bank. Although the Nasreddin Foundation (a.k.a. Nasreddin Stiftung) has been dissolved since at least 1993, the company, or at least its name, has been used in business transactions as recently as 2000.

18. **Ba Taqwa for Commerce and Real Estate Company Limited**

Youssef Nada and Ali Ghaleb Himmat, both persons designated by the United States on November 7, 2001, and by the United Nations on November 9, 2001, are identified as principals of Ba Taqwa for Commerce and Real Estate Company Limited.

19. **Miga-Malaysian Swiss, Gulf and African Chamber**

Ahmed Idris Nasreddin is identified as the President of Miga-Malaysian Swiss, Gulf and African Chamber, and exercises sole signatory authority on behalf of the organization.

20. **Gulf Center S.R.L.**

Ahmed Idris Nasreddin is the Sole Administrator of Gulf Center S.R.L.

21. **Nascoservice S.R.L.**

Ahmed Idris Nasreddin is the Sole Administrator of Nascoservice S.R.L.

22. **NASCO Business Residence Center SAS Di Nasreddin Ahmed Idris EC**

Ahmed Idris Nasreddin is identified as the unlimited partner of NASCO Business Residence Center.

23. **Nasreddin Company Nasco SAS Di Ahmed Idris Nasreddin EC**

Ahmed Idris Nasreddin is the unlimited partner of Nasreddin Company Nasco SAS Di Ahmed Idris Nasreddin EC.

24. **Nada International Anstalt**

Youssef Nada and Ali Ghaleb Himmat, both persons designated by the United States on November 7, 2001, and by the United Nations on November 9, 2001, are identified as principals of Nada International Anstalt.

25. **Nasreddin International Group Limited Holding**

Ahmed Idris Nasreddin was an original member of the Board of Directors of Nasreddin International Group Limited Holding when the company was founded in 1977. Since the late 1980's the company has been administered by a holding company, though the company still bears Nasreddin's name. Nasreddin International Group Limited Holding is an affiliate of Akida Bank.

United Nations

S/2007/65



Security Council

8 February 2007

Original: English

Letter dated 7 February 2007 from the Chairman of the Security Council Committee established pursuant to **resolution 1373 (2001) concerning counter-terrorism addressed to the President of the Security Council**

The Counter-Terrorism Committee has received the attached third report of Nigeria submitted pursuant to paragraph 6 of resolution 1373 (2001) (see annex).

I would be grateful if you could arrange for the present letter and its annex to be circulated as a document of the Security Council.

(Signed) Ricardo Alberto **Arias**

Chairman Security Council Committee established pursuant to resolution 1373 (2001) concerning counter-terrorism

Annex

Letter dated 27 September 2006 from the Permanent Representative of Nigeria to the United Nations addressed to the Chairman of the Counter-Terrorism Committee

I have the honour to forward herewith Nigeria's country report on counter- terrorism for the year 2006, for your information and circulation in the usual manner (see enclosure).

(Signed) Aminu B. **Wali**

Ambassador Permanent
Representative

Enclosure

Country Report of Nigeria on counter-terrorism

Introduction

The idea of terror evoked a strong feeling of extreme fear to make one to be very afraid of a violent action or the threat of violence that is intended to cause fear. To terrorize somebody or some people is often aimed at threatening them so that they will act as they are told. In Nigeria, there are many tendencies that can generate such violent actions that are occasioned by illicit individuals and groups acting violently to produce fear among the populace, with the objective of extorting some advantages that could produce economic, political, religious or social benefits.

Background

With an estimated 150 million people, Nigeria is the biggest country in Africa. At the dawn of Nigerian independence in October 1960, what the British colonial administration handed over to the Nigeria political elites was a product of their colonial policy of association which was implemented through a fractuous doctrine of Divide and Rule. The un-elected Governor General, who ran a dictatorship, handed over a power structure that he never shared with anybody, to a group of political elites overseeing vast heterogeneous and un-amalgamated ethnic communities and political societies. Yet these communities were obliged to live together democratically within a territory in a milieu of social inequalities and struggles for political recognition and domination. The ensuing anachronism spelt crises and conflict in the absence of a democratic political culture.

Geographical Location

Nigeria is located at the heart of Africa overlooking West and Central Africa sub-regions, and at the Southern centerpoint of the trans Saharan trade route with North Africa. Nigeria's location was also the nucleus of the infamous slave, merchant and oil routes of the Gulf of Guinea with broad perspectives and influences of a wide triangular world trade linking Africa, Europe and the Americas till today.

Risk and Terror Profile

The above factors have played out in various degrees on fomenting discord to the extent that Nigeria faces numerous risks of conflict and crises arising from the following:

- her roles in the West African sub-region
- her prominent role in the Gulf of Guinea sub-region
- resource control
- youth restiveness
- religious fanaticism and intolerance
- ethnic militia
- armed banditry
- greed and kleptomania
- political intransigence

- political thuggery
- war-lordism
- cultist groups
- corruption
- illegal oil bunkering
- influences of international terrorist groups
- poverty
- illiteracy

The Nigerian psyche is that of a national struggle and a drive to achieve above the others. The above stimuli therefore merely promote the impetus that could be exploited by demagogues. Consequently, delinquent youths and street urchins in the metropolis have become easy tools that could be used to commit acts of terrorism.

TERRORISM

In Nigeria, we believe that an act of terrorism means an act which:

- a) May seriously damage a country or an international organization and
- b) Is intended or can reasonably be regarded as having been intended to:
 - (i) unduly compel a government or international organization to perform or abstain from performing any act;
 - (ii) seriously intimidates a population;
 - (iii) seriously destabilize or destroy the fundamental political, constitutional, economic or social structures of a country or an international organization or
 - (iv) otherwise influence such government or international organization by intimidation or coercion and
- c) Involves or causes as the case may be
 - (v) attacks upon a person's life which may cause serious bodily harm or death;
 - (vi) attacks upon the physical integrity of a person;
 - (vii) kidnapping of a person;
 - (viii) destruction of a government or public facility, a transport system, an infrastructural facility, including an information system, a fixed platform located on the continental shelf, a public place or private property, likely to endanger human life or result in major economic loss;
 - (ix) the seizure of an aircraft, a ship or other means of public or goods transport and the use of such means of transportation for any of the purposes in sub-paragraph (iv) above;
 - (x) the manufacture, possession, acquisition, transport, supply or use of weapons, explosives or of nuclear biological or chemical weapons, as well as research into and development of biological and chemical weapons without lawful authority;
 - (xi) the release of dangerous substance, or causing of fires, explosions or floods, the effect of which is to endanger human life;

- (xii) interference with or disruption of the supply of water, power, or any other fundamental natural resources, the effect of which is to endanger life;
- (xiii) propagation and dissemination of information or information materials in any form or mode whether true or false calculated to cause panic, evoke violence or intimidate a government, group of persons or a person.

Financial and Economic Assets Freeze

The September 11, 2001 attacks in the US raised the question of terrorism and terrorist financing to the front burner in the banking and financial sector of all countries, including Nigeria. Since then, the Central Bank of Nigeria (CBN) has stepped up its regulatory responsibility in ensuring that accounts opening and monitoring of financial transactions are carried out within the framework of a risk-based regime. This has been supported with the deployment of the Enhanced Financial Analysis and Surveillance Systems (e-FASS) which is a web-based reporting application jointly implemented by the Central Bank of Nigeria (CBN) and the Nigeria Deposit Insurance Corporation (NDIC).

The Nigerian Financial Intelligence Unit (NFIU) also became operational in January 2005. It is now the only central body responsible for the receipt, analyses and dissemination of intelligence packages to law enforcement agencies and regulations. It also exchanges information with other FIUs around the world. It receives Suspicious Transaction Reports (STR) and Currency Transaction Reports (CTR) from banks, other financial institutions and designated financial institutions.

The NFIU has a counter-terrorism unit which in conjunction with other law enforcement and security agencies, is responsible for the monitoring of Nigeria's exposure and vulnerability to domestic and international terrorism, monitor developments and trends in domestic and international terrorism, assess and evaluate the potential and scope of terrorism in Nigeria, and formulate strategy and action plans to tackle the manifestations of terrorist financing in Nigeria.

It has so far profiled Militant Groups, Non-Governmental Organizations and Non-Profit Organizations, to determine their bases of operations and sources of funding. The Unit is also monitoring and developing data bases on illegal oil bunkering/mining activities, individuals/groups involved, their affiliates and patrons, sources and destinations of the financial proceeds.

The offence of terrorism and terrorist financing is provided for under Section 15 of the EFCC Act 2004. Under this law, assets of terrorists and their associates can be frozen and confiscated. They can also be tried and convicted by a competent Court if found guilty.

Implementation

The provisions of the EFCC Act relating to terrorism are being vigorously enforced. So far, two convictions at the Federal High Court, Kaduna dated October 10, 2004 and October 21, 2005, have been recorded on acts of terrorism. Besides, the EFCC has taken steps to ensure compliance with the United Nations Resolution 1267. Following the information furnished by the UN and United States Embassy in Nigeria, alleging that **Nasco Group Nigeria Ltd** is owned by **Ahmed Idris Nasreddin**, a designate of both the US and UN as an individual belonging to or associated with Al Qaeda, the Taliban or Usama bin Ladin, the Federal High

Court sitting in Abuja on Friday, March 3, 2006, granted an application stopping and freezing the financial and economic assets including business properties and things within Nigeria, belonging to or associated with Ahmed Idris Nassreddin, Nastrade Nigeria Ltd and 3 other companies in that Group. The assets were accordingly forfeited to the Federal Government of Nigeria in the interim.

The Nigerian Department of State Services has also done considerable work in respect of tracking down terrorists and freezing and/or seizing their assets. It has set up Counter- Terrorism Centres in Lagos, Kano, Maiduguri and Abuja to facilitate its surveillance.

In 2005, the Service arrested six (6) local Taliban extremists returning from GSPC terrorist Camp. The money in their possession was also seized. It had in 2002 foiled attempts by GSPC to establish terrorist cells in Katsina and Kano in Nigeria. The leader of the network, **Yakubu Musa Kafanchan** was arrested and prosecuted and money and equipment found in their possession confiscated.

Similarly, the activities of **Haruna Shahru**, another agent of GSPC financing extremist and terrorist activities by laundering proceeds from smuggled goods was detected and dismantled. Several properties including technical equipment were seized and Mr. Shahru arrested and detained.

Another attempt in 2003 by another Taliban Group to set up Camp in Yobe State was dismantled.

Banking secrecy and confidentiality has been abolished in Nigeria by virtue of Section 12(4) of the Money Laundering (Prohibition) Act 2774.

At the regional level, Nigeria has contributed greatly to operationalization of GIABA, the West African FATF style regional body, established to combat money laundering and terrorist financing in the sub-region.

Extraction Treaties

The offences set forth in the relevant international conventions and protocols relating to terrorism are included as extraditable offences in bilateral treaties to which Nigeria is a party.

The provisions of the Extradition Act are used to deny haven to terrorists. Relevant for this purpose are the provisions as contained in sections 1, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14 of the Extradition Act. Cap 125 Laws of the Federation 1990.

The Nigerian Report to the CTC S/2003/308 indicated that the Extradition Act Law of the Federation 1990 is being used to deny haven to terrorists (e.g. case Hamama Belkacem, Algerian belonging to Islamic Salvation Army, who was extradited to Algeria).

There are provisions under Part II of section 35 of NDLEA Act, which, for the purpose of extradition, make the illegal acts under the Act extraditable offences.

Mutual Legal Assistance Laws and Treaties

Exchange of operational information has been intensified through enhanced working relationship between Nigeria and the International Police (Interpol) and other states as well as through the operational mechanisms of the Nigerian Intelligence Agency (NIA). The new Nigeria Financial Intelligence Unit (NFIU) has also commenced the sharing of financial intelligence information with other FIUs around the world and has entered MoUS with several FIUs for purposes of sharing information and data.

Nigeria has entered into bilateral agreements on mutual legal assistance and extradition with several countries amongst which are the United Kingdom, South Africa, United States of America, Thailand, Benin, Ghana, Togo, Spain, Ireland and Italy.

Status of Ratification and Compliance with Conventions

Nigeria has signed 12 and ratified 7 of the 13 major multilateral international Conventions relating to the prevention and suppression of international terrorism. They are as follows:

S/No	Convention Protocol, Agreement, etc.	Date of Convention Protocol Agreement, etc.	Date of Ratification	Date of Accession
1.	Accession to the Convention for the suppression of Unlawful Acts Against safety of Civil Aviation 1971	26 th August, 2000	31 st December, 2002	
2.	Accession to the Convention for the suppression of Unlawful Seizure of Aircraft 1970	26 th August, 2000	31 st December, 2002	
3.	Protocol on the Suppression of unlawful acts of violence at Airport serving International Civil Aviation, Supplementary to the Convention on the Suppression of unlawful acts against the safety of Civil Aviation done in MONTREAL on 23 rd September, 1977	23 rd September, 1971		
4.	Convention on the Suppression of the Financing of Terrorism	9 th December, 1999	28 th April, 2003	
5.	Convention on the Prevention and Combating of Terrorism	14 th July 1999	28 th April, 2003	
6.	Instrument of Accession to the Convention for the Suppression of Unlawful Acts Against the safety of Civil Aviation, 1971	26 th August 2000	31 st December, 2002	
7.	Instrument of Accession to the Convention for the Suppression of Unlawful Seizure of Aircraft 1970	26 th August 2000	31 st December 2002	
8.	Instrument of Accession to the Convention for the Offences and Other Acts Committed on Board Aircraft 1963	26 th August, 2000	31 st December, 2002	

Nigeria has also ratified the following important Conventions:

Dates of Ratification of Accession	TOC	28 JUNE 2001
	Protocol (Trafficking in Persons)	28 June, 2001
	Protocol (Smuggling of Migrants)	27 September, 2001
	Protocol (Trafficking in Firearms)	Not Ratified
	CAC	14 December, 2004

Domestication of International Conventions

Nigeria has prepared a draft stand alone Bill which is now before the National Assembly for passage into law. Suggestions made at the September 2005 UNODC/TPB national experts seminar were incorporated. The Provisions of the new Bill contains clauses for prevention and punishment of terrorist acts operating from Nigeria.

The Nigerian Report to the CTC S/2002/69 indicated that the conventions and protocols, which have not been signed or ratified, are presently being considered and processed.

At the end of the National Experts Workshop organized by UNODC/TPB in September, 2005 in Nigeria, the participants adopted a comprehensive Plan of Action, including the following actions:

(a) Take the necessary steps for Nigeria to become a State Party to the following Conventions and Protocols by March 2006:

- Convention on the Prevention and Punishment of Crimes against Internationally Protected Persons, including Diplomatic Agents, 1973;
- International Convention Against the Taking of Hostages, 1979;
- Convention on the Physical Protection of Nuclear Material, 1980;
- Protocol for the Suppression of Unlawful Acts Against the Safety of Fixed Platforms Located on the Continental Shelf, 1988;
- International Convention for the Suppression of Terrorist Bombings, 1977;
- Protocol Against the Illicit Manufacturing of and Ammunition, Supplementing the United Nations Convention Against Transnational Organized Crime, 2001;
- Convention for the Suppression of Acts of Nuclear Terrorism, 2005.

(b) Amend and forward to the Federal Executive Council the revised version of the Bill for An Act to Provide for Measures to Combat Terrorism and For Related Matters ("Anti-Terrorism Bill") by December, 2005, which takes into account the suggestions made in the Working Paper presented by the representatives of the United Nations on Drugs and Crime (UNODC) during the workshop and the United Nations Security Council resolution 1624 (2005) concerning incitement to commit terrorist acts;

(c) Rephrase Section 11 of the Anti-Terrorism Bill in order to ensure that not only cash but all funds used, collected or allocated for the financing of terrorist acts can be frozen without delay and upon request of competent national or foreign authorities in accordance with United Nations Security Council Resolution 1373 (2001);

(d) Forward to the Counter-Terrorism Committee and the Committee established pursuant to Security Council 1267, the required supplementary reports as soon as possible.

Nigeria has participated in several regional conferences (see list of technical assistance in section 2.1.b) where it has, together with other participating countries, expressed its commitment to ratify or access to the international instruments on counter-terrorism.

Legislation Applicable to the Transfer of Funds

The Central Bank of Nigeria, the apex financial regulator, by virtue of the Central Bank Act No. 24, 1991 and the Banks and other Financial Institutions Act No. 25, 1991, regulates all transfer of funds to and from Nigeria. Also, by virtue of Section 2(1) of the Money Laundering (Prohibition) Act 2004, it is mandatory for any transfer to or from a foreign country of funds or securities of a sum exceeding \$10,000 or equivalent by any person or corporate body to be reported to the NFIU through the Central Bank of Nigeria. By virtue of Section 2 of the Foreign Exchange (Monitoring and Miscellaneous Provisions) Act 1995, all reports of declarations of \$5,000 or its equivalent made to the Nigerian Customs Service are forwarded to the Nigerian Financial Intelligence Unit (NFIU).

The Central Bank has issued several circulars guiding the operations of foreign exchange. In all such circulars, strict adherence to the Know Your Customer (KYC), Customer Due Diligence (CDD) principles are emphasized. It must be noted also that under the Money Laundering (Prohibition) Act 2004, all suspicious transactions must be reported by financial and designated financial institutions. Furthermore, under Section 10, there is a currency transaction reporting regime also making it mandatory for all financial institutions to report transactions of a certain threshold. In case of individuals, it is N1million (\$7,500) or corporate bodies N5million (\$37,037). All these reports are filed with the Nigerian Financial Intelligence Unit (NFIU). This Unit analyses them and develops intelligence packages.

Western Union transfers are also regulated by the Central Bank. Only licensed Banks appointed as agents by Western Union operators are authorized to act as collection points. Identities of beneficiaries of Western Union transfers are verified and documented before payments are made. The EFCC, in conjunction with Western Union, are presently working on an elaborate scheme to effectively track down the use of Western Union facilities to launder funds obtained from fraud and other criminal activities.

ALTERNATIVE FINANCIAL SYSTEMS

Besides the traditional formal financial institutions, there also operate Community Banks and other Micro-finance institutions in Nigeria. These Banks which by the new Central Bank directive will transit into Micro Finance Banks by December 2007, serve the largely low-income communities and the rural and urban areas in Nigeria without access to financial services. This segment of Nigerians is estimated at about 65% of the population. These institutions are therefore meant to enhance

the latent capacity of the rural poor for entrepreneurship, generate employment, enhance household income and create wealth.

The focus of the CBN in formulating the Micro-finance policy is amongst others, to promote synergy and mainstreaming of the informal sub-sector into the national financial system. The policy is also to strengthen the regulatory and supervisory framework for Micro-finance Banks.

These Banks operate largely as a single Unit institution. Their vulnerability to money laundering and terrorist financing are generally very low. Nevertheless, the Central Bank ensures that measures against the scourge of terrorist financing are applicable to them equally. All CBN circulars on Know Your Customer principle and the filing of suspicious transactions reports to the NFIU are applicable to them and they are in compliance. They are also required to disclose their sources of funds, in compliance with the Money Laundering (Prohibition) Act. 2004.

TECHNICAL ASSISTANCE

Assistance received

(a) BY UNODC: Bilateral

The UNODC/TPB organized a National Expert Workshop (26-30 September 2005) aimed at providing technical legal advice for the implementation of the universal legal framework against terrorism. In addition to making presentations on the universal instruments, the TPB discussed possible amendments to the Nigerian Anti-Terrorism Bill. Among such proposals were: the extension of the scope of application of the Bill to cover all the offences set forth in the universal instruments against terrorism; the re-finishing of language used to criminalize certain support conducts; explicit reference to the prohibition to invoke the political nature of the offence in extradition matters; the inclusion of broad legal authorities to ensure the freezing of terrorist assets; the setting up of an appropriate regulatory framework enabling financial institutions to detect and report suspicious transactions linked to terrorist financing, to be adopted either through amendments to the current Anti-Terrorism Bill or by extending the scope of application of the existing Money Laundering (Prohibition) Act 2004.

(b) By UNODC: Sub-regional or regional

UNODC/TPB conducted a Sub-Regional Experts Seminar in Bamako, Mali, to assist African States to implement the universal anti-terrorism instruments as well as the TOC Convention and its Protocols (25-28 November 2003). A representative of Nigeria participated.

The UNODC/TPB organized a Regional Expert Workshop on the ratification and implementation of the UN instruments against terrorism, corruption and transnational crime as well as on the drafting of the reports to the Counter-Terrorism Committee of the United Nations Security Council in Praia, Cape Verde, (8-10 December 2004). Nigeria made a request to UNODC to receive technical assistance in matters relating to the training of experts in the universal instruments against terrorism and transnational organized crime.

The UNODC organized the Round Table for Africa in Abuja, Nigeria (5-6 September 2005) gathering all African States, including Nigeria on 'Crime and drugs as impediments to security and development in Africa: Strengthening the Rule of Law'. A number of actions were proposed in order to attain key priorities such as to promote and support the ratification and implementation of the anti-terrorism instruments, to strengthen national criminal justice institutions, to establish national central authorities for handling mutual legal assistance and extradition matters, and to provide support to the Algeria based African Centre for the Study and Research on Terrorism.

(c) By Others

The Commonwealth Secretariat organized a Workshop on Legislative Measures to Combat Terrorism (12-16 May 2003) from West and Central African sub-region, in Banjul, The Gambia. One of the proposals made was the organization of another training workshop on capacity building in law enforcement cooperation within the framework of the fight against Terrorism. A representative of Nigeria participated.

The International Maritime Organization (IMO) – maritime security: Regional Seminar/Workshop for West and Central Africa countries (Nigeria, 31 March – 3 April 2003)/National seminar/workshop (21-25 July 2003).

The US Department of Justice, Office of Overseas Prosecutorial Development, Assistance and Training (OPDAT) organized a 4-day seminar on Financial Crimes, Asset Forfeiture and Money Laundering Programme for Prosecutors and law enforcement officials from February 21-23 2006, in Abuja. Various topics, including Trends and Methods in Terrorist Financing, Terrorism Financing and Money Laundering, etc., were elaborately discussed.

COMMENTS

In pursuit of Nigeria's compliance to the obligations of member states to Security Council Res. 1257 of 1999, Nigeria has gone ahead to implement the provisions of the Security Council in detriment to innocent Nigerian citizens who are in no way connected to or have links with Al-Qaeda, Taliban or associated individual and groups. Nigeria's action was, however, based on information furnished by the UN and the USA, of individuals in their list of those collaborating with Al-Qaeda, Taliban and others.

In Nigeria, there are as many as 4,000 innocent Nigerians whose livelihood depend on the economic activities of Limited liability companies where Ahmed Idris Nassreddin has share equity. One must equally therefore, look at the obligations of member States to protect the interest of their citizens especially where they are proven to be innocent of any dealings with Al-Qaeda, Taliban and the rest. It may be too harsh on Limited Liability Companies in Nigeria that have legal recognition in Nigeria to have their finances and assets frozen especially just because of one out of several shareholders where innocent Nigerians depend on them for their livelihood and those of their families. A balance must therefore be found whereby in pursuit of our obligations to the Security Council, we should not be seen as neglecting our obligations to protect innocent Nigerian citizens.



PRESS RELEASES

Treasury Targets Africa-Based Hizballah Support Network

February 26, 2015

(Archived Content)

Action Sanctions Three Hizballah Members and Entities They Own and Control in West Africa

WASHINGTON –The U.S. Department of the Treasury today targeted a key Hizballah support network based in Africa. Mustapha Fawaz, Fouzi Fawaz, and Abdallah Tahini have been designated pursuant to Executive Order (E.O.) 13224 for acting for or on behalf of Hizballah. Amigo Supermarket Limited, Wonderland Amusement Park and Resort Ltd, and Kafak Enterprises Limited have also been designated pursuant to E.O. 13224 for being owned or controlled by Mustapha Fawaz and Fouzi Fawaz. Any property or interests in property these individuals or entities may have within U.S. jurisdiction are frozen and U.S. persons are generally prohibited from dealing with them.

Hizballah is a Lebanon-based terrorist group, which is known or suspected to have been involved in numerous terrorist attacks throughout the world. The Annex to Executive Order 12947 of January 1995 listed Hizballah as a Specially Designated Terrorist (SDT). The Department of State designated Hizballah as a Foreign Terrorist Organization (FTO) in 1997 and as a Specially Designated Global Terrorist (SDGT) under E.O. 13224 in October 2001.

“As these designations make clear, we will track Hizballah’s illicit activities to all corners of the earth,” said Acting Under Secretary for Terrorism and Financial Intelligence Adam J. Szubin. “Together with our international partners, we are tirelessly working to dismantle Hizballah’s financial apparatus. Wherever this terrorist group may seek to raise funds, we will target and expose its activity.”

Mustapha Fawaz

Mustapha Fawaz has been a significant donor to Hizballah and is also a member of Hizballah’s Islamic Jihad Organization (IJO). In mid-May 2013, the Nigerian State Security Service detained Mustapha Fawaz for his affiliation with Hizballah. Mustapha Fawaz reportedly confessed the details of Hizballah activities in Nigeria and identified additional names of other

Hizballah IJO cell members in Nigeria, as well as a specific property in Kano, Nigeria that was used to support terrorism. As of mid-September 2003, Mustapha Fawaz solicited donations in Abuja, Nigeria, and helped arrange the transmission of these funds to Hizballah in Lebanon.

Since the 1990s, Mustapha Fawaz has been involved in activities related to communications, surveillance, and reporting for Hizballah. He communicated with Hizballah in Lebanon by e-mail and reportedly received updates and newsletters regarding Hizballah activities and distributed this information to other Hizballah supporters in Abuja. He used special surveillance cameras based at Amigo Supermarket to monitor the movements of expatriates, especially Israelis. He also provided Hizballah with a report of his visit to the U.S. Embassy in Nigeria.

Fouzi Fawaz

Fouzi Fawaz is a member of the Hizballah terrorist cell in Nigeria. Individuals who were arrested in Nigeria for their involvement with Hizballah claimed Fouzi Fawaz was in possession of heavy weapons and involved in other terrorism-related activities. Fouzi Fawaz was a Hizballah Foreign Relations Department (FRD) official in Abuja, Nigeria. The FRD claims to be in charge of “community relations;” but the primary goal of the FRD in Nigeria is to scout recruits for Hizballah’s military units, as well as to create and support Hizballah’s terrorist infrastructure for its operational units in Africa and globally. In 2008 Fouzi Fawaz coordinated travel for a Hizballah associate. In 2007, he coordinated travel arrangements and itineraries with other Hizballah Foreign Relations officials in Lagos and Kano, Nigeria.

As of 2013, Nigerian authorities issued an arrest warrant for Fouzi Fawaz following the discovery of a Hizballah weapons cache in the Kano, Nigeria. Fouzi Fawaz was a resident of Abuja, Nigeria and the brother and business partner of Mustapha Fawaz.

Abdallah Tahini

In May 2013, Abdallah Tahini was also arrested for being a member of the Hizballah terrorist cell in Nigeria and was found to be a Hizballah veteran and long-term fundraiser of the organization. Tahini underwent Hizballah military training in Lebanon in his youth, and he is now a permanent representative of Hizballah’s FRD in Abuja, Nigeria. Tahini has also served as the Hizballah representative from Kano, Nigeria to Hizballah Martyrs Foundation annual conference.

As of November 2013, Tahini was an operative in Hizballah’s FRD. Tahini’s duties in Hizballah’s FRD included organizing Hizballah delegations visiting Nigeria, as well as directing others to collect information for Hizballah on Western targets in Nigeria.

Amigo Supermarket Limited

Amigo Supermarket Limited is a supermarket based in Abuja, Nigeria. Mustapha Fawaz and Fouzi Fawaz are co-owners of Amigo Supermarket Limited, holding a combined 70% ownership share, and are both listed as a director.

Wonderland Amusement Park and Resort Ltd

Wonderland Amusement Park and Resort Ltd is an amusement park based in Abuja, Nigeria. Mustapha Fawaz and Fouzi Fawaz hold a combined interest of 100% of the business shares of this entity, and Mustapha Fawaz is its Managing Director.

Kafak Enterprises Limited

Kafak Enterprises Limited is a holding company operating in Nigeria and Sierra Leone. Mustapha and Fouzi Fawaz are the Managing Directors of this entity.

Identifier Information

1.1.1.1. Name: Mustapha Reda Darwish Fawaz

AKA: Moustafa Reda Darwish-Fawaz
AKA: Mustafa Fawwaz
AKA: Mustapha Fawaz
AKA: Mustapha Rida Darwich Fawaz
AKA: Mostafa Reda Darwich Fawaz
AKA: Mustapha Rhoda Darwich Fawaz
AKA: Moustapha Fawaz
AKA: Mustafa Fawaz
AKA: Mustafa Darwish
Fawaz Citizenship 1: Lebanese
Citizenship 2: Nigerian
Citizenship 3: Sierra Leonean
Location: Abuja, Nigeria
DOB 1: June 25, 1964
DOB 2: September 10, 1964
POB 1: Jwaya, Lebanon
POB 2: Koidu Town, Sierra Leone
SSN: 418-15-2837
Passport No. 1: RL 2101602 (Lebanon)
Passport No. 2: 0168459 (Sierra Leone)
Passport No. 3: RL0148105 (Lebanon)
Passport No. 4: 0257909 (Sierra Leone)

Address 1: Flat 4, Blantyre Street, Behind Amigo,
Supermarket, Wuse II, Abuja, Nigeria

Address 2: 3 Gaya Road in Kano, Nigeria

1.1.1.2. Name: Fouzi Reda Darwish-Fawaz

KA: Fawzi Reda Fawaz
AKA: Fawzy Fawaz
AKA: Fawzi Fawwaz
AKA: Fowzy Fawaz
AKA: Fawzy Reda Darwish-Fawaz
DOB 1: February 12, 1968
DOB 2: March 24, 1973
POB 1: Sierra Leone
POB 2: Jwaya, Lebanon
Passport No. 1: 0258649 (Unknown)
Passport No. 2: 0107516 (Lebanese)
Citizenship 1: Lebanese
Citizenship 2: Nigerian
Citizenship 3: Sierra Leonean

1.1.1.3. Name: Abdallah Asad Tahini

AKA: Abdallah Thahini
AKA: Ahmad Tahini
AKA: Abdallah As'ad Thini
DOB: June 20, 1965
POB: Lebanon

1.1.1.4. Name: Amigo Supermarket Limited

D.B.A.: Amigo Supermarket
Address: 1023, Adetokunbo Ademola
Crescent, Wuse II, Abuja, Nigeria

1.1.1.5. Name: Wonderland Amusement Park and Resort Ltd

AKA: Wonderland Amusement Park
Address: B1 Kukbawa, Opposite National
Stadium, Abuja FCT, Nigeria

1.1.1.6. Name: Kafak Enterprises Limited

Address 1: 88B, T/Balewa Road, Kano State, Nigeria
Address 2: Sierra Leone.



20 YEARS OF

Business & Human Rights Resource Centre

Article

19 Mar 2014 AFP

Turkish Airlines allegedly ships arms to Nigeria, tape reveals

[See all tags](#)[Read more](#)

Turkish Airlines allegedly shipped weapons to unknown groups in Nigeria, which has been ravaged by violence between the army and Boko Haram militants, a[n]...incriminating phone call [has] revealed...In a tape posted on YouTube, Mehmet Karatas, an assistant executive of the airline, allegedly tells Mustafa Varank, an advisor to [Turkish Prime Minister Recep Tayyip Erdogan]...that he feels guilty over [the] national flag carrier's arms shipment to Nigeria. "I do not know whether these (weapons) will kill Muslims or Christians. I feel sinful," Karatas is allegedly heard saying. The leaked call has the potential to harm the airline's image...which is 49 percent state-owned...The Turkish [prime minister]...has dismissed...the tapes as "vile" fakes...

Timeline

Turkish Airlines allegedly ships arms to Nigeria, tape reveals

19 Mar 2014 Article



Turkish Airlines refutes claims over arms shipments [Nigeria]

19 Mar 2014 Article



Article

19 Mar 2014 Hürriyet Daily News (Turkey)

Turkish Airlines refutes claims over arms shipments [Nigeria]

See all tags

Read more

Turkish Airlines has denied recent reports that it has been engaged in arms shipping...“No arms shipments from Turkey or another country have been conducted to the country which was named in the reports [Nigeria],” it said...“The shipments of weapons and military materials by Turkish Airlines are being properly conducted...according to principles defined by international law and International Air Transport Association (IATA),” the statement said...Turkish Airlines Cargo conducts shipments properly according to the rules of the countries of the senders and the recipients after taking security measures. “Turkish Airlines, in accordance with company policy, does not ship arms to countries where there is a lack of authority or an internal conflict, as well as to countries banned by the United Nations Security Council,” it said.

Timeline

Turkish Airlines allegedly ships arms to Nigeria, tape reveals

19 Mar 2014 Article



Turkish Airlines refutes claims over arms shipments [Nigeria]



Assessment of Undiscovered Oil and Gas Resources of the Chad Basin Province, North-Central Africa

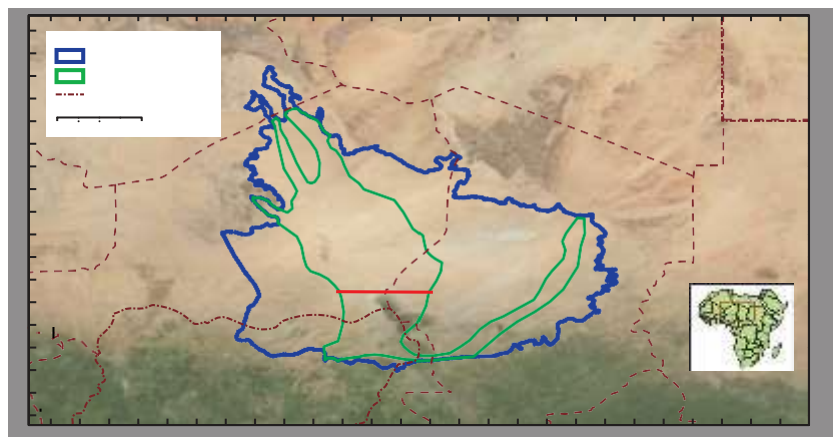
The Chad Basin Province located in north-central Africa recently was assessed for undiscovered, technically recoverable oil, natural gas, and natural gas liquids resources as part of the U.S. Geological Survey's (USGS) World Oil and Gas Assessment. Using a geology-based assessment methodology, the USGS estimated mean volumes of 2.32 billion barrels of oil, 14.65 trillion cubic feet of natural gas, and 391 million barrels of natural gas liquids.

Introduction

The main objective of the U.S. Geological Survey's (USGS) World Petroleum Resources Project is to assess the potential for undiscovered, technically recoverable oil and natural gas resources of the world, exclusive of the United States. As part of this program, the USGS recently completed an assessment of the Chad Basin Province (fig. 1). The Chad Basin is the largest intracratonic basin in north-central Africa that was influenced by Cretaceous and Tertiary rifting. The province covers an area of approximately 1,145,000 square kilometers (km²) and includes parts of Algeria, Cameroon, Chad, Niger, and Nigeria. This assessment was based on data from oil and gas wells and fields, field production records, and published geologic reports. At the time of the assessment, the province contained eight oil fields—three in Chad and five in Niger—and is considered to be underexplored for its size. There are no gas fields in the province

but several discoveries were reported to have associated gas. The oil fields and recent discoveries are limited to the Cretaceous- Tertiary rift basins of Chad and Niger.

The Chad Basin Province was assessed for the first time because of increased exploratory activity and interest in its future potential. The assessment was based on geology and used the total petroleum system (TPS) concept. The geologic elements of a TPS include hydrocarbon source rocks (source rock maturation and hydrocarbon generation and migration), reservoir rocks (quality and distribution), and traps for hydrocarbon accumulation. Using these geologic criteria, the USGS defined the Cretaceous-Tertiary Composite TPS with one assessment unit (AU), the Cretaceous-Tertiary Rifts AU (fig. 1), encompassing about 415,000 km². The TPS was defined to include Cretaceous and Tertiary lacustrine and marine source rocks and the AU contains Cretaceous and Tertiary clastic reservoirs, shale seals, and traps that mostly are structural.



The Cretaceous-Tertiary rift basins are filled with Lower Cretaceous to Neogene sedimentary rocks, ranging in thickness from about 3,000 meters (m) to more than 12,000 m (fig. 2) that were deposited in fluvial, lacustrine, and marine environments (Genik, 1992; Genik, 1993; Zanguina and others, 1998). During the Early Cretaceous fluvial and lacustrine rocks were deposited in the rift basins of the Chad Basin. In the Late Cretaceous (Cenomanian to Maastrichtian) there was a marine transgression resulting from a regional sag event that formed a broad basin in which shallow marine to marginal marine and coastal plain rocks accumulated. During the Late Cretaceous to Oligocene, the last rifting phase occurred in the Chad Basin and thick fluvial and lacustrine rocks were deposited. The rift basins are known to contain Cretaceous and Tertiary lacustrine and marine source rocks that have generated hydrocarbons since the Late Cretaceous (Genik, 1993). The generated hydrocarbons migrated into Cretaceous and Tertiary reservoirs and structural traps.

References

- Genik, G.J., 1992, Regional framework, structural and petroleum aspects of rift basins in Niger, Chad and the Central African Republic (C.A.R.): *Tectonophysics*, v. 213, no. 1, p. 169–185.
- Genik, G.J., 1993, Petroleum geology of the Cretaceous-Tertiary rifts basins in Niger, Chad, and Central African Republic: *American Association of Petroleum Geologists Bulletin* v. 77, no. 8, p. 1405–1434.
- Zanguina, M., Bruneton, A., and Gonnard, R., 1998, An introduction to the petroleum potential of Niger: *Journal of Petroleum Geology*, v. 21, no. 1, p. 83–103.

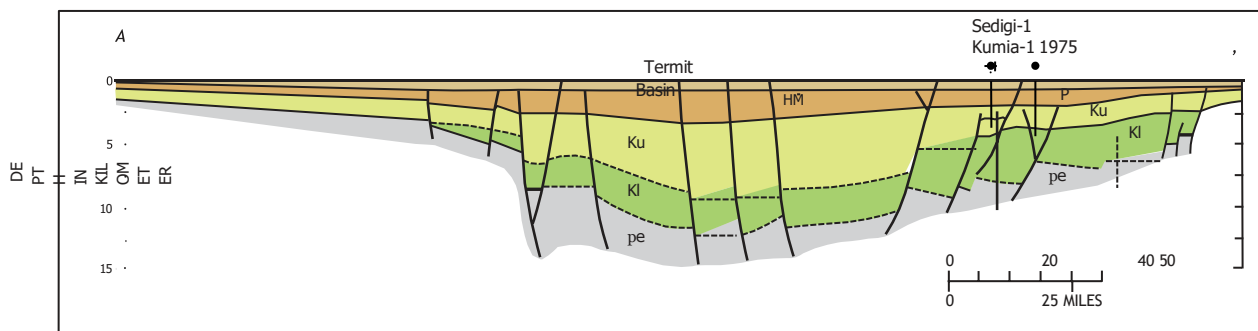


Figure 2. Schematic cross section showing the sedimentary fill of the southern part of the Termit rift basin in the Chad Basin Province, north-central Africa. Location of cross section shown in figure 1. pe, Precambrian; Kl, Lower Cretaceous; Ku, Upper Cretaceous; P, Paleogene; HM, Holocene to Miocene. Modified after Genik (1993).

Resource Summary

Using a geology-based assessment, the USGS estimated mean volumes of undiscovered, technically recoverable conventional oil and gas resources for the Cretaceous-Tertiary Rifts AU in the Chad Basin Province (table 1). The mean volumes are estimated at 2,315 million barrels of oil (MMBO), 14,648 billion cubic feet of gas (BCFG), and 391 million barrels of natural gas liquids. The estimated mean size of the expected largest oil field is 387 MMBO and the estimated mean size of the expected largest gas field is 2,320 BCFG.

For Additional Information

Assessment results are available at the USGS Central Energy Resources Science Center Web site: <http://energy.cr.usgs.gov/oilgas/noga/> or contact Michael E. Brownfield, the assessing geologist (mbrownfield@usgs.gov).

Chad Basin Provinces Assessment Team

Michael E. Brownfield, Christopher J. Schenk, Ronald R. Charpentier, Timothy R. Klett, Troy A. Cook, Richard M. Pollastro, and Marilyn E. Tennyson.

Table 1. Chad Provinces assessment results for undiscovered, technically recoverable oil, gas, and natural gas liquids.

[Largest expected mean field size in million barrels of oil and billion cubic feet of gas; MMBO, million barrels of oil. BCFG, billion cubic feet of gas. MMBNGL, million barrels of natural gas liquids. Results shown are fully risked estimates. For gas accumulations, all liquids are included as natural gas liquids (NGL). Undiscovered gas resources are the sum of nonassociated and associated gas. F95 represents a 95 percent chance of at least the amount tabulated; other fractiles are defined similarly. AU, assessment unit; AU probability is the chance of at least one accumulation of minimum size within the AU. NGL, natural gas liquids. TPS, total petroleum system. Gray shading indicates not applicable]

Province, Total Petroleum Systems (TPS) and Assessment Unit (AU)	Field Type	Largest Expected Mean Field Size	Total Undiscovered Resources											
			Oil (MMBO)				Gas (BCFG)				NGL (MMBNGL)			
			F95	F50	F5	Mean	F95	F50	F5	Mean	F95	F50	F5	Mean
Chad Province–Cretaceous-Tertiary Composite TPS														
Cretaceous-Tertiary Rifts AU	Oil	387	794	2,082	4,637	2,315	228	657	1,665	766	6	18	46	21
	Gas	2,320					4,786	12,443	28,002	13,882	125	330	751	370
Total Conventional Resources			794	2,082	4,637	2,315	5,014	13,100	29,667	14,648	131	348	797	391



Security Council

Distr.: General
16 January 2002

Original: English

Letter dated 15 January 2002 from the Chairman of the Security Council Committee established pursuant to resolution 1373 (2001) concerning counter-terrorism addressed to the President of the Security Council

The Counter-Terrorism Committee has received the attached report from Nigeria, submitted pursuant to paragraph 6 of resolution 1373 (2001) (see annex).

I should be grateful if you could arrange for the present letter and its annex to be circulated as a document of the Security Council.

(Signed) **Jeremy Greenstock**
Chairman
Counter-Terrorism Committee



Annex

Note verbale dated 14 January 2002 from the Permanent Mission of Nigeria to the United Nations addressed to the Chairman of the Security Council Committee established pursuant to resolution 1373 (2001) concerning counter-terrorism

The Permanent Mission of the Federal Republic of Nigeria to the United Nations presents its compliments to the Chairman of the Counter-Terrorism Committee of the Security Council and has the honour to submit Nigeria's report pursuant to paragraph 6 of Security Council resolution 1373 (2001) (see enclosure)

The report has been prepared taking account of the guidelines provided by the Counter-Terrorism Committee. It consists of steps already taken and contemplated which are administrative and legislative in nature.

Enclosure**Nigeria: country report on the implementation of Security Council resolution 1373 (2001) of 28 September 2001**

The Federal Republic of Nigeria herein forwards her report on the measures taken to fully implement UN Security Council Resolution 1373 (2001). The report has been prepared taking account of the guidelines provided by the Counter Terrorism Committee which paragraph 6 of Resolution 1373 (2001) established. The steps already taken and contemplated are administrative and legislative in nature. They embody suggested action by member states as outlined in pertinent operative paragraphs of Resolution 1373(2001).

OPERATIVE PARAGRAPH 1

Sub-paragraph (a) The Central Bank of Nigeria (CBN), in exercise of its supervisory authority and control of all banking transactions, has directed all commercial banks in the country to report any transaction of a sum over half a million naira (US \$5,000). A subsequent report of such transaction is to be made by the CBN to the National Economic Intelligence Committee (NEIC) whose responsibility, among others, is to monitor the source and the purpose of any amount which is above half a million naira. This system tracks down massive cash flow to individuals and group accounts. It helps to monitor the spending pattern and the sources of financial support for suspected groups and individual terrorists with a view to forestalling their activities.

Sub-paragraph (b) Any person who is unable to give reasonable and convincing explanation of the source of any fund over half a million naira he intends to transact, could be held as a suspect and may be charged for an offence under the Exchange Control (Anti-Sabotage) Act. The minimum penalty under the Act is 5 years imprisonment for an individual and a minimum fine of N100,000.00 (US\$1000) for a body Corporate. Such an individual or group may also be charged for the offence of money

laundering under the National Drug Law Enforcement Agency (NDLEA) Act. This is in view of the linkage that often exists between drug money and the financing of terrorism and terrorist activities. The penalty under this Act is ten years to life in jail with all materials, including the money involved, forfeited.

Sub-paragraph (c) The following legislations have provisions for freezing accounts and assets at banks and financial institutions:

- (1) National Drug Law Enforcement Agency Act.
- (2) Exchange Control Anti-Sabotage Act,
- (3) Money Laundering Act.

The procedure for freezing accounts could be administrative or judicial. The order for freezing can come from the Central Bank of Nigeria which has regulatory and supervisory powers over all banks in the country. It can also be as a result of a judgment of a competent Court or Tribunal of Enquiry.

Sub-paragraph (d) Terrorism is a crime and no nation should encourage it. In Nigeria the Police, State Security Services (SSS), Immigration Department and the Central Bank of Nigeria have put in place intelligence gathering and crime prevention measures to ensure that would-be terrorists do not have easy access for operation in the country. The Central Bank of Nigeria has enhanced its monitoring activity, especially since the 11th September, 2001 terrorist attack in the US, on all financial transactions carried out by commercial banks. The Immigration Department has tightened its operational control and supervision of both border posts and air/sea ports all over the country. Finally, suspected terrorists or their agents are placed under very close observation. Such control include the monitoring of their places of residence, contacts and traveling documents.

OPERATIVE PARAGRAPH 2

Sub-paragraph (a) The legislations in force in Nigeria against the supply of weapons to terrorists are the Public Order Act and the Fire Arms Act. Under the former Act recruitment into terrorist groups is contrary to public order. The Act also prohibits any person or group of persons to assemble with a common mission that is prejudicial to the law of the land. The Fire Arms Acts, on the other hand, prohibits any person or group of persons from acquiring a prohibited firearm. No firearms can be imported or acquired without the knowledge and permission of the President or his authorized representative. Any violation of the provisions of this Act attracts stiff penalty of life imprisonment. These laws cover every citizen and foreigner in Nigeria.

Sub-paragraph (b) The Nigerian Police, through the Intelligence Bureau, gathers and exchanges information about terrorists and their operational activities locally and internationally.

- (ii) The intelligence Bureau, for example, made up of the Central Intelligence Bureau (CIB) at the state level and the Federal Intelligence Bureau (FIB) at the Federal level, monitors both local and international groups of suspected terrorists and feed the INTERPOL for action globally.
- (iii) Other Nigerian organizations such as Department of State Security Services (SSS), Nigerian Intelligence Agency (NIA) and Immigration Department work hand in hand with the Police under the umbrella of the Joint Intelligence Board (JIB) and the Intelligence Community Committee (ICC) on ways and means of curbing and preventing terrorism and terrorist activities in the country.
- (iv) Passport control. This is undertaken by the SSS and Immigration at all the nation's land border posts and Air/Sea ports to prevent people deemed security risk from entering the country as well as apprehending such people when attempting to leave the country.

- (v) Close monitoring of the movement of suspected foreigners when they are allowed access into the country.
- (vi) Exchange of information with other states on the issue of terrorism is often carried out under the framework of the Bilateral Agreement or Memorandum of Understanding.

Sub-paragraph (c) The Nigerian Extradition Act is used to deny safe haven to terrorists. For example, in July 2001, a suspected terrorist, Hamama Belkacem, an Algerian, was arrested in Katsina State of Nigeria where he was being harboured by a Nigerian, Yakubu Musa Hassan. Hamama Belkacem admitted to acts of terrorism outside Nigeria and of belonging to an out lawed group, the Islamic Salvation Army (FIS) in Algeria. He was also involved in the making of bombs. As a result of the existing relationship between Nigeria and Algeria, HAMAMA BELKACEM was handed over to the Algerian Government on 26 August, 2001. The Nigerian who harboured him is under prosecution

Sub-paragraph (d)

- (i) The Extradition Act is the existing legislation that may be used to deport terrorists and prevent them from acting from Nigeria against other States or citizens.
- (ii) Alien checks are intended to prevent terrorists from entering the country. Once they are detected at the point of entry any attempts by them to launch attacks from within the country could be easily frustrated. When apprehended terrorists may be extradited if requested by their country or the country against which attack is directed. In such circumstance, the Bilateral Agreement with the affected countries would still be a point of reference.
- (iii) The procedures in place to prevent terrorists acting from Nigeria against other states or citizens include the collective steps being taken under the umbrella of the ECOWAS and the OAU charters. The fight against

terrorism has acquired added urgency in the deliberations of these sub-regional and regional organizations especially since the events of 11 September, 2001. The International Chiefs of Police Association (ICPA) is another forum where actions against terrorism is being discussed. Nigeria has been taking active part and making fruitful contributions on anti-terrorism in all these fora.

Sub-paragraph (e) An Anti-Terrorism, Economic and Financial Crimes Act has been proposed. The bill is now before the National Assembly. The proposed legislation criminalises acts of terrorism as serious offences. When the bill is passed, it will become law against terrorism, economic and financial crimes.

Sub-Paragraph (f) Institutions in place through which cooperation with other states is undertaken in all aspects of the counter terrorism fight include the Nigerian Immigration Services, the Nigerian branch of the International Police (INTERPOL), the Nigerian Intelligence Agency (NIA), and the Department of State Security Services (SSS).

Sub-paragraph (g) Terrorists and terrorist groups are prevented entry into Nigeria by the adoption of the following steps:

- (a) By examining and interviewing persons entering the country;
- (b) Scrutiny of documents of travellers. The use of suspects index whereby undesirable elements may be easily detected and not allowed into the country has enhanced this system;
- (c) The Immigration Department liaises with the Department of State Security Service (SSS) before visas are issued to foreigners.
- (d) Through scrutiny of travelling documents as discussed above, forgery could be detected and a suspected terrorist refused entry.

OPERATIVE PARAGRAPH 3

Sub-paragraph (a) Exchange of operational information has been intensified through enhanced working relationship between the Nigeria

International Police (INTERPOL) and other states as well as through the operational mechanism of the Nigerian Intelligence Agency (NIA).

Sub-paragraph (b) As a result of the effectiveness of current measures a suspected terrorist mentioned in sub-paragraph (c) of operative paragraph 2 above was foiled. Through exchange of information between Nigeria and Algeria and the cooperation of relevant institutions it was discovered that Hamama Belkacem, a suspected terrorist had been declared wanted by the Algerian Government.

Sub-paragraph (c) There are provisions under part II of section 35 of NDLEA Act which, for the purposes of extradition, make the illegal acts under the Act extraditable offences. This is to increase cooperation among states and enhance the efforts to prevent and suppress any act that may cause or assist terrorism.

Nigeria had earlier enacted laws and regulations on explosive substances. For example, the Explosive Act Cap 117 of Laws of the Federal Republic of Nigeria stipulates in section 13 that no person shall import explosives save under the Act, no person shall buy, sell or otherwise dispose of explosive, save under and in accordance with a license granted by the relevant authorities.

Another law Nigeria enacted which also has provisions for the prevention and suppression of terrorist acts is the Manufacture of Spirits Regulation (Excise Control of Distillation) Act. Under this Act, no person is allowed to manufacture spirits without obtaining license from the relevant authorities, a person who violates the provision of the law, faces a criminal charge with the consequence of imprisonment and the forfeiture of all materials connected with the manufacture including the material manufactured.

Equally the Exchange Control (Anti-Sabotage) Act, another Law of the Federal Republic of Nigeria, has provision which makes it illegal for any person without the permission of the appropriate authority to make any payment to or for the credit of a person resident outside Nigeria. The minimum sentence for any person found guilty of an offence under this Act

is five years imprisonment with a fine of not less than the amount of the values of the currency of which the offence was committed. A body corporate found guilty under the Act does not pay a fine less than ₦100,000.00 (US \$1,000).

To ensure that the use of narcotic drugs, psychotropic substances and precursor chemicals and solvents are not used to facilitate terrorist acts but limited only to medical and scientific purposes, Nigeria's National Agency for Food and Drug Administration and Control (NAFDAC) has instituted a system of licensing and monitoring the acquisition and disposal of the controlled drugs and chemicals by authorized manufactures, importers and distributors. Part of the monitoring mechanism is the mandatory rendering of quarterly and annual returns and physical inspection of the establishments, disposal records and storage facilities.

Furthermore, Nigeria had evoked Articles 12 paragraphs 10(a) and 24 of the U.N. Convention Against Illicit Traffic in Narcotic Drugs and Psychotropic Substances. This has resulted in the drastic reduction of the import of precursor chemicals.

Pre-export notifications have been received from some of the exporting countries. Nigeria had informed all countries exporting precursor chemicals into the country to fully comply with the provisions of Article 12 paragraph 10(a) and 24 of the aforementioned U.N Convention. In Nigeria, it is a serious offence for any person to attempt to destroy any property or building by explosives or to put an explosive substance in any place for whatever reason. A person found guilty of such an offence is liable to 14 years imprisonment with hard labour.

Nigeria had enacted the above national legislation for the prevention and suppression of crimes within its jurisdiction as well as transnational organized crimes of illicit drugs, money – laundering and illegal movement of nuclear chemicals and other materials used in the manufacture of weapons of mass destruction. Nigeria has also given active encouragement to states in the ECOWAS sub-region, Africa and the world at large to adopt necessary steps to combating the menace of national and transnational organized crimes.

Sub-paragraph (d) The Government of the Federal Republic of Nigeria had signed and/or ratified several of the Conventions and Protocols referred to in this sub-paragraph. Those Conventions and Protocols which have not been signed and/or ratified are presently being considered and processed.

Sub-paragraph (e) The Government of the Federal Republic of Nigeria had signed/or ratified six of the Conventions, Protocols and Resolutions referred to in this sub-paragraph. The Conventions and Protocols are include:

- (1) Conventions on offences and Certain other Acts committed on Board Aircraft, 1963.
- (2) Convention for the Suppression of Unlawful Seizure of Aircraft, 1970.
- (3) Convention for the suppression of Unlawful Acts Against the Safety of Civil Aviation, 1971.
- (4) Protocol for the Suppression of Unlawful Acts of Violence at Airports Serving International Civil Aviation, Supplementary to the Convention for the Suppression of Unlawful Acts Against the Safety of Civil Aviation, Act 1988.
- (5) Convention for the Suppression of Unlawful Acts against the safety of Maritime Navigation, 1988.
- (6) Convention on the Marking of Plastic Explosives for the purposes of Detention, 1991.

Sub-paragraph (f) The Asylum policy of Nigeria is implemented with due consideration for established international principles on the subject. Nigeria is a party to all the international conventions on Refugees. Nigeria obtains information through cooperative and diplomatic channels on any person applying for refugee status. The refugee/asylum seeker is interviewed and scrutinized regarding events that propelled him to leave his country of residence before he is granted refugee status. The Refugee Commission which is charged with all matters concerned with refugees, liaises with all appropriate agencies to obtain detailed information about the situation in the

country of the would-be refugee to show whether the applicant was forced to leave as a result of political or natural disaster.

Sub-paragraph (g). The Government of the Federal Republic of Nigeria views the case of Asylum seekers in the light of humanitarian responsibility, national and international obligations. She grants protection to refugee seekers who show the evidence of persecution and displacement by natural or national disaster such as wars. Persons seeking asylum in Nigeria have to fulfill the relevant requirements for refugee status.

Abuja
Federal Republic of Nigeria
December, 2001.

111TH CONGRESS

"

SENATE

!

REPORT
111-199

ATTEMPTED TERRORIST ATTACK ON
NORTHWEST AIRLINES FLIGHT 253



R E P O R T

OF THE

SELECT COMMITTEE ON INTELLIGENCE UNITED
STATES SENATE

together



MAY 24, 2010.—Ordered to be printed

U.S. GOVERNMENT PRINTING OFFICE

89-010

LETTER OF TRANSMITTAL

UNITED STATES SENATE,
SELECT COMMITTEE ON INTELLIGENCE,

Washington, DC, May 20, 2010.

Hon. ROBERT C. BYRD,

President pro tempore,

U.S. Senate, Washington, DC.

DEAR MR. PRESIDENT: We are pleased to file today, as a Senate report, the Report of the Select Committee on Intelligence on the Attempted Terrorist Attack on Northwest Airlines Flight 253.

Senate Resolution 400 of the 94th Congress (1976) charges the Committee with the duty to oversee and make continuing studies of the intelligence activities and programs of the United States Government, and to report to the Senate concerning those activities and programs. Pursuant to its responsibilities under Senate Resolution 400, the Committee has undertaken an in-depth examination of the matters described in the report.

The portion of the report that we are submitting for printing is the unclassified Executive Summary and unclassified Additional Views. The remainder of the report contains highly classified information. For that reason it is being held in the secure facilities of the Select Committee on Intelligence where it will be available to Members of the Senate for reading. Both the unclassified and classified portions of the report are also being provided to appropriately cleared officials of the Executive Branch. Officials of the Executive Branch have already had an opportunity to review the report for classification purposes.

Sincerely,

DIANNE FEINSTEIN,

Chairman.

CHRISTOPHER S. BOND,

Vice Chairman

unclassified Executive Summary of the Committee Report on the Attempted Terrorist Attack on Northwest Airlines Flight 253

Background: On December 25, 2009, a 23-year-old Nigerian man, Umar Farouk Abdulmutallab (hereafter Abdulmutallab) attempted to detonate a concealed nonmetallic device containing the explosive pentaerythritol tetranitrate (PETN) on Northwest Airlines Flight 253 from Amsterdam to Detroit, Michigan, as the plane was descending into Detroit Metropolitan Wayne County Airport.

Committee Investigation: Chairman Feinstein and Vice Chairman Bond of the Senate Select Committee on Intelligence (SSCI) announced on December 31, 2009, that the Committee would conduct hearings on the attempted Christmas Day terrorist attack and “collect all intelligence related to Umar Farouk Abdulmutallab held by various intelligence agencies in order to determine who had what, and how the information was handled. In addition, the Committee [would] review national security policies on sharing information and terrorist watchlisting.”¹

Background on Report: This report contains information gathered by the Committee through hearings, briefings, and document requests from the following agencies:

- Office of the Director of National Intelligence (ODNI)
- National Counterterrorism Center (NCTC)
- Central Intelligence Agency (CIA)
- National Security Agency (NSA)
- Federal Bureau of Investigation (FBI)
- Department of State
- Department of Homeland Security (DHS)—including agencies unde

its purview, such as the Transportation Security Administration (TSA), U.S. Customs and Border Protection (CBP), and the Office of Intelligence and Analysis (I&A).

Findings and Conclusions: The Committee found there were systemic failures across the Intelligence Community (IC), which contributed to the failure to identify the threat posed by Abdulmutallab. Specifically, the NCTC was not organized adequately to fulfill its missions. Following 9/11, Congress created the NCTC and charged it with serving as “the primary organization in the United States Government for analyzing and integrating all intelligence possessed or acquired by the United States Government pertaining to terrorism and counterterrorism.

...”² In practice, however, the Committee found that no one agency saw itself as being responsible for tracking and identifying all terrorism threats. In addition, technology across the IC is not adequate to provide search enhancing tools for analysts, which contributed to the failure of the IC to identify Abdulmutallab as a potential threat.

The SSCI report identifies fourteen specific points of failure—a series of human errors, technical problems, systemic obstacles, analytical misjudgments, and competing priorities—which resulted in Abdulmutallab being able to travel to the United States on December 25, 2009. Those points of failure are:

1. The State Department Did Not Revoke Abdulmutallab’s U.S. Visa.
2. Abdulmutallab Was Not Placed in the “Terrorist Screening Database” (TSDB), on the Selectee List, or on the No Fly List.
3. Reporting Was Not Distributed to All Appropriate CIA Elements.
4. A CIA Regional Division, at CIA Headquarters, Did Not Search Databases Containing Reports Related to Abdulmutallab.
5. CIA Did Not Disseminate Key Reporting Until after the 12/25 Attempted Attack.
6. A CIA Counterterrorism Center (CTC) Office’s Limited Name Search Failed to Uncover the Key Reports on Abdulmutallab.
7. CIA CTC Analysts Failed to Connect the Reporting on Abdulmutallab.
8. FBI Counterterrorism Analysts Could Not Access All Relevant Reports.
9. NCTC’s Directorate of Intelligence Failed to Connect the Reporting on Abdulmutallab.
10. NCTC’s Watchlisting Office Did Not Conduct Additional Research to Find Additional Derogatory Information to Place Abdulmutallab on a Watchlist.
11. NSA Did Not Pursue Potential Collection Opportunities That Could Have Provided Information on Abdulmutallab.
12. Analysts Did Not Connect Key Reports Partly Identifying Abdulmutallab and Failed to Ensure Dissemination of All Relevant Reporting.
13. NSA Did Not Nominate Abdulmutallab for Watchlisting or the Terrorist Identities Datamart Environment (TIDE) Based on Information Partly Identifying Him.
14. Intelligence Analysts Were Primarily Focused on Al-Qaeda in the Arabian Peninsula (AQAP) Threats to U.S. Interests in Yemen, Rather than on Potential AQAP Threats to the U.S. Homeland.

Based on the information provided, the Committee concludes that the Intelligence Community failed to connect and appropriately analyze the information in its possession prior to December 25, 2009 that would have identified Abdulmutallab as a possible terrorist threat to the United States. The Committee believes the IC, and other parts of the U.S. Government, should have taken steps to prevent Abdulmutallab from boarding Northwest Flight 253 to Detroit, Michigan, on Christmas Day. Points of failure #1 and #2 relate to failures of the systems and procedures in place to prevent suspected terrorists from entering the United States. Points of failure #3 through #14 discuss why the relevant intelligence was not connected. Doing so may have led analysts to link sufficient threat and biographical information on Abdulmutallab to place him on the watchlists.

Committee Action: On March 16, 2010, the Committee unanimously approved a 55-page report and provided it to the Intelligence Community for a classification review. This unclassified Executive Summary was prepared based on that Intelligence Community review.

On May 18, 2010, the Committee unanimously approved a motion to report to the Senate its “Report on the Attempted Terrorist Attack on Northwest Airlines Flight 253” which consists of (1) the publicly released unclassified Executive Summary together with Additional Views of Senators Chambliss and Burr, and (2) the previously adopted classified portion of the report which shall be retained by the Committee and available in its secure offices for reading by other Senators.

In the classified portion of the Committee’s report, each point of failure includes a description, a Committee conclusion, Committee recommendations, and a discussion of the corrective actions being taken by the Intelligence Community. Because the other parts of the report remain classified, this Executive Summary only contains unclassified portions of the Committee’s conclusions and recommendations about each failure.

The SSCI report also includes classified appendices which describe:

(1) the intelligence collected on Abdulmutallab prior to the terrorist plot and what was or was not done with that intelligence:

- (2) the terrorist watchlisting process and standards as they existed at the time; and
- (3) additional biographical information on Abdulmutallab.

In addition to the review conducted by the Committee, the Director of National Intelligence created an Intelligence Community Review Panel that was chaired by John McLaughlin, former Deputy Director of the CIA. That panel’s report endorsed three of the specific classified recommendations made by the SSCI report. The panel also disagreed with one of the Committee’s recommendations to expand access to certain counterterrorism information. The Committee stands by its recommendation.

Note on Historical Hindsight: As is the case with many reports analyzing the past performance of the IC, the SSCI report presents information that was relevant to the Flight 253 plot in hindsight. Briefers and intelligence officials stated frequently that the intelligence described in the classified SSCI report was among thousands of other intelligence reports and that other terrorist threats were assessed to be more pressing at the time. Thus, while the SSCI report presents the information as it was known, and as it could have been known, the Committee recognizes the benefit of “20–20 hindsight” in our evaluation of the IC’s performance.

The State Department did not revoke Abdulmutallab’s U.S. visa Conclusion:

The State Department could have revoked Abdulmutallab’s U.S. visa based on the information available to the Department. The State Department consular officer in Abuja, Nigeria should have used all of the tools available, including using “fuzzy logic” or a passport number, to search for a visa for Abdulmutallab. Had this occurred, it is likely that Abdulmutallab’s active U.S. visa would have been located in the Department’s database. The State Department has an independent obligation to evaluate a non-U.S. person’s suitability for entry into the U.S., but instead relies on the IC’s assessment of whether an individual meets the standard for placement on the terrorist watchlists. The Committee believes Abdulmutallab’s visa should have been identified and revoked independently by the State Department based on the information provided to the consulate by other embassy officers, which included an assessment that Abdulmutallab should be watchlisted because of suspected “involvement with Yemeni-based extremists.”

Recommendations:

- The State Department must use its independent judgment and authority to revoke visas for anyone suspected of being involved with terrorism or a terrorist group, and must be able to do so in real-time in coordination with the Intelligence Community.
- The Director of NCTC should make recommendations to deny or revoke a U.S. visa based on terrorism-related intelligence. In addition to exercising its own independent authority to revoke visas, the State Department should accept the Director of NCTC’s recommendations.

- The State Department should develop a system for electronically notifying all airlines of individuals whose visas have been revoked.

1. *Abdulmutallab was not placed in the "Terrorist Screening Data-base" (TSDB), on the Selectee List, or on the No Fly List*

Conclusion:

The standards to place an individual on the Terrorist Watchlists were interpreted too rigidly and may be too complicated to address terrorist threats. Although U.S. Embassy officials in Abuja recommended that Abdulmutallab be placed on the No Fly List, the determination was made at CIA Headquarters and at the NCTC Watchlisting Office that there was only sufficient derogatory information to enter Abdulmutallab's information in the general "Terrorist Identities Datamart Environment" (TIDE) database, but not sufficient derogatory information to place him on any of the watchlists. Because of the language of the watchlisting standard, the manner in which it was being interpreted at the time, or both, analysts responsible for making the watchlisting determination did not believe they had the ability to give additional weight to significant pieces of information from the field, such as the report that resulted from the meeting with Abdulmutallab's father.

Recommendations:

- The Administration, in consultation with Congress, should simplify, strengthen, and add flexibility to watchlisting practices to better protect the U.S. homeland. Intelligence officers responsible for watchlisting terrorist suspects should have the flexibility to give added weight to significant information, such as recommendations from Chiefs of Station or other experienced intelligence professionals, in determining whether to place an individual on a watchlist.

2. *Reporting was not distributed to all appropriate CIA elements*

Conclusion:

The inconsistencies in distributing key intelligence reports may have contributed to the failure of the Intelligence Community to identify Abdulmutallab as a potential threat. While there was no intent to limit access to the reports, processes failed to disseminate relevant intelligence to all offices and individuals with a need to know.

Recommendations:

- Classified recommendation excluded.
3. *A CIA Regional Division (at CIA Headquarters) did not search databases containing reports related to Abdulmutallab*

Conclusion:

CIA had reports related to Abdulmutallab, but a regional division failed to search other databases that would have identified relevant information. CIA tasked this division with the responsibility, but not the tools to adequately identify terrorism-related reporting. Inadequate technological search tools and the fragmented nature of the Intelligence Community's databases made it difficult to find additional intelligence related to Abdulmutallab.

Recommendations:

- The Director of the CIA should report to the congressional intelligence committees within 30 days on the increased access to its all-source counterterrorism database. The report should include the total number of personnel with increased access and the positions these individuals occupy. Classified recommendation excluded.

4. *CIA did not disseminate key reporting until after the 12/25 attempted attack*

Conclusion

Had the CIA intelligence report been disseminated, other intelligence officers outside of the CIA and NCTC who tracked intelligence on Yemen and AQAP may have made the connection between the information provided.

Recommendations:

- The CIA should set standards to ensure that all intelligence reports are disseminated promptly—within two days for counterterrorism and all other high priority issues.
- The CIA and other intelligence agencies must ensure that critical intelligence functions are not delayed when personnel are temporarily deployed to other assignments.
- The CIA should provide broader access to operational traffic for all analysts with a need to know, whether those analysts are employed by the CIA or by another agency in the Intelligence Community.

5. A CIA CTC office's limited name search failed to uncover the key reports on Abdulmutallab

Conclusion:

CTC conducted a limited name search of CIA's all-source database, which included key reports on Abdulmutallab, to determine if there was other available information. Because of the limited nature of the search, it failed to uncover key reports on Abdulmutallab. Thus, CTC failed to draw the link between Abdulmutallab's father's information and the key reports.

6. CIA CTC analysts failed to connect reporting on Abdulmutallab

Conclusion:

The failure of CIA CTC analysts to connect the reporting contributed to the failure of the Intelligence Community to identify Abdulmutallab as a potential threat. Like other Intelligence Community analysts, according to CIA, CTC analysts were focused on Yemen-based AQAP-related threats and supporting operations to counter these threats.

Recommendations for 6 and 7:

- The Director of the CIA should ensure that CIA personnel understand their responsibility to connect related all-source information and disseminate all possible threat reporting, particularly reports that might help identify homeland threats.
- The DNI should develop a comprehensive plan to implement advanced information technology systems that can draw connections among related intelligence reports and assist in the prioritization of terrorism threat streams. The DNI should notify congressional intelligence committees of the progress made in implementing the plan on a biannual basis.

7. FBI counterterrorism analysts could not access all relevant reports

Conclusion:

- The misconfiguration of an analyst's computer profile prevented her from accessing relevant intelligence reports, despite their existence in FBI systems. Had the FBI counterterrorism analyst's computer profile been configured appropriately, the analyst may have been able to identify the threat stream on Abdulmutallab.

Recommendations:

- The Director of the FBI should conduct a review of FBI's information technology systems to ensure all FBI analysts have access to the necessary intelligence databases and that the FBI information systems are appropriately configured to support intelligence analysis. The Director should provide a report to the congressional intelligence committees within 90 days on the changes made as a result of this review.

8. *NCTC's Directorate of Intelligence failed to connect the reporting on Abdulmutallab*

Conclusion:

NCTC personnel had the responsibility and the capability to connect the key reporting with the other relevant reporting. The NCTC was not adequately organized and did not have resources appropriately allocated to fulfill its missions. NCTC has the primary role within the IC to bring together and assess all-source terrorism-related intelligence. One of the NCTC's missions, as outlined in the Intelligence Reform and Terrorism Prevention Act of 2004 (IRTPA), is:

“to serve as the primary organization in the United States Government for analyzing and integrating all intelligence possessed or acquired by the United States Government pertaining to terrorism and counterterrorism . . .”³

NCTC has the primary role within the IC to bring together and assess all-source terrorism-related intelligence. Prior to 12/25, NCTC's Directorate of Intelligence was not staffed adequately and analysts were not tasked to track or identify all threat streams related to the AQAP threat to the U.S. homeland. Like other analysts in the Intelligence Community, NCTC's analysts were primarily focused on Yemen-based AQAP-related threats.

Recommendations:

- The Director of the NCTC should ensure that all NCTC analysts understand their responsibility to connect related all-source information and disseminate all possible threat reporting, particularly reports that might help identify homeland threats.
- The Director of the NCTC should ensure that NCTC is organized and resourced to fulfill its responsibility to track, analyze, and report on all terrorist threats to the United States emanating from terrorist groups overseas.
- Classified recommendation excluded.

9. *NCTC's Watchlisting Office did not conduct additional research to find additional derogatory information to place Abdulmutallab on a watchlist*

Conclusion:

NCTC had the responsibility and the capability to connect the key intelligence reporting with the other relevant reporting. Doing so could have produced sufficient information to recommend that Abdulmutallab be placed on the terrorist watchlists. The NCTC was not adequately organized and did not have resources appropriately allocated to fulfill its missions. Under IRTPA a primary role of the NCTC is:

“to serve as the central and shared knowledge bank on known and suspected terrorists and international terror groups.”

Prior to 12/25, NCTC's standard practice was to process watchlisting information it received, but not to conduct additional analysis or enhance existing records with more derogatory information. Thus, even though NCTC created a basic terrorist record for Abdulmutallab in TIDE, NCTC did not conduct additional research to identify other intelligence related to Abdulmutallab—intelligence that may have placed Abdulmutallab in the TSDB, and potentially on the Selectee List, or the No Fly List.

Recommendations:

- NCTC should keep the congressional intelligence committees fully informed of resources needed to perform the watchlisting function without compromising its other missions.

10. *NSA did not pursue potential collection opportunities that could have provided information on Abdulmutallab*

Conclusion:

NSA did not take all available actions which contributed to the failure of the Intelligence Community to identify Abdulmutallab as a potential threat.

Recommendations:

- Classified recommendation excluded.
- Classified recommendation excluded.
- Classified recommendation excluded.

11. Analysts did not connect key reports partly identifying Abdulmutallab and failed to ensure dissemination of all relevant reporting

Conclusion:

The failure of analysts to connect and disseminate all relevant reports may have contributed to the failure of the Intelligence Community to identify Abdulmutallab as a potential threat.

Recommendations:

- Classified recommendation excluded.
- Classified recommendation excluded.
- Classified recommendation excluded.
- *NSA did not nominate Abdulmutallab for watchlisting or the Terrorist Identities Datamart Environment (TIDE) based on information partly identifying him*

Conclusion:

The policy of not making nominations to TIDE based on information partly identifying Abdulmutallab may have contributed to the failure of the Intelligence Community to identify him as a potential threat.

Recommendations:

- NSA should immediately clear the backlog of reports that require review for watchlisting.

NCTC should change its practices to allow for nominations to TIDE of partially identifying or other incomplete information to assist in enhancing terrorist identities records and other agencies should change their policies accordingly.

- *Intelligence analysts were primarily focused on AQAP threats to U.S. interests in Yemen, rather than on potential AQAP threats to U.S. homeland*

Conclusion:

Analysts' competing priorities contributed to the failure of the Intelligence Community to identify Abdulmutallab as a potential threat. Prior to the 12/25 plot, counterterrorism analysts at NCTC, CIA, and NSA were focused on the threat of terrorist attacks in Yemen, but were not focused on the possibility of AQAP attacks against the U.S. homeland. These other priorities contributed to the failure of analysts to recognize and collate the several pieces of intelligence reporting that mentioned Abdulmutallab.

Recommendations:

- The DNI should review the roles and responsibilities of counterterrorism analysts throughout the Intelligence Community to ensure that all agencies understand their counterterrorism role, their role in identifying and analyzing threats to the U.S. homeland, and that counterterrorism analysts actively collaborate across the Intelligence Community to identify such threats. This review should also investigate how to expand access to counterterrorism intelligence throughout the Intelligence Community, including whether counterterrorism analysts within each IC component should be provided access to all counterterrorism intelligence. In conducting this review, the DNI should be mindful of the intent of Congress to give NCTC the primary role and responsibility within the IC to bring together and assess all-source terrorism-related intelligence in IRTPA. The DNI should report the results of this review to congressional intelligence committees within 60 days.
- The DNI should examine whether adequate intelligence resources are directed against the homeland threat.

ADDITIONAL VIEWS OF SENATORS CHAMBLISS AND BURR

I. BACKGROUND

As is illustrated throughout this report, there were a number of technical or human errors by the CIA, NSA, the State Department, and the National Counterterrorism Center (NCTC) which led to the Intelligence Community's collective failure to identify Abdulmutallab as a terrorist threat to the U.S. In testimony before Congress, DNI Blair stated that "this was not—like in 2001—a failure to collect or share intelligence; rather it was a failure to connect, integrate, and understand the intelligence we had." However, as Members who participated in the Joint Inquiry of the Senate Select Committee on Intelligence and the House Permanent Select Committee on Intelligence into Intelligence Community Activities Before and After the Terrorist Attacks of September 11, 2001 (the Congressional "Joint Inquiry"), we respectfully disagree. Some of the systemic errors this review identified also were cited as failures prior to 9/11.

Following 9/11, several investigations, including the Congressional Joint Inquiry, examined the intelligence failures that led to that atrocious attack, and, overwhelmingly, found that the Intelligence Community was severely inhibited by information stove-pipes, lacked effective technological tools, and in many cases was not aggressive enough to identify terrorist plots. These failures resulted in an Intelligence Community that was not well positioned to identify and disrupt terrorist threats.

As a result of these findings, Congress passed the Intelligence Reform and Terrorism Prevention Act (IRTPA). One of the primary goals of this legislation was to create one place in the Intelligence Community—the NCTC—where all terrorism related information could be integrated and analyzed. The IRTPA defines NCTC's primary missions, including:

"to serve as the primary organization in the United States Government for analyzing and integrating all intelligence possessed or acquired by the United States Government pertaining to terrorism and counterterrorism . . ." and

"to serve as the central and shared knowledge bank on known and suspected terrorists and international terror groups."¹

In addition, the IRTPA directs that the Director of NCTC shall have the role and responsibility to "disseminate terrorism information, including current threat information" and "have primary responsibility within the United States Government for conducting net assessments of terrorist threats."²

II. NCTC FAILED TO FULFILL ITS MISSION

IRTPA was to have corrected the problems identified after 9/11 by making NCTC responsible and accountable for all terrorism related intelligence analysis. Instead, the Committee found in this review that no one agency believes its analysts are responsible for tracking and identifying all terrorist threats, essentially the same problem identified six years ago by the 9/11 Commission, which found "the intelligence community's confederated structure left open the question of who really was in charge of the entire U.S. intelligence effort"³ to combat terrorism. Despite its statutory mission, NCTC did not believe it was the sole agency in the IC for piecing together all terrorism threats. In fact, in a response to the Committee, NCTC stated, "no one entity within the IC has sole responsibility nor bears the entire burden of either connecting dots or accountability for failing to do so."⁴ Further, NCTC stated to staff that it focused primarily on providing strategic, or high level, terrorism assessments, and providing support to senior policymakers. No one at NCTC was given responsibility for tracking all terrorist threats thoroughly or searching for additional intelligence related to a threat. NCTC's daily threat reports, "Threats and Threads," tracked only the most serious threats. All lower priority threats are not examined by any one office at NCTC. Yet, a lower priority threat that succeeds, as the 12/25 plot almost did, would most definitely be seen as a serious attack by al-Qa'ida. NCTC was created to be the central knowledge bank for all terrorism related information. As such, it is the only Intelligence Community agency with access to all intelligence databases as well as law enforcement information. Its unique role and access to information make it best suited to be responsible for integrating all intelligence—and connecting the dots—on any one particular threat, as well as, to provide comprehensive strategic terrorism assessments. However, NCTC failed to organize itself in a manner consistent with Congress' intent or in a manner that would clearly identify its roles and responsibilities necessary to complete its mission.

III. TEAM EFFORTS DO NOT NEGATE INDIVIDUAL RESPONSIBILITY

NCTC believes that tracking terrorist threats should be a team effort, and "without a clearly identified 'lane of responsibility'."⁵ We disagree. Terrorism analysts throughout the Intelligence Community often perform overlapping analysis, repetition designed to identify oversights by any one agency. This duplication serves as a valuable check and balance—and enhances security. In this case, both CIA and NCTC had access to all the relevant reporting on Abdulmutallab and either agency could have connected them, however, neither identified the intelligence as a threat stream. Overlapping efforts can help reduce the risk of one agency overlooking a threat, but these additional efforts cannot replace the need for one primary agency to have ultimate responsibility for this mission. As such, NCTC's failure to understand its fundamental and primary missions is a significant failure and remains so today.

IV. TECHNOLOGY IS STILL A PROBLEM FOR THE INTELLIGENCE COMMUNITY

The Congressional Joint Inquiry, that we participated in, found in 2002 that, “While technology remains one of this nation’s great- est advantages, it has not been fully and most effectively applied in support of U.S. counterterrorism efforts. Persistent problems in this area included a lack of collaboration between Intelligence Com- munity agencies, a reluctance to develop and implement new tech- nical capabilities aggressively, the FBI’s reliance on outdated and insufficient technical systems, and the absence of a central counter- terrorism database.”⁶ This remains a problem today.

As this Committee review noted, technology across the Intel- ligence Community still is not adequate to provide search enhanc- ing tools for analysts. Several of the intelligence analysts involved in the Abdulmutallab case said that they were unable to link to- gether the various reports on Abdulmutallab due to the struggle to balance searching the large volume of terrorism-related intelligence available with their daily workloads. The large number of intel- ligence databases compounded this problem by forcing some ana- lysts and collectors to search multiple databases. NCTC officials told Committee staff that NCTC does not have the technical ability to follow or process all leads. Rather, NCTC is dependent on its personnel to conduct complex searches in multiple intelligence databases and to rely on the memory and knowledge of those ana- lysts to link intelligence. CIA has similar problems with its main all-source counterterrorism database. This remains a problem today.

V. CONCLUSION

Almost nine years after 9/11, we are concerned about whether or not the Intelligence Community is organized effectively to identify and disrupt terrorist attacks. While we commend the Intelligence Community’s hard- working personnel for their dedicated and tire- less service, we are concerned that the policies, procedures and technology that they must work within today are hampering their ability to detect in advance the next attack against the Homeland. We have seen terrorist organizations adapt and be agile in con- cealing their operations. They are unwavering, however, in their intent to strike the Homeland. In fact, since 12/25, Anwar al-Aulaqi called upon individuals to act independently and conduct attacks against the U.S. and other Western countries.

We must ensure that NCTC understands its role and its respon- sibilities as the Mission Manager for counterterrorism, and that our analysts have the technological tools they require to search through large quantities of intelligence. Today, identifying terrorist operatives is the biggest challenge our Intelligence Community faces, and they should have all the support necessary to be success- ful in their mission.

SAXBY CHAMBLISS. RICHARD
BURR.

Æ



UNIVERSITY OF CAPE TOWN
IYUNIVESITHI YASEKAPA • UNIVERSITEIT VAN KAAPSTAD

January 10, 2021

Mallam Abdurashed Bawa
Chairman
Economic and Financial Crimes Commission
Abuja
Nigeria.

Sir,

It is my privilege and honour to write you this letter.

Amidst growing interests in the Global War on Terror (GWOt), there have been renewed debates on the formative influences impacting institutional responses to Counter-Terrorism Financing (CTF) regimes. Such underlying influences pertain to domestic conditions impacting how institutions with constitutional mandates receive and implement CTF regimes to curtail the flow of funding for terrorism purposes in developing countries. And how global governance bodies and Western stakeholders respond, support or intervene to contain terrorism in non-Western contexts.

Accordingly, my PhD research at the University of Cape (UCT) aims to identify the nature and pattern of terrorist financing particularly, those within the framework of the Financial Action Task Force (FATF) – including funding through legitimate businesses, memberships levies and fees; NGOs; state sponsorship of terrorism and political sponsorship of terrorism. Professor Elrena van dey Spuy supervises the research with Professor Cathleen Powell as a co-supervisor. Both senior scholars are of the Department of Public Law, UCT, South Africa.

As Chairman of the EFCC, a frontline agency combating financial crimes and terrorist financing in Nigeria, I consider your insights will be of immense value to the findings and eventual outcome of the research. Against this backdrop, I appeal for the rare privilege to conduct a semi-structured interview with you on the above subject matter at a time most convenient for you in January 2022.

Upon confirmation of the interview request, I will endeavour to forward the interview questions to you well in advance and an outline of how the interaction will be anonymised in line with the ethics

requirements and guidelines of the University of Cape Town (UCT). Attached is a letter of reference from Professor Elrena van dey Spuy, concerning the study and ongoing data collection efforts.

This is respectfully forwarded for your consideration, please.



Yours Sincerely

Matthew Obonyilo

PhD Candidate

Department of Public Law

UCT, South Africa.

obnmat001@myuct.ac.za; matthewobonyilo@gmail.com.



Tel: 09-46237401
E-mail: fprd@cbn.gov.ng

CENTRAL BANK OF NIGERIA

Financial Policy and Regulation Department
Central Business District
P.M.B. 0187
Garki, Abuja.

FPR/AML/CON/ISH/001/002

April 13, 2022

Department of Public Law
University of Cape Town
Wilfred and Jules Kramer Law Building
Middle Campus
Rondebosch, 7701 South Africa

Dear Sir,

RE: REQUEST TO CONDUCT INTERVIEW: MR OBONYILO

We refer to your letter dated March 07, 2022 on the above subject and wish to advise that your request requires execution of a Non-Disclosure Agreement (NDA) with the Central Bank of Nigeria.

Consequently, we request that you forward the interview questionnaires vide the e-mail jewalefoh@cbn.gov.ng preparatory to the NDA.

Yours faithfully,

A handwritten signature in black ink, appearing to read 'Valentine O Ururuka'.

VALENTINE O URURUKA (PhD)
For: DIRECTOR, FINANCIAL POLICY AND REGULATION DEPARTMENT

Please note that the information given herein shall be held in strict confidence and same shall not be disclosed to any third party without the prior written consent of the Central Bank of Nigeria.



UNIVERSITY OF CAPE TOWN
IYUNIVESITHI YASEKAPA • UNIVERSITEIT VAN KAAPSTAD

3rd May 2022

Dr. Valentine Ururuka
Director, Financial Policy and Regulatory Department
Central Bank of Nigeria
Abuja

Sir,

With reference to your letter on non-disclosure agreement dated 13th April 2022, I wish to express my profound gratitude for the willingness of the Central Bank of Nigeria (CBN) to grant me access to qualitative and quantitative data that will be of relevance to my doctoral research.

The ethics clearance for my research granted by the Higher Degrees Committee (HDC) of the Faculty of Law, University of Cape Town (UCT), South Africa, includes a major provision of non-disclosure. The ethics clearance imposes restrictions on me regarding respondents' confidentiality and anonymity and how the data obtained should be used in my thesis. As a result, I have endeavoured to engage respondents, including individuals, governmental, non-governmental, and regional bodies, in a manner that is open, transparent, and compliant with UCT's research ethics guidelines.

Although I am aware of the various institutional sensitivities that surround my research area, it is important to state that the information requested is not necessarily outside the scope of what is currently public. However, as a reality check, I would like to engage the CBN's research division to corroborate or contextualise the issues raised throughout the interview and data collection process.

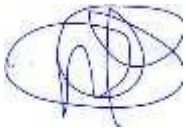
Below is the scope of the interview questions:

- i. The scale and diversity of terrorist funding in Nigeria as understood by the Central Bank of Nigeria (CBN).
- ii. The sources of terrorist funding, both formal and informal, exploited to move financing for terrorist purposes in Nigeria.
- iii. The regulatory functions of the CBN in terms of Counter-Terrorism Financing (CTF) frameworks in Nigeria's formal sector.

- iv. The regulatory functions of the CBN in terms of Counter-Terrorism Financing frameworks in Nigeria's informal sector.
- v. Performance of both frameworks in 3 and 4 above, in terms of curtailing or containing the flow of terrorist funding.
- vi. Challenges militating against 3 and 4 above.
- vii. CBN's collaboration with other national institutions, regional and international bodies in curtailing or containing terrorist financing in Nigeria and possible challenges impacting such a level of cooperation.

Finally, I wish to point out that the non-disclosure agreement for the scope of the above interview questions should be between the researcher (me) and the CBN. The University of Cape Town's Faculty of Law is not a party to the research required for me to receive a doctorate.

Yours Sincerely



Matthew Onoja Obonyilo
Doctoral Candidate
Department of Public Law
Faculty of Law
University of Cape Town
Rondebosch, South Africa

OBNMAT001@myuct.ac.za matthewobonyilo@gmail.com



Central Bank Of Nigeria

Financial Policy and Regulation Department
Central Business District, Cadastral Zone,
Plot 61, Garki, Abuja
Telephone: +234 (0) 9 462 37491
E-mail: fprd@cbn.gov.ng
Website: www.cbn.gov.ng

FPR/AML/CON/ISH/001/065

July 06, 2022

Department of Public Law
University of Cape Town
Wilfred and Jules Kramer Law Building
Middle Campus
Rondebosch, 7701 South Africa

Dear Sir,

RE: REQUEST TO CONDUCT INTERVIEW: MR OBONYILO

We refer to your letter dated May 03, 2022 on the above subject and wish to state that our review of the questionnaire indicates that the information requested for your research work do not fall within the purview of the Central Bank of Nigeria.

However, you may wish to contact the Counter Terrorism Centre (CTC) domiciled in the Office of the National Security Adviser, National Assembly Complex, Three Arms Zone, Abuja for information on your research thesis.

Yours faithfully,

A handwritten signature in blue ink, appearing to read 'Adeyemi M. Alabi'.

ADEYEMI M. ALABI

For: DIRECTOR, FINANCIAL POLICY AND REGULATION DEPARTMENT



Department of Public Law

Wilfred and Jules Kramer Law Building
Middle Campus
Private Bag X3
RONDEBOSCH, 7701 South Africa
Tel: +27 21 650 2988
E-mail: Elrena.VanDerSpuy@uct.ac.za
Internet: <http://www.publiclaw.uct.ac.za/>

14th September, 2020

TO WHOM IT MAY CONCERN

Matthew Obonyilo is registered as a doctoral student in the Department of Public Law, Faculty of Law at the University of Cape Town, South Africa. As post-graduate student is undertaking research into the "Institutional Responses to Counter-Terrorism Financing Regimes: The Case Study of the Boko Haram Insurgency in Nigeria". The area of his research is of topical relevance – both regionally and internationally.

Matthew has identified governmental and other institutions as well as knowledgeable individuals who are familiar with the complex matters relating to counter-financing regimes. It would be appreciated if you or the organisation you represent can assist in the process of data gathering that he needs to undertake to explore the dynamics and challenges relating to the financing of terrorism. In line with ethical research practices required by the University of Cape Town, he has the obligation to abide by the rules of anonymity and confidentiality of sources.

Please do not hesitate to contact us should you have any particular queries relating to the doctoral research.

Sincerely

A handwritten signature in black ink, appearing to read 'Elrena van der Spuy'.

Prof. Elrena van der Spuy
Supervisor

Interview Records Summary

Appendix 19

Interviewee	Date	Mode	Location	Duration	Comment
KE ₁	15 June 2021	Face -to – Face	Abuja	Two Hours	Recorded
KE ₂	12 July 2021	Zoom	Online	Two hours 15 minutes	Recorded
KE ₃	November 2021	Zoom	Online	Two hour 40 minutes	Recorded
KE ₄	January 2022	Zoom	Online	One hour 20 minutes	Recorded
KE ₅	August 30 2022	Zoom	Online	One hour 10 minutes	Recorded
KE ₆	October 16 2022	Zoom	Online	40 minutes	Recorded
KE ₇	June 28, 2022	Face-to-Face	Abuja	Two Hours	Recorded
KE ₈	February 20, 2023	Zoom	Online	One hour 45 minutes	Recorded
KE ₉	December 17, 2021	Face-to-Face	Abuja	40 Minutes	Recorded
KE ₁₀	December 18, 2021	Face-to-Face	Abuja	28 minutes	Recorded
KE ₁₁	December 18, 2021	Face-to-Face	Abuja	32 minutes	Recorded
KE ₁₂	February 26, 2023	Zoom	Online	45 minutes	Recorded
KE ₁₃	March 2, 2023	Zoom	Online	50 minutes	Recorded
KE ₁₄	August 25, 2021	Channels TV	Abuja	One hour 2 minutes	Recorded
KE ₁₅	March 18 2021	Zoom	Online	Two hours 25 minutes	Recorded
KE ₁₆	October 25, 2022	Zoom	Online	40 minutes	Lost Recording
KE ₁₇ KE ₁₈ KE ₁₉	March 20, 2022	Face-to-Face	Email	Three Pages	Received

QUESTION 1 ANSWERS

Human Trafficking is a transnational organized crime that requires the effort of all nations to combat the crime.

Some of the reasons underpinning NAPTIP's effort are:-

- i. Having all the countries within the regions and sub-regions to sign an MOU with NAPTIP to enable informational sharing and victim returns.
- ii. Difficulties in getting victims to testify in court due to fear of reprisal attack on the families and relatives.
- iii. Continues change in trends of Human Trafficking.
- iv. Lack of funds to acquire modern equipment to follow the change in the trends of Trafficking in Persons and also the rehabilitation and empowerment of victims to avoid re- trafficking of victims.

QUESTION 2 ANSWERS

- i. NAPTIP has a concerted effort in interfacing and collaborating with local and international partners in combating Trafficking in Persons in the Northeast.
- ii. NAPTIP have a Zonal Command office in the Northeast located in Maiduguri, Borno State with the aim of coordinating law enforcement in the effort to arrest and prosecute traffickers and ensure rehabilitation of victims.
- iii. NAPTIP have Inaugurated state task force in Borno State in order to coordinate the fight on the sub – regional level. NAPTIP also created liaison offices in the states of Adamawa and Taraba while Yobe have recently been upgraded to state command.
- iv NAPTIP is a member of the protection section working group and the National protection working group chaired by National Human Rights Commission and Co-chaired by the United Nations High Commissioner for Refugees. This Sector work mainly in the area of child protection to avoid been trafficked. Members of the sector are NAPTIP, IOM, UNODC, Red Cross, Heartland Alliances etc and other Local NGOs.

QUESTION 3 ANSWERS

From the inception of the Agency: -

- i. A total number of 7,756 suspects arrested
- ii. A total number of 487 suspects convicted.
- iii. A total number of 17,112 victims have been rescued and rehabilitated.

- iv. NAPTIP have expanded from Head –Quarter office to Nine Zonal commands, Thirteen State Commands and Seven liaison Offices to enable the Agency diversify into all nooks and crane of the country
- v. The Agency has succeeded in signing some cooperation Agreements with countries in and outside the ECOWAS sub – region (Nigel, cote de ivoire, Ghana, Benin Republic) to enhance the fight against Trafficking in Persons.

QUESTION 4 ANSWERS

The complex linkage between Boko Haram and Trafficking in Persons are:

- Most of the Victims of Boko Haram insurgency in IDP Camps are sometimes abducted and or trafficked to far places. The IDPs are trafficked due to their vulnerability.
- Some of the female IDPs are sexually harassed by insurgents and by officials in the camps.
- Most times, NAPTIP is not allowed to outer the war zone due to the nature of the terrain, but military.

QUESTION 5 ANSWERS

We have heard of ISWAP (Islamic State’s West Africa Province), Bandits and Terror groups.

QUESTION 6 ANSWERS

- i. Use of children for bombing
- ii. Use of Victims for surveillance on Soldiers
- iii. Use of Victims to run errands.
- iv. Kidnap nurses are used for treatment of their wounded gang – members
- v. Females are used for sexual pleasures. E.g kidnapped chibok girls

QUESTION 7 ANSWERS

NAPTIP does not have any specific data on human trafficking in northern Nigeria highlighting how the Boko Haram sect is exploiting trafficking in persons. For more information on this question, you can contact Ministry of Defence, for more details.

QUESTION 8 ANSWERS

Challenges:

- i. Proliferation of different forms of Human Trafficking.
- ii. Consistently engaging in periodic research and assessment to determine the current trends, patterns, and dimensions of trafficking in the country per time.
- iii. The complex nature of the crime is a major issue.
- iv. There is always a tendency to misconstrue the concept as a genuine opportunity to migrate out of the country in search of green pasture.

- v. Commitment of huge resources in enlightening the public on issue of Human Trafficking
- vi. Establishment of Zonal and States Commands offices to address the issue all over the countries.
- vii. The relationship between the Suspect and Victim.
- viii. Slow judicial procedure due to inadequate number of court.
- xi. Incessant transfer of Judges and overload/workload on Judges also constitutes a major barrier to the prosecution of trafficking cases.
- x. The rehabilitation and adequate empowerment of the victims of trafficking is quite essential to ensure that survivors are not re-trafficked.

QUESTION 9 ANSWERS

- i. Families/witnesses are not willing to testify in court for fear of reprisal against attacks from suspects' families and friends
- ii. lack of protection from witnesses after testifying in courts.
- iii. Constant changes of Judges.
- iv. Bribery from Suspects to Judges.
- v. Lack of evidence for prosecution of Suspects. E.g. Bandits having sex with females in their camps.
- vi. No access to arrest the suspects due to lack of arms.

This has affected the fight against boko haram insurgency in Nigeria and human trafficking negatively.

QUESTION 10 ANSWERS

Actors of human trafficking are usually:

- i. Jealous, controlling and violent in nature
- ii. Significantly older than female companions
- iii. Promise things that seem too good to be true
- iv. Encourage victims to engage in illegal activities to achieve their goals and dreams
- v. Vague about his/her profession
- vi. Encourage inappropriate sexual behavior.

The Agency has exercised control over the financial institutions involved in routing money to the actors and sponsors of human trafficking by:

- i. Hacking the phones of the actors and sponsors of human traffickers through the financial institutions.
- ii. Through community information's by using informants who monitors their activities and report back to the community heads.
- iii. Through the internet.
- iv. The Agency collaborates with NFIU (National Financial and Intelligence Unit) for assets tracing of suspects and their cohorts. The same assets are attached to suit in court.

QUESTION 11 ANSWERS

- i. Use of Voodooos by Traffickers.
- ii. The porosity of our borders.
- iii. Unwillingness of the residents at the borders to cooperate with Law Enforcement Officers to give information's about happenings at the border.
- iv. Profiling by the law enforcement Officers at the borders is usually very difficult because of the relationship between the people living at the cross borders.