

# Boko Haram Insurgency and the Human Capital Cost to Nigeria

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## Abstract

For many commentators, the Boko Haram insurgency is the outcome of an enduring deprivation of the region and the wanton corruption in the Nigerian society. The group themselves are seen to tap into this thinking as evidence of the evil of Westernization as against the pure practice of Islam. The extent of their success or failure will remain to be argued for a long time to come. However, in response to the violence perpetrated by the group was an equally violent counterterrorism. It is imagined that whichever way it ends will leave some long lasting effects in the country at large and in the north-eastern region particularly. This work explores those long term effects especially in the areas of human capital development using secondary data. The findings showed that the attacks in the areas of education, healthcare, economy, social order, and the consequences of human displacement will adversely affect the human capital development that the region will need to compete favorably with others in the future.

**Keywords:** Boko Haram, Human Capital, Insurgency, Jihad, Education

## Introduction

The Boko Haram insurgent group has been captured by many scholars. Even though it does not dominate the news as in the past years leading to the boast by the forces of counterinsurgency that they have defeated the group and that they can no longer mount an organized deadly attack (Adibe, 2016). This thinking amounts to looking at the insurgency from a limited prism. Broadening the prisms, this work aims to consider the human capital costs of the insurgency in the area of their declared caliphate. The intent is to show that the manner the insurgency has been fought, no matter who wins in the near future, will leave lasting negative effect in the society—able to wipe away any sense of victory that is being celebrated.

## Background to the Study

Thomson (2012) reflected that the jihad led by Uthman dan Fodio at the dawn of the 19<sup>th</sup> century brought some decency and prominence in the political outlook in the decadent Hausa states. This formed the background in the drive for a religious renaissance in response to the contemporary corrupt Nigerian state. The emergence of Boko Haram, for many, fulfilled that longing, leading many states in the north of Nigeria to embrace Sharia law legislation in their states. It is however doubtful if the outcomes of the sharia legislations are anywhere close to the situational outcomes from the Uthman dan Fodio's jihad two centuries ago in the same region.

## Statement of the Problem

Terrorists aim to instill fear in the people through the use of violence (Hoffman, 2006) and to create doubt in the people of the ability of their government to protect them. These and more lead to the sometimes disproportionate use of force that some governments employ in order to defeat insurgencies. In Nigeria, the clashes between the government and the Boko Haram group have resulted in heavy casualties. Similarly, the jihad created fear that led to economic flight from the endemic zone. It also negatively impacted several social institutions like schools, hospitals, markets, transportation, and religious worship centers—notwithstanding the hazards in the internally displaced people's camps. All these have implications for the human capital development, particularly in the north-east of Nigeria due to the irreplaceable loss in time and human life.

## Purpose of the Study

Recognizing the above mentioned cycle of terrorist and counter terrorist activities, one or more outcomes are possible in the immediate and remote future. The Boko Haram group can win the goal of Islamizing Nigeria or at least holding to their caliphate. Another possibility is that they could be crushed by State forces. There could also be a negotiated compromise between the group and the government due to war fatigue. Whatever the outcome, the effects of the attacks and counter attacks cannot be fully erased or healed. It will therefore be incumbent on political scientists as well as others proficient in the science of governance to be able to offer some policy guidelines. However, precise policy guidelines can only emerge from a defined perspective, and there is no dearth of this in presenting the Boko Haram phenomenon. However, this study is restricted to finding out human capital development costs of the insurgency.

## Research Question

One basic question intended to be answered in this research paper is, "Has the activities of the Boko Haram group improved the human capital base of North-eastern Nigeria?" This question is asked with the intension of finding

out the human capital cost with regards to condition known to be conducive for human capital development and people's general wellbeing. These will include,

1. The effects of Boko Haram activities with regards economic growth.
2. The effects of Boko Haram activities with regards to social stability and satisfaction.
3. The effects of Boko Haram activities with regards to crime and social disorder.
4. The effects of Boko Haram activities with regards to improved health and social wellbeing.

These perspectives are intended to guide this study because of the reference made to the great Hausa states created by the Uthman dan Fodio jihad as inspiration for the Boko Haram jihadism. To do this we will use human capital theory as the theoretical framework, emphasizing the place of education in creating human capital multipliers.

### **Theoretical Framework**

There is an Igbo proverb that "A house-goat thinks that by defecating around the compound it is punishing the owner without realizing that it is dirtying its tail." This proverb hits home in the way this study wants to approach the Boko Haram menace in Nigeria. Apart from the violent killings of people, there are the attacks and destruction of schools. These and other institutional attacks cause the displacement of peoples and unquantifiable level of fear that most students and workers cannot go back to school or their places of work. It is in consideration of the place of schools as foundational for human capital growth that this theoretical framework is applied to guide this study (Becker, 1975; Schultz, 1961). Education is regarded as an investment for future dividend, private and public, in the one who goes through its formation. However, the provision of educational structures will not translate to use in the midst of fear and continuous displacement of families and peoples—thereby adding to human capital costs. Of the many ways of considering the human capital theory, there is the connection between investment in education and the growth in productivity and earned wages of one who acquired education (Becker, 1962; Hanushek & Woessmann, 2007; Olaniyan & Okemakinde, 2008; Psacharopoulos, 2006; Quiggin, 1999, Sweetland, 1996; Schultz, 1970). Although used mainly in the field of economics, it includes other social benefits that come to individuals and the society due to the informed decisions and choice made by people due to their learning. Consequently, anything that disrupts growth in education affects the Human capital development of the place and of the individuals. It is in this sense that this project intends to view the effects of the Boko Haram insurgencies and the political challenges they pose to governance, national wellbeing as human capital issues. This is not being oblivious of the overwhelming use of the theory in measurable economic outcomes but in acknowledgment of its recognizable use in regards to other intangible outcomes regarded as externalities due to sustained education.

### **Literature Review**

In the age of global jihadism the Boko Haram phenomenon in Nigeria demands some closer attention. Unlike the presence of Islam in the Western world, there are many Muslim adherents in Nigeria; and unlike in the Middle-east, Islam does not command a super majority of the Nigerian population (Grim and Hsu, 2011). However, the aim of this literature review is to locate the various manners the Boko Haram phenomenon has been presented and by so doing identify the gap which this work intends to fill.

As an ongoing phenomenon the stories about Boko Haram have been largely descriptive and emotional. However, it is possible to group them under four themes, namely: "Reasons for the group's emergence", "The activities of the group", "Government response to the group", and "The effects of the group's activities". There is no attempt here to present or define the group as many literatures have done so.

### **Reasons for the Group's Emergence**

Majority of the literatures on Boko Haram allude that the group began with the intention of purifying the practice of Islam among Nigerian Muslims (Adesoji, 2011; Akinola, 2015; Campbell, 2014; Celso, 2015; Igboin, 2012; Owolade, 2014; and Sergie and Johnson (2014). This is referred to as "Sharia Reasoning"—a position also noted by The United States Commission on International Religious Freedom (2013). Others identified the emergence as rooted in the poverty and unemployment among the youths especially among the almajiri population in the North making them more susceptible for destructive associations (Shehu, 2015). Alongside these are other factors like insecurity, political instability, as well as the influence of foreign interests.

The above notwithstanding, the literatures are awash with the idea of institutional corruption as significantly influencing the rise of the Boko Haram phenomenon. They reasoned that it is institutional corruption that is responsible for the poverty and unemployment in the land despite the nation's wealth in human and natural resources. This reason is noted even by international commentators like Blanchard (2014), Oftedal (2013), and Rogers (2012) and rises even to the physical carting of monies for leadership profligacy (Eveslage, 2013).

### **The Activities of the Group**

Literatures on Boko Haram devoted more time on the group's violent activities. Obtained mainly from newspapers,

these will include the places they struck, the number and level of casualties from the strikes—although details vary. They include jail-breaking aimed at freeing members of the group held by state authorities (Daniel, Ujah, Kalu, Omonobi, Agande and Duru, 2014; Mantzikos, 2014; and Waananen, 2014). The first of this act was in Bauchi in 2010 leading to the escape of about 700 prisoners (Tovrov, 2012). The others are in Koton-karfe (Buchanan, 2014), Minna (Waananen, 2014), Damaturu (Mantzikos, 2014), and Yobe (Obloh and Mshelizza, 2012) leading to the escape of many prisoners. The most daring of all was the attack at the Department of State Security Service (DSS) Abuja detention site on March 30, 2014 where over 20 members of the group died in the ensuing shoot-out with the security personnel (Daniel et al., 2014).

Apart from these, literatures are also full of their attacks at markets (Abrak and Hembra, 2014; Ross<sup>1</sup>, 2014), banks (Laessing, 2016 and Obloh, 2012), corporate institutions (Cocks, 2011 and Sanda, 2015), bus stations, churches (Mantzikos, 2014), and mosques as well as other Muslim interests (The Associated Press, 2015; Osborne and Buchanan, 2015; Ross<sup>2</sup>, 2014). All these left bloody traces, heavy casualties, and material destructions. A sense of the range of the killings can be found in this 2014 Human Rights Watch (2014) summary where it was indicated from a collation of information and reports that in the first half of 2014 alone, the Boko Haram group had killed at least 2,053 people in about 95 attacks and at about 70 locations during the said period

The group was also involved in several acts of kidnapping, especially of women and girls (Dan-Fulani, 2016; Human Rights Watch, 2014; Mantzikos, 2014; Zenn and Pearson, 2014). The most atrocious of this that got international attention was the kidnapping of the Chibok school girls that led to the global outrage expressed in the “#BringBackourGirls” (Maiangwa and Agbiboa, 2014). It is held that kidnapped females are used as sex slaves (Zaimov, 2014), baits to trap security personnel (Maiangwa and Agbiboa, 2014), or as suicide bombers (Zenn and Pearson, 2014).

### **Government Response towards the Group**

Although the fight against the insurgent group has survived three different regimes, noticeable from literatures is that government’s responses depended on some assumptions about the group, as political thuggery gone wild or as violent fundamentalism (Akinola, 2015). In a nut-shell the response was more of a carrot and a stick approach. Evidence of the carrot approach are seen in the massive educational expansion in the Boko Haram endemic region of the north in order to offer those attracted to the insurgency a different experience (Yusha’u, Tsafe, Babangida, and Lawal, 2013). The stick approach, on the other hand, will include the application of states of emergency measures in the more volatile states by the government (Agbiboa, 2014) as well as the border closures along the lines where the insurgency have strongholds (Onuoha, 2012). The failure of the carrot measures was what laid the foundation for stick approach of military counterinsurgency (Onuoha, 2012).

### **The Effects of the Group’s Activities**

Although presented from different perspectives, this work considered the literatures on the effects of the group’s activities as social, political, and economic. The social effects will include the various ways people have responded due to fear and consequent human dislocations. The political effects will be a consideration of acts of the group with regards to effective governance. And finally the economic consideration will be as it applies to the manufacture and effective distribution of goods and services.

Ojua (2013), talked about an aspect of the social effects of the Boko Haram phenomenon as that of “child vulnerability and women helplessness” (p. 181). By this is meant that the insurgency has caused the denial of parental and societal fulfilment needs and rights of children as well as the great violence known to be meted towards women in conflict zones. In the field of education alone, it was claimed that as of July 2014 more than 900 schools have been destroyed and up to 176 teachers have been killed (Sanda, 2015); and 19,000 more of them have fled from their posts out of fear of being consumed in the violence (Louw, 2016)—all of which are counter-productive to learning (Atsua, & Abdullahi, 2015; Winsor, 2015).

In their own submission Agbiboa and Maiangwa (2013) identified an effect of the Boko Haram phenomenon as one which negatively affects the unity of the country. The authors therein showed how the Boko haram attack on Christian churches can sow the seed of disunity in a country known to be overtly religious. In some instances the tension has led to extreme stereotyping and segregation in cities into religious and ethnic fault lines.

Similarly health care delivery was adversely affected. There were closure of health care institutions and exodus of health care workers (Lembani, Mohammed, Abdulwahab, Garba, De Pinho, Delobelle, Zarowsky, and Ager, 2014). These and more affected access to health care services and delivery where they are greatly needed (Lembani, Abdulaziz, Abdulwahab, Garba, De Pinho, Delobelle, Zarowsky, and Ager, 2014).

A noted political effect from the literatures, harp on the cost of governance. Writing about the effects of the Boko Haram phenomenon Anumudu, Asogwa, Eze, and Anyanwu (2015), as well as Imhonopi and Urin, (2013) listed how the political instability, destruction of infrastructure and the prevalence of violence caused by the group have adversely affected the industrial development of the country and the northern region in particular. It causes developmental resources to be diverted for security purposes (Adebayo, 2014).

The economic consequence of the insurgency includes the flight of capital and labor from the area due to fear. Also affected in this area is the free flow of goods and services between the region and the other parts of the country. Shehu (2015) calls this effect that of economic paralysis and backwardness which can create negative spillover effects on all aspects of national life. This is apart from all the costs due to the wanton destruction of lives and properties and the heightened fear that affects involvement in all forms of economic activities. About this the study by Chukwurah, Okechukwu, and Ogbeje (2015) confirmed the collapse of economic activities in the North-east of Nigeria since the Boko Haram insurgency.

From the presentation above, one recognizes that the effects of the Boko Haram activities have mainly captured what is happening now. As fearful as those may be, this work intends to take it a step further by projecting what the results could be in the future, even if the insurgency ends today. Those future effects are captured under human capital development costs.

### **Methodology of Study**

The method of this study is qualitative mainly by “document reviews” of secondary data. The reason for the choice of a qualitative method is because of the reflective nature of the study; and the need to intuit the long term human capital costs of the Boko Haram phenomenon.

### **Data Collection**

As was stated the documents reviewed were mainly secondary data and included scholarly peer’s reviews, academic research texts, institutional observations, edited texts, and newspaper entries. Efforts to assess texts from governmental institutions in Nigeria (with regards to their approach towards stemming the Boko Haram tide), was not quite successful. This is not unconnected with the fact that the insurgency is ongoing and the possible tactical approach by the functionaries of state arising from the transition of political power.

### **Analysis**

Since the evidence of the activities of Boko Haram insurgency was used to frame the human capital costs, the major analysis method applied in the study was pattern matching (Yin, 2009). Therein the effort was to identify similarities or none of it, in how the different authors presented the Boko Haram activities. Through this, the contents were arranged according to “meaning units” (Maxwell, 2005), under issues already identified as human capital markers.

There was also a content analysis of the documents as seen in the concepts used by authors in describing the Boko Haram activities. This was done to identify the human capital angle of the effects of the insurgency through the lenses of the markers as contained in the research questions. These are the sense of the effects with regards to education, the economy, health care, and crime as emphasized in the different literatures.

### **Validation of Data**

This was done in order to uphold the credibility of the information contained in the data (Maxwell, 2005). The validation methods paramount in this work were those of a negative case analysis (Bowen, 2009) and peer review. Negative case analysis helped to keep the focus on issues that are counted as human capital development markers in the literatures. This is because online attempts at inquiring into the acts of the Boko Haram insurgent group bring up many results all of which do not have the things considered as human capital markers

The extent of peer review undertaken in this work was in sharing with some educationists the outcome of the study—which did not lead the study to a new direction. It rather confirmed it as a new perspective to the acts of the insurgency.

### **Limitations**

A major limitation of this study is in the sole data gathering method by document review which makes the work more speculative. Another limitation is the author’s bias which sees the Boko Haram insurgency as a cancer on the Nigerian political life whereas according to Hoffman (2006) one man’s terrorist is another man’s freedom fighter.

Equally, a sense of the enrolment rate and graduation rate from the schools in the region would have helped to support the case of human capital loss in the region arising from the palpable fear and displacement of people there. These were not done because the area is still volatile. Therefore, a follow up study when things are calmer will be important.

These limitations are mitigated by varying the range of the data-sources that included the work of scholars, journalists, students, people of different faiths and from different regions, and contributions from international organizations. However, the limitations notwithstanding, this work is timely for it is said that “a stich in time saves nine.” The seed of the insurgency is still young and any effort made now to stem the tide will halt the possible total loss of the human capital deposit of an entire generation. Therefore, the work fills a gap in research as no

study has yet taken this speculative human capital approach in discussing the insurgency.

### **Findings**

As a capacity in the human agent that can be drawn up to enhance the life of that individual and to positively impact the individual's environment, the research questions could be understood from two perspectives. In one instance are things whose presence enhances human capital development and in the other instance are things whose absence deplete human capital base. These things build or deplete the state of wellbeing, knowledge or skill acquisition in the human person thereby affecting the community negatively as well. These are explored from the prism provided in the research questions.

### **Research Question 1**

*What are the effects of Boko Haram activities with regards economic growth?* Herein are considered issues of trade, agriculture, and other forms of public and private developmental projects. A common element captured here is how the internal displacement of people caused by the insurgency affected meaningful economic activities in the region. The group's attacks at markets and on traders lead to the closure of markets (Mantzikos, 2014; Pham & Newman, 2015) and borders (Merrick, 2015).

Similarly, the fear of falling victim to the insurgency has affected all forms of agricultural activities leading to spikes in food costs and shortages (Pham and Newman, 2015; Sanda, 2015). This is in a country where a fifth of its GDP is agriculture which also employs about 35 percent of the population (Caulderwood, 2014) mainly from the north of the country—where Boko Haram is domiciled. Consequences of these include unemployment, massive capital flight and developmental glut. These situations frustrate the human and physical development of the area—something complicated by the infiltration of the agents of the insurgency into the state security apparatus (Osumah, 2013).

### **Research Question 2**

*What are the effects of Boko Haram activities with regards to social stability and satisfaction?* As social stability represents a condition for the cultivation of human capital, satisfaction can be regarded as an evidence of its presence. As an operation in asymmetric warfare the insurgency surfaces unexpectedly and anywhere with the operators able to blend with other members of the community (Hoffman, 2006). The insurgency therefore, leaves mark of social instability evidenced by the rising number of internally displaced people in the zone, the disruption of social services, and compounded by the non-predictability of attacks that can occur anywhere including markets, places of worship, residential areas, and even viewing centers (Onwumere, 2016)

Satisfaction on the other hand is largely an emotional quality that can be drawn from different perspectives like academic accomplishment, job acquisition/satisfaction and retention, state of health, family, etc. Evidence of Boko Haram negative impact on the sense of satisfaction can be inferred from the disruption in educational, business, and institutional activities in the zone, leading to job losses. The same is observed with people who could not access health care, those on the run, those who lost their farm holdings, and other forms of investments in the area.

Looking at the ordinary benefits of education to human development Ugwumba and Odom (2015) spoke of its potency to “reduce poverty and hunger, better health and education, sustainable life styles, strong partnership and shared commitments” (p. 2). Its disruption due to the insurgency not only amount to people dropping out of school, it could also lead to loss of opportunities especially where education is used as a sorting model in employments and all. With this, it will be impossible for people especially the youth from the endemic area arriving at their height of social and individual satisfaction.

### **Research Question 3**

*What are the effects of Boko Haram activities with regards to crime and social disorder?* Under this section will be considered some of the worst the insurgency have brought in people. Zeud Ra'ad Al-Hussein of the UN human rights division (United Nations, 2015) included forced marriage, forced conversion, sexual violence among the acts of criminality. These and more led some to accuse the group for committing crimes against humanity (Human Rights Watch, 2014).

On the other hand, counter-insurgent forces are not seen to be uniquely better in the way they treat their suspects. There was also evidence of institutional crime in this regard exposed in the pilfering of security votes that would have been used for counter insurgency—something for which the chief security adviser of the former president is being prosecuted (Gaffey, 2015).

Apart from the above institutional crimes, it was also reported that some displaced persons took to stealing food from other people's homes in order to survive (Ola', 2016). Other observable crimes include human trafficking, abductions, rapes, beatings, and different forms of child abuses (Dickson, 2016).



#### Research Question 4

*What are the effects of Boko Haram activities with regards to improved health and social wellbeing?* Healthcare and wellbeing are building blocks for human capital development and marks of growth in human capital. The Boko Haram activities left their marks on the healthcare and wellbeing of people in the north-east of Nigeria. There are stories of the closure of health institutions and the flight of health care providers. The insurgency also created difficulty for pregnant mothers to access maternity care and parents to attend to the required immunization needs of their infants. Evidence of this crisis was reported with reference to the issue of poliomyelitis that attracted global attention to Nigeria where more than half of cases were only in the north-east particularly Borno and Yobe states (Omole, Welye, & Abimbola, 2015).

Also the poor hygienic conditions in the displaced people's camps affect health care outlook of the region apart from other social deprivations. Consequently, there are reported case of diarrhea, cholera, respiratory-tract infections, measles, and even HIV/AIDS (Omole, Welye, & Abimbola, 2015).

#### Discussion and Conclusion

This work specifically aimed at considering how the Boko Haram activities have impacted the human capital development of the region, now and in a very long time to come. The perception was drawn from the sense of human capital theory advocated by Sweetland (1996) where investments in people lead to wider economic growth; and one that sees the heart of this investment as education. But with the insurgency education in the region remains adversely affected; schools are shut while students and teachers are on the run. Since this affects the younger people more, it means that capacity building for the next generation is strained.

Boko Haram insurgency with the counter-terrorist responses also touched on the three levels of the economy, trade, agriculture, and developmental programs; stifling growth on each level. These effects, reflecting on similar instances in conflict zones, show that it will never be the same again for the people of the region. The example of the Nigerian-Biafran conflict according to Dike (1982) showed that at the end of the war many who abandoned their businesses and properties to run for safety could not repossess them when the conflict ended. Similarly, those who left their jobs to run to safety were unable to be re-absorbed (Nwoko, 2014). The implication of this was loss of individual income, loss of individual self-actualization, and loss in social progress. These together affected human capital growth negatively. In a circumstance as this health and wellbeing which are parts of human capital externalities are negatively affected—something made worse by nutritional challenges due to the challenge suffered by in all forms of agricultural engagement.

These situations from the perspective of economic development, showed Boko Haram activities as negatively affecting the human capital development of the north-eastern region of Nigeria. The cumulative cost of these will be in the future when the region will have to depend on other regions to supply it with the man-power to lead its structures and may not be able to undertake certain projects and programs because they do not have internally generated revenue from taxes.

Social stability and satisfaction as marks of growth in human capital development arise from issues of opportunity cost especially in the area of educational investment and skill acquisition. In this case one loses time or money to build up the capacity (human capital) in oneself or to acquire more knowledge or skill with the intention of reaping the benefits in the future. Hansen (1963) saw these to vary depending on the stage one leaves this source of human capacity acquisition. It is seen to be higher for a university graduate than a high school graduate. On another level, it is said to be more for one who finished sixth grade than one who dropped after the second grade. A study Qian, and Smyth (2008) in China found that private returns to education hovered around 12% for each additional year of schooling; with university graduates earning 48% more than secondary or polytechnic school graduates. The same is true from the result of the study in sub-Saharan countries of Africa by Diagne and Diene (2011); and in the USA as shown in the study by Day, Newburger, and Bureau (2002). Therefore, the more one climbs the academic or technical ladder the more satisfied the one becomes as one reaps the fruit of the investment.

Given the amount of business and academic disruptions in the North-east due to the Boko Haram activities, it follows that the opportunity cost advantages from education and skill acquisition are seriously affected. These positions are supported in the findings section where all levels of academic institutions were constantly attacked (Winsor, 2015). Students are attacked, kidnapped, and killed. With this sense of instability it is doubtful how people facing these circumstances can arrive at their envisioned levels of satisfactions.

Apart from these instances of individual dissatisfaction among students and workers, other social institutions are not unaffected. Ferris and Winthrop (2010) while looking at the psychological angle of conflicts such as this wrote that, "Conflicts can change family dynamics and children no longer have confidence in the ability of their parents, their extended family or their community to protect them in the future" (p. 30). Also basing from the study of children in conflict zones of Africa by Maxted (2003) it was found that part of the consequences of conflict is the stress it puts on the children whose lives are interrupted due to family pressures and losses to join in the work of taking care of family. All these by extension, will affect the human capital growth of a people especially in the

north-eastern region of Nigeria.

Furthermore, the Boko Haram phenomenon has added to the issues of crime and social disorder not only in areas of noted criminal activities but in its adverse effect on education. Viewed from the human capital literatures is the notion from Lochner and Moretti (2004) where several institutional data showed support that higher graduation reduces criminal behavior. This is one of the non-market benefits of education attested to by Psacharopoulos (2006). The implication is that one of society's arsenals against criminality is the support and growth of conscientious education—something Boko Haram is against. With reference to the scenario in post-civil war eastern Nigeria due to the reverses in education during the conflict, Doron (2011) noted that, with no food, and with guns in hand, many Igbo young men became armed robbers in their bid to survive. Also, many Igbo girls also fell into the syndicated prostitution ring. These are instances of costs to human capital development which according to Nwoko (2013) arose from the closure of schools and students dropout from schools.

Furthermore, some literatures on Boko haram showed how the insurgency affected the healthcare sector. There were attacks on healthcare institutions, the flight and abduction of health workers, and carting away of healthcare supplies (Ager, Lembani, Mohammed, Ashir, Abdulwahab, Pinho, Delobelle, and Zarowsky, 2015). One noted consequence of these is the difficulty in executing infant vaccination programs (Fischer, 2014). These can only bring about a decrease in healthcare delivery which translates also to decreased human capital growth. This is because good health is considered a marker of human capital development as its presence helps nations to improve their output and individuals to increase their income (Levin, 1989).

### Recommendation

Considering the saying that “one man's terrorist is another man's freedom fighter,” it becomes more difficult to offer a recommendation that will not be seen as biased. However, as an issue in Political Science this work was undertaken in order to facilitate policy making in the face of a crisis of monumental dimension. The insurgency may have been undertaken to actualize the dream of planting the Quran in the Atlantic begun with the Sokoto jihad of Uthman dan Fodio. It could have been for the intention of bringing about purification in the practice of Islam by the Islamic adherents of Nigeria. Equally, it could have been political thuggery run-amok or a vehicle in holding a balance of power between the predominantly Muslim-North and the predominantly Christian-South of Nigeria.

The above notwithstanding, this work comes from the speculative position inspired by the saying that, “A house-goat thinks that by defecating around the compound it is punishing the owner without realizing that it is dirtying its tail.” Therefore, addressing what could be the ugly side of Boko Haram insurgency despite how noble or ignoble their objectives might be, this work concluded from the evidence of the literatures cited that the effects of the Boko Haram activities have implications for the human capital development of the region and their people. This happens because their activities attack institutions that ordinarily help in human capital growth such as they exist in education and skill acquisition, unhindered stream of economic growth, and the promotion of good health care and satisfaction.

Consequently, one recommendation to the leaders and supporters of the insurgency is to rethink their strategy because the vehicle of violence is robbing the region the human capital they will need should they succeed in solidifying their caliphate. And when they do not succeed, the same vehicle of violence will only have robbed the region of the human capital they will need to compete more favorably with other regions. Without that human capital deposit, they will find themselves in a worse position than they were before the insurgency. And drawing from the aforementioned saying of outcome on the body of the animal that thinks it is punishing the owner by its activity, the Boko Haram operatives are called to realize that their vehicle of choice is not making their cause, religion, or region nobler in any way.

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