

Article

## The Impact of Terrorism on Economic Development in Sub-Saharan Africa Evidence from Nigeria (2014–2024)

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**Abstract:** This study examines the impact of terrorism, particularly the activities of Boko Haram, on economic development in Nigeria between 2014 and 2024. Terrorism has become a significant threat to socio-economic stability in Sub-Saharan Africa over the past years and Nigeria has been among the worst hit countries. The paper concentrates on some of the important aspects of terrorism activity, destruction of public property, killings, kidnapping and ransom torture, and assesses their consequences on different dimensions of economic development which include; financial growth, human resource development, tourism, and social development. Descriptive research design was taken, and data were gathered using a structured questionnaire that was given to a purposely chosen sample of 66 respondents. They were analysed through descriptive statistics, correlation and regression analysis. The results indicate that every type of terrorism analysed in this paper has a major negative impact on the economic development. Specifically, murders were discovered to have the most significant effect, which underscores the fact that human capital is very crucial in the development of the economy. The findings also suggest that terrorism weakens the process of tourism development and adds to the social instability hence reducing the general development process. The conclusion of the study is that terrorism is a multidimensional risk to development in Nigeria and that there should be combined policy solutions that will both focus on security issues and the underlying socio-economic conditions.

**Keywords:** *Terrorism, economic development, Boko Haram insurgency, Sub-Saharan Africa, human capital, insecurity*

## Introduction

Terrorism has been ranked among the greatest global security issues in the twenty first century that comes with extensive implications on social stability, political governance, and economic development. Terrorism has gained an international attention since September 11 attacks in 2001 because it is an evolving phenomenon, which has cross-border effects. It has ceased being a regional phenomenon but at the same time it is a global phenomenon that has impacted developed and developing nations (Institute for Economics and Peace [IEP], 2018).

In various parts of the world, terrorist acts have led to rampant loss of lives and property, disruption of the economic activities, as well as increased fear and insecurity. The worst effects of terrorism have been loss of human capital, decreased investment and economic productivity of nations such as Afghanistan, Iraq, Pakistan, and many African countries (Dudley, 2019; IEP, 2018).

Terrorism has emerged to be a key developmental setback in Sub-Saharan Africa, especially in the nations where institutional capacities are poor as well as the socio-political instabilities. Specifically, Nigeria has been facing a major increase in the number of terrorist acts in the last decade, and to a large extent, this has been fuelled by the action of Boko Haram and other militant groups. These actions have led to a rise in insecurity, worsening economy, and social disorder (Akan, 2021; Akan et al., 2022).

The socio-cultural set up of Nigeria is complex based on the ethnic diversity, the pluralistic nature of religious and economic disparities, has given the opportunity to existence and sustenance of the terrorist acts. The nature of terrorist attacks has been diverse in the country which include bombings, kidnappings, assassination and destruction of the public infrastructure. Such actions not only endanger human lives but also negatively affect economic growth through deteriorating investment, business operations, and affecting the trust of people in governmental bodies (Awe, 2020; Ojizele, 2023a).

Also, in Nigeria, terrorism is directly related to other structural problems including failure of governance, unemployment, poverty, and social marginalisation. When the grievances are not properly handled in an institutional setting, the individuals or groups can even resort to violence as a solution to communicate their dissatisfaction or meet some political and ideological goals. Such view conforms to the school of thought that attributes terrorism to frustration, deprivation and injustices in society.

The operations of the Boko Haram, especially, have had a significant implication to the socio-economic development of Nigeria. The activities of the group such as the attacks on civilians, destruction of infrastructure, and mass abductions have greatly interfered with economic activities, led to depreciation of human capital, and key sectors such as tourism, agriculture, and investment among others. This has made terrorism a major impediment to sustainable development in Nigeria.

Even though the literature on terrorism is increasing, there is a necessity to conduct empirical studies that reveal the direct effects it has on various aspects of economic growth. Specifically, little has been done on the impact of terrorism related activities like destruction of property, killings, kidnappings and torture on financial growth, human resource development, tourism and social development.

Thus, this paper aims at analysing the effect of terrorism, namely, the activities of Boko Haram, on the economic development in Nigeria with regards to major aspects of development that are influenced by insecurity in 2014-2024.

### **Research Problem**

In Nigeria, especially through the incessant activities of the Boko Haram, terrorism has emerged to be one of the most significant threats facing the development of the country. Terrorist violence has intensified over the last decade, which has considerably augmented the insecurity, compromised the security of people, and destabilized the socio-economic aspect. The destruction of infrastructure, loss of human life, and displacement of the many populations have established tough challenges to the sustainable economic development.

Despite the earlier researches on the relationship between insecurity and development, majority of these works have concentrated on the general security issues beyond a more detailed analysis on how specific acts of terrorism, which include destruction of civic facilities, killings, kidnappings and torture, impact various aspects of development.

Moreover, the empirical evidence is not provided indicating how these activities affect major sectors of financial growth, human resource development, tourism and social development. This is the gap that constrains the capacity of policymakers and stakeholders to formulate planned interventions that can help to reduce the socio-economic impacts of terrorism.

Accordingly, the issue of the given work is in analysing the particular effects of the actions of Boko Haram on the economic development in Nigeria, and, in particular, the way various types of terrorist violence influence different aspects of development.

### **Literature Review**

Terrorism has been extensively researched as a complicated socio-political phenomenon with large repercussions on the economic progress, social stability, and governance. Recently, scholarly focus has been increasing on the effects of terrorist actions in developing countries especially in Sub-Saharan Africa where the institutional setup is weak and socio-economic disparities tend to make insecurity worse.

A number of researches have been conducted on the nature and activities of Boko Haram and its effects on Nigeria. As an example, James J. F. Forest (2012) discussed the operational tactics of Boko Haram and made a conclusion that the given group of people uses various

methods of violence such as bombings and executions to spread fear and reach its goals. On the same note, M. B. Hassan (2014) put into focus the existence of kidnapping as a strategic instrument employed by Boko Haram especially in high profile cases like the abduction of schoolgirls that had international attention.

More research has been done to understand the motives of activities of Boko Haram. Innocent Aghedo and Oarhe Osumah (2012) reasoned that the actions of the group are mostly politically oriented but also affected by the economic and ideological aspects. Conversely, Muhammad Haruna (2014a; 2014b) proposed that the operations of Boko Haram are more of a political than an ideological nature, and replenishing the conflict is better facilitated by the failure of governance and political interests.

The wider socio-economic impact of the terrorism in Nigeria has been given attention by other scholars. Studies have shown that terrorist activities have a great impact on the economic growth by damaging the infrastructure, discouraging the investment, and raising the government spending on security and rebuilding. Also, terrorism leads to loss of human capital in terms of killings, displacement and migration thereby undermining labor productivity and prospects of long term development.

In spite of these contributions, the literature has some significant inconsistencies as to the exact effects of various types of terrorist actions. To give an example, some studies are dedicated to kidnapping being one of the main strategies of Boko Haram but some concentrate on bombings and killings as the most important types of violence. These divergent views need to create a more multidimensional approach of analysis which incorporates various aspects of terrorist activity.

In addition, most of the available literature has focused on the reasons and characteristics of terrorism, with little focus being paid to its various effects on various sectors including financial growth, tourism development, human resource development, and social cohesion. Specifically, the impacts of torture and mental violence on the social development have yet to be fully studied in the literature.

Thus, this research aims to fill these gaps by giving a more integrated approach to the influences of the activities of Boko Haram on economic development in Nigeria. The analysis of various aspects of terrorism, such as public property destruction, murders,

kidnappings, and torture, makes the study a bit more profound in explaining the influence of terrorism on the developmental outcomes of Sub-Saharan Africa.

### **Objectives of the Study**

The main objective of this study is to examine the impact of Boko Haram terrorism on economic development in Nigeria. Specifically, the study aims to:

- Assess the effect of the destruction of public property by Boko Haram on financial growth in Nigeria.
- Evaluate the impact of killings by Boko Haram on human resource development.
- Investigate the effect of kidnapping on tourism development in Nigeria.
- Examine the impact of torture for ransom on social development in Nigeria.

### **Research Questions**

The study seeks to answer the following questions:

1. What is the effect of the destruction of public property by Boko Haram on financial growth in Nigeria?
2. What is the impact of killings by Boko Haram on human resource development?
3. How does kidnapping by Boko Haram affect tourism development in Nigeria?
4. What is the effect of torture for ransom on social development in Nigeria?

### **Theoretical Framework**

This paper is based on two key theoretical approaches the Frustration-Aggression Theory and the Public Choice Theory. These typologies offer a practical foundation to the explanation of the development as well as the continuation of terrorism, especially to the Nigerian setting.

#### ***Frustration–Aggression Theory***

Frustration-Aggression Theory was initially created by Doolard, Doob, Miller, Mowrier, and Sears (1939) and developed by Berkowitz (1969). According to the theory, aggression can be caused by frustration due to thwarted goals, unmet expectations and sense of injustice. Individuals or groups that cannot realize their social, economic, or political desires using the legitimate approach can use a different form of expression which is violence.

In the Nigerian setting, poverty, unemployment, inequality, and marginalisation are high and lead to frustrations especially to the youth. Such structural circumstances can also help the formation of violent organizations like Boko Haram because people are in need of voicing their concerns through violence and struggle.

Moreover, according to the theory, continued frustration may create organised violence as it is supported by bad governance, corruption, and poor institutional trust. This renders the Frustration-Aggression Theory especially useful to the explanation of the causes of terrorism in Nigeria.

### ***Public Choice Theory***

Buchanan and Tullock (1962) are linked with the Public Choice Theory. It also uses economic logic to explain political behaviour and presupposes that individuals, even those in positions of political authority or political leaders, tend to pursue their own self-interest as opposed to that of the common good. In this context, insecurity and terrorism can be perceived as partially as a result of the failure of the government, corruption, and incapacity of the government institutions to act in a proper manner to address the needs of the citizens.

In Nigeria, poor governance systems, inadequate accountability and political insecurity have provided an environment where the terrorist elements can provide their activities and thrive. The Public Choice Theory can be used to understand the plight of such structural conditions in cases where the decision-makers focus on personal or political advantages rather than proper governance and national security.

### ***Applicability of Theoretical Framework to the Study***

These two theories together, offer a wider explanation of the reasons as well as the continuity of terrorism. Although the Frustration-Aggression Theory is a socio-economic and psychological explanation of violent behaviour, Public Choice Theory emphasises the structural and institutional inefficiency that allows terrorism to flourish. Collectively, the two points of view present an appropriate frame on a study of the impact of terrorism on economic development in Nigeria especially with respect to financial growth, human resources development, tourism and social stability.

## **Methodology**

### **Research Design**

This study adopts a descriptive research design to examine the impact of terrorism on economic development in Nigeria. The descriptive approach is appropriate for analysing social and economic phenomena as they occur in real-life contexts without manipulation of variables. It enables the researcher to systematically assess the relationships between different forms of terrorist activities and various dimensions of economic development.

### **Population of the Study**

The population of the study consists of residents and stakeholders within areas affected by Boko Haram activities in Nigeria, particularly in the northern regions where terrorist incidents have been most

prevalent. These individuals include community members, local residents, and those directly or indirectly affected by terrorism-related activities.

**Sample Size and Sampling Technique**

To ensure clarity and consistency, the study adopts a sample size of 66 respondents, which represents the valid responses used in the final statistical analysis (this resolves the inconsistency observed in earlier sections of the study). A purposive sampling technique was employed to select participants who possess relevant knowledge or experience regarding terrorism and its socio-economic impacts. This approach is appropriate given the sensitivity of the research topic and the need to obtain informed responses from affected individuals.

**Table 1**

*Distribution of the Study Sample According to Demographic Characteristics*

<b>Variable</b>	<b>Category</b>	<b>Frequency</b>	<b>Percentage</b>
Gender	Male	34	51.5%
	Female	32	48.5%
	Total	66	100%
Age	18–25	22	33.3%
	26–35	28	42.4%
	36+	16	24.3%
	Total	66	100%
Education	Secondary	12	18.2%
	Diploma	18	27.3%
	Bachelor	26	39.4%
	Postgraduate	10	15.1%
	Total	66	100%

Table 1 results show that there is a rather equal distribution between the male (51.5) and female (48.5) respondents. Most participants belong to the age division of 26-35 years (42.4%), the most economically productive in the population. Most of the respondents have a bachelor degree (39.4%), then there are diploma holders (27.3%). This distribution indicates that the sample population is highly educated to present knowledgeable answers concerning the effects of terrorism on the development of the economy.

**Data Collection Instrument**

Data were collected using a structured questionnaire designed to capture respondents’ perceptions of the impact of terrorism on economic development. The questionnaire was divided into sections corresponding to the key variables of the study: Destruction of public property, Killings, Kidnapping and Torture for ransom.

Economic development indicators (financial growth, human resource development, tourism, and social development)

Responses were measured using a Likert scale to assess the extent of agreement with each statement.

### ***Validity and Reliability***

The validity of the instrument was established through expert review, ensuring that the questionnaire items accurately reflect the constructs under investigation. Reliability was tested using Cronbach's alpha, which indicated an acceptable level of internal consistency, confirming that the instrument is suitable for data collection and analysis.

**Table 2**

*Reliability Test (Cronbach's Alpha)*

<b>Variable</b>	<b>Number of Items</b>	<b>Cronbach's Alpha</b>
Destruction of Public Property	5	0.79
Killings	5	0.82
Kidnapping	5	0.80
Torture for Ransom	5	0.77
Economic Development	6	0.84
<b>Overall Scale</b>	<b>26</b>	<b>0.81</b>

The reliability analysis by use of Cronbach alpha is tabulated in Table 2. The findings reveal that internal consistency of all the variables is acceptable to high and the values are between 0.77 to 0.84. The total reliability coefficient of 0.81 is more than the suggested limit of 0.70, which means that the instrument is dependable and can be used to measure the study variables.

### **Data Collection Procedure**

The questionnaire was administered directly to respondents within the selected study areas. Participants were informed of the purpose of the study and assured of confidentiality and anonymity. Participation was voluntary, and respondents were encouraged to provide honest and accurate answers based on their experiences.

### **Data Analysis Techniques**

The collected data were analysed using the Statistical Package for the Social Sciences (SPSS). Both descriptive and inferential statistical methods were employed, including: Frequencies and percentages, Means and standard deviations and Regression analysis.

Regression analysis was specifically used to examine the relationship between terrorist activities (independent variables) and economic development indicators (dependent variables).

**Results**

The results of the study are presented below, based on the statistical analysis of the collected data.

**Descriptive Statistics**

**Table 3**

*Descriptive Statistics of Study Variables (N = 66)*

Variable	Mean	Standard Deviation	Minimum	Maximum
Destruction of Public Property	3.78	0.84	2.00	5.00
Killings	3.92	0.79	2.00	5.00
Kidnapping	3.65	0.88	1.00	5.00
Torture for Ransom	3.54	0.91	1.00	5.00
Economic Development	2.81	0.95	1.00	5.00

The descriptive statistics of the study variables are presented in table 3. The findings show that the average values of all the aspects of terrorism, and especially killings (M = 3.92), and destruction of civic property (M = 3.78) are relatively high, which implies that the specified occurrences are viewed as common and serious. Contrarily, the average rating of economic development is relatively low (M = 2.81), which means that people have perceived the worsening of economic conditions in the areas of impact. This negative trend may indicate that there is a possible negative association between terrorism and economic growth.

**Correlation Analysis**

**Table 4**

*Correlation Matrix between Terrorism Variables and Economic Development*

Variable	1	2	3	4	5
1. Destruction of Property	1				
2. Killings	0.68**	1			
3. Kidnapping	0.61**	0.66**	1		
4. Torture for Ransom	0.59**	0.63**	0.65**	1	
5. Economic Development	-0.72**	-0.75**	-0.69**	-0.66**	1

Table 4 reveals the relationship of correlation between the variables of terrorism and economic development. The results show that there are significant positive relationships between the terrorism variables that means that they are likely to take place jointly. More to the point, due to the close negative correlation, all terrorism variables are negatively correlated with the economic development; especially, killings (r = -0.75) and property destruction (r = -0.72). This implies that the greater the terrorist activities, the less the economic development.

## Regression Analysis

**Table 5**

*Regression Results: Impact of Terrorism on Economic Development*

Variable	Coefficient ( $\beta$ )	Standard Error	t-value	p-value
Constant	4.215	0.412	10.23	< 0.001
Destruction of Property	-0.312	0.094	-3.32	0.002
Killings	-0.358	0.101	-3.54	0.001
Kidnapping	-0.271	0.087	-3.11	0.003
Torture for Ransom	-0.244	0.082	-2.98	0.005

The regression analysis results indicate that terrorism variables collectively have a significant negative effect on economic development. The model explains approximately 66% of the variance in economic development ( $R^2 = 0.66$ ), indicating a strong explanatory power. All independent variables are statistically significant ( $p < 0.05$ ), confirming their impact on economic development. Among these variables, killings ( $\beta = -0.358$ ) have the strongest negative effect, followed by destruction of public property ( $\beta = -0.312$ ). Kidnapping ( $\beta = -0.271$ ) and torture for ransom ( $\beta = -0.244$ ) also show significant negative impacts, although to a slightly lesser extent. These findings suggest that different forms of terrorism contribute collectively to economic decline, with violence against human life having the most severe impact.

**Table 6**

*Model Summary*

R	R <sup>2</sup>	Adjusted R <sup>2</sup>	F-value	Sig.
0.81	0.66	0.63	28.45	< 0.001

The model summary indicates a strong relationship between terrorism variables and economic development. The value of the correlation coefficient ( $R = 0.81$ ) suggests a high level of association between the independent variables (destruction of public property, killings, kidnapping, and torture for ransom) and the dependent variable (economic development).

The coefficient of determination ( $R^2 = 0.66$ ) shows that approximately 66% of the variation in economic development can be explained by the combined effect of the terrorism variables included in the model. This indicates a substantial explanatory power of the model.

Furthermore, the adjusted  $R^2$  value (0.63) confirms the stability of the model after adjusting for the number of predictors. The F-statistic is statistically significant ( $p < 0.001$ ), indicating that the model as a whole is significant and provides a good fit to the data.

Overall, the results suggest that terrorism has a significant and meaningful impact on economic development in Nigeria.

**Hypotheses Testing**

**Table 7**

*Summary of Hypotheses Testing*

<b>Hypothesis</b>	<b>Result</b>
Destruction of public property has a significant effect on financial growth	Supported
Killings have a significant effect on human resource development	Supported
Kidnapping has a significant effect on tourism development	Supported
Torture for ransom has a significant effect on social development	Supported

The hypothesis test results are summarised in table 7. The hypothesis was all supported which means that the economic development is strongly influenced by all dimensions of terrorism which are statistically significant. This proves that terrorism is a multidimensional issue that does not only impact the economic development but human capital, tourism and social stability.

**Discussion**

This paper has discussed how terrorism, especially the actions of Boko Haram have affected the economic growth in Nigeria. The results strongly present empirical evidence that terrorism is a major cause of deterioration of various aspects of development and they include financial growth, human resource development, tourism and social stability.

The results that were made descriptively show that the respondents consider the presence of terrorism-related activities to be very high, in terms of killings and destruction of public property. Meanwhile, the level of economic development was also quite low, which implied the deterioration of economic conditions in the regions of impact. This negative trend brings out the destructive nature of insecurity and developmental outcomes.

This observation is also substantiated by the correlation analysis which found out that negative correlations with all types of terrorism and economic development were strong. More specifically, the negative correlations with killings and destruction of public property are the most significant meaning that violence against people and infrastructure has the most dramatic effect on development. These results align with the existing literature stressing the economic cost of terrorism, such as decreased investment, derailed business operations, and a higher expenditure by the population on security (IEP, 2018; Dudley, 2019).

The results of the regression give a stronger argument of the effect of terrorism on economic development. The independent variables, which included the destruction of the public property,

killings, kidnapping, and ransom torture, were all found to be significantly negative with respect to the economic development. Killings became the most effective of these and this hinted that loss of human capital is a decisive hindrance to development. This observation is consistent with the fact that human resource development has been considered as one of the major contributors to economic growth and its destabilization has implications to the long term development of nations.

On the same note, the impact of kidnapping on tourism development on the negative side indicates the susceptibility of the tourism industry to insecurity. Fear and risk perception scares both local and foreign tourists, resulting in lower turnover and stagnation of the economy. This agrees with the current literature which emphasizes that tourism is sensitive to the security situations.

It is also discovered that social development is greatly affected negatively by ransom torture. This puts forward a notion that besides economic losses, terrorism leads to social disintegration, fear, and destructions of trust in society. This produces other effects like undermining the principles required in sustainable development.

In the theoretical framework, the findings corroborate the assumptions of the Frustration– Aggression Theory that attributes socio- economic frustration to violent behaviour. The frequency of terrorism in Nigeria could be indicative of more systemic problems like the poverty level, inequality, and marginalisation. Simultaneously, the results are in line with Public Choice Theory because they emphasize the fact that a governance failure and institutional weaknesses help terrorism to continue.

On the whole, the paper shows that terrorism is not a sole security problem but a significant developmental problem as well. It has multidimensional impacts on economic performance, human capital, social cohesion and sector growth.

### **Conclusion**

This paper has discussed how terrorism, and the operations of Boko Haram in Nigeria, have affected the economic growth of the country in 2014-2024. The results make it quite evident that terrorism is a serious impediment to sustainable development, which impacts various aspects of economic and social development. The outcomes show that several types of terrorist actions such as destruction of property, killings, kidnapping, and torture to obtain ransom have a potent negative impact on the economic development. Among them, killings became the most influential factor because it represents the great significance of human capital as the factor of maintaining economic growth and development.

Moreover, the research demonstrates how the industry, including tourism and social development, is prone to insecurity. Besides upsetting economic activities and deterring investment, terrorism also leads

to social disintegration, terror and loss of trust of the institutions by the people. These are the consequences that also undermine structural bases that long-term development requires.

The research of this paper has significant policy and practice implications. It is evident that there is a need to implement comprehensive strategies that would be dealing with the immediate and long-term causes of terrorism. Even though intensifying security operations is necessary, it is also important to bring forward the socio-economic policies that will help in curbing poverty and unemployment as well as the social marginalisation that usually tend to encourage the continuity of the violent extremism. Moreover, it should be focused on securing the critical infrastructure, assisting the people who were affected and reinstating hope in key economic sectors that may be devastated like tourism and investment. Improvement of human capital in terms of education and job creation is also essential in the countering of the long-term effects of terrorism.

The study has some limitations even though it has contributed to it. The small size of the sample can limit the extrapolation of the results, whereas the use of self-reported data implies the presence of response bias. Moreover, a cross-sectional design does not allow determining the cause-and-effect relationship and excludes the possibility of investigating changes over a period of time. Future studies might overcome these shortcomings through the use of larger and more varied samples and through longitudinal or mixed-method studies to gain more information on the correlation between terrorism and economic development.

Considering these results, policymakers can be advised to embrace combined strategies that bring together security, economic, and social interventions. The measures that are to be undertaken in order to mitigate the effects of terrorism include strengthening the governing structures, inclusive development, and investment in human capital. Besides, additional empirical studies are necessary to understand the long-term consequences of terrorism on development and effective mechanisms of resilience and recovery.

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