



# Assessment of the Impact of Boko Haram Insurgency on Human Capital Development in North-East Nigeria (2010-2024)

Abdulrazak Aide<sup>1\*</sup>, Alhassan Ibrahim<sup>2</sup>, Irmiya Keros<sup>3</sup> and Rabiun Sani<sup>4</sup>

<sup>1,3</sup>Department of International Relations and Strategic Studies, Adamawa State Polytechnic, Yola, Nigeria.

<sup>2</sup>Business Management Education Department, Adamawa State Polytechnic, Yola, Nigeria.

<sup>4</sup>Department of Leisure and Tourism, Adamawa State Polytechnic Yola, Nigeria.

Email: [abdulrazak.aide2018@adamawapoly.edu.ng](mailto:abdulrazak.aide2018@adamawapoly.edu.ng)\*

**Abstract:** The Boko Haram insurgency in Nigeria's northeast geographic zone began as sectarian religious violence and has now evolved into a series of terrorist actions with worldwide linkages, making it a difficult issue for the Nigerian government to resolve. The impact of the Boko Haram insurgency on human capital development is enormous and cannot be emphasized. This study analyses the implications of Boko Haram insurgency on Human Capital Development in North-East Nigeria between 2010-2024. Due to the extensive number of states in the region, the researchers have chosen to focus the study on three states: Adamawa, Borno, and Yobe. From these, a sample of 1200 respondents were selected, comprising 400 civil servants, 400 security personnel, and 400 NGO workers, to represent the sample population for the study. The researchers developed a 17-item questionnaire utilizing a modified 4-point Likert scale. The frequency distribution table and simple percentage was used in analyzing the respondent's demographic data, the mean and Standard Deviation methods of data analysis was used to answer the research questions that were raised in this study. The ANOVA Statistics was used in testing the research hypotheses formulated for the study. This paper suggests that a stronger military presence, improved intelligence gathering, and community-based security initiatives are critical for deterring attacks and protecting vulnerable populations, particularly children and educators. Additionally, there is a need for a coordinated effort to repair and rehabilitate damaged schools, supply them with necessary educational resources, and guarantee that they are secure and productive to learning.

**Keywords:** Boko Haram, Insurgency, Human Capital Development, Public Welfare, Nigeria.

## INTRODUCTION

Nigeria has had a long and terrible history of community strife and ethno-religious violence, including Plateau State's ethno-religious crises, Kaduna State's Zangon Kataf Crisis in the 1980s and 1990s, and the Maitatsine Riots in Kano and Yola in the 1980s. Furthermore, for many years, there has been an ongoing conflict in the Tafawa Balewa district of Bauchi (Andrew, 2012), alongside the recent Boko Haram insurgency that began in 2009 in Borno (Lawson and Aide, 2018). The Boko Haram insurgency, one of the crises confronting Nigeria and its citizens, has resulted in the deaths of thousands of Nigerians, numerous abductions, and many others being compelled to flee their homes, with businesses shutting down operations

(Lawson and Aide, 2018). While the military's ongoing efforts are commendable, they must be supported by comprehensive strategies aimed at achieving a lasting resolution to the crises, as well as developing short- and medium-term management plans to address the adverse effects of the Boko Haram insurgency [1]. The Boko Haram insurgency, a prolonged and violent conflict mainly focused in North-East Nigeria, has inflicted severe and complex repercussions on human capital development in the region. Since its rise in the early 2000s and its escalation into a full-scale armed conflict, the group's actions, marked by widespread violence, infrastructure destruction, population displacement, and targeted assaults on educational institutions, have systematically eroded the essential foundations required for human development and societal advancement.

The Boko Haram insurgency in Nigeria's North-east geopolitical zone, which initially manifested as sectarian religious violence, has evolved into a series of terrorist activities with international connections, making it a challenging issue for the Nigerian government to address [2]. The rise of this fundamentalist Islamic sect has forced many Nigerians in the North East to flee in search of safety and security. Since the onset of the sect's terrorist operations, they have employed various tactics to instill fear among the populace. Most states in Northern Nigeria have suffered from their heinous acts, with Borno, Adamawa, Bauchi, Bornu, FCT (Abuja), Kaduna, Kano, Plateau, and Yobe States being the most severely affected [3].

The effects of the Boko Haram insurgency on Human Capital Development are significant and cannot be overstated. Attacks by Boko Haram or even the mere threat of terrorism can lead to numerous repercussions; for example, such attacks can result in the destruction of schools and the disruption of academic activities. The brutal actions of this Islamist sect have destabilized the Nigerian nation to the point where considerable time and socio-economic and political resources, which should have been directed towards human capital development and the overall progress of the country, are instead being squandered on various efforts aimed at containing and potentially eradicating the insurgency in the North East geopolitical zone of Nigeria. It is in this context that this study aims to thoroughly investigate the impact of the Boko Haram insurgency on Human Capital development in North-East Nigeria between 2010-2024.

## STATEMENT OF PROBLEM

Security refers to the absence of danger and threats to a nation's capacity to safeguard and advance itself, uphold its valued principles, and pursue its legitimate interests, thereby enhancing the welfare of its citizens (Umaru et al, 2015). It also denotes a condition in which every individual within a country can engage in their daily routines without fear or any form of threat to their lives and possessions [4]. This suggests that individuals must be shielded not only from external aggressions but also from the dire repercussions of internal disturbances such as unemployment, hunger, disease, ignorance, homelessness, and socio-economic inequalities.

The opposite of security can be defined by a susceptibility to harm and the loss of life, property, or livelihoods. Consequently, insecurity has the capacity to disrupt human necessities, resources, production processes, critical infrastructures, services, and product distribution channels, all of which are vital for Economic Development (ED). Since the onset of Boko Haram's insurgency in 2009 and the subsequent killing of its leader, Mohammed Yusuf, the group's activities have persisted relentlessly despite government efforts to mitigate their heinous crimes, resulting in over 10,000 fatalities attributed to Boko Haram. The majority of the sect's operations are focused in the North-East region of Nigeria (Suleiman, 2020).

The development of human capital in North-East Nigeria, a region already facing serious socioeconomic difficulties, has been significantly impacted by the Boko Haram insurgency, which is acknowledged as one of Nigeria's security challenges. This extremist group's persistent violence and instability have hampered access to vital services like healthcare, education, and employment opportunities—all of which are critical for fostering the development of human capital. In light of this, the goal of this study is to fully examine how the Boko Haram insurgency affected the development of human capital in North-East Nigeria between 2010 and 2024.

### *Objectives of the Study*

This study analyses the implications of Boko Haram insurgency on Human Capital Development in North-East Nigeria. The specific objectives of the study are to:

1. Determine the factors that led to the emergence of Boko Haram Insurgency in the North-East Nigeria between 2010-2024.
2. Examine the implications of the Boko Haram Insurgency on Human Capital Development in North-East Nigeria between 2010-2024.

### *Research Questions*

The following research questions were raised to guide the conduct of the study:

1. What are the factors that led to the emergence of Boko Haram Insurgency in the North-East Nigeria between 2010-2024?
2. What are the implications of the Boko Haram Insurgency on Human Capital Development in North-East Nigeria between 2010-2024?

### *Research Hypotheses*

The following research hypotheses were formulated to guide the study:

**H01:** There is no significant difference between the responses of NGO workers, Civil Servants and Security Personnel on the factors that led to the emergence of Boko Haram Insurgency in the North-East Nigeria between 2010-2024.

**H02:** There is no significant difference between the responses of NGO workers, Civil Servants and Security Personnel on the implications of the Boko Haram Insurgency on Human Capital Development in North-East Nigeria between 2010-2024.

## **REVIEW OF LITERATURE**

### *Concept of Human Capital Development*

The development of human capital extends beyond simple economic factors, as it enhances individuals' self-awareness and their understanding of the surrounding world, thereby elevating their quality of life and offering extensive social advantages for both individuals and society [5]. Nevertheless, Crook et al. [6] contend that human capital encompasses the collection of competencies, knowledge, and personality traits that contribute to an individual's capacity to perform labor and generate economic value. According to the OECD (2021), human capital development is viewed as a purposeful and ongoing process of acquiring essential knowledge, skills, and experiences that are utilized to create economic value, thereby fostering sustainable national development. Furthermore, Peterson et al (2011) [7] define human capital as the skills and knowledge that employees possess, which are pertinent to the organization and can be

enhanced through professional training or development. Additionally, Olaniyan and Okemakinde (2008) assert that human capital generally signifies the investments individuals make in themselves that enhance their national performance.

Human capital includes knowledge, skills, health, and the experiences of workers. It also encompasses competencies and other attributes inherent in individuals or groups, which are inseparable from the individual. Human capital is acquired through formal education, recognized school certifications, and other non-certified avenues such as work experience. Investments in education, training, and healthcare, among others, are regarded as human capital investments or development (Nickolas, 2019). Human capital generates economic value, as knowledgeable workers tend to be productive. The concept of human capital has its roots in the economic domain.

Early contributors to its intellectual evolution include Pigou (1928), Becker (1964) [8], Lewis (1954), and Mincer (1958). In these works, human capital was likened to "internal means of production," such as factories or machinery. And one may invest in human resources through schooling, training or medical care. If this occurs, one's production depends on the rate of return which is held by the property. This is why human capital is regarded as a "growth tool" through which additional investments yield an extra unit of output (Idike, 2013).

#### *Concept of Boko Haram Insurgency*

The Boko Haram insurgency represents a complicated and multifaceted conflict primarily located in Northeast Nigeria, with considerable spillover effects into neighboring nations such as Chad, Niger, and Cameroon. The term "Boko Haram" is derived from both Hausa and Arabic languages. The Hausa word "Boko" translates to "western or non-Islamic education," while the Arabic term "haram" signifies "forbidden or prohibited." In the context of Islam, this term refers to anything that is deemed impermissible by the Islamic faith, with its opposite being "halal" [9].

Babalola (2016) [10] describes Boko Haram as the "most recent extremist group in Nigeria," which continues to perpetrate significant violence and atrocities against vulnerable targets. Essentially, Boko Haram is a militant Islamic organization based in northeastern Nigeria. Founded by Mohammed Yusuf in 2002, the group aims to establish an Islamic state in Nigeria [11]. The group's official name in Arabic is "Jama'atu AhlisSunna Lidda'awati Wal-Jihad," which translates to people dedicated to the propagation of the tradition and jihad, or "The Congregation of the People of Tradition for Proselytism and Jihad" [12].

#### *Factors that gave Rise to Boko Haram insurgency in Nigeria*

The rise of the Boko Haram insurgency in Nigeria is evidently influenced by economic, political, religious, and ethnic factors. The primary reasons contributing to the emergence of Boko Haram in Nigeria include: a rejection of Western education and values [13][14], Boko Haram is informed by the nature of religious belief, practice and the high capacity to impose and assert its perspective on the country's political agenda, Poverty, Unemployment and Ignorance contribute significantly to the spread of the sect's activities in Northern Nigeria [15] Marginalization [14], Socio-cum-political factors (Liolio, 2013), Proliferation of weapons (Sani, 2011 cited in Mu'azu (2011) [16] and the Almajiri Factor (Lawson and Aide, 2018).

#### *Effects of Boko Haram Insurgency on Human Capital Development*

According to Dietrich (2015) [17], the Boko Haram insurgency has significantly and destructively affected human capital development in North-East Nigeria, mainly through its

direct and indirect impacts on education, health, economic welfare, mental health, child nutrition, and education. This situation has worsened existing vulnerabilities and introduced new challenges for the populations affected. The conflict, which started in 2009, has led to extensive displacement, infrastructure destruction, and serious human rights violations, all of which weaken the essential components of human capital and Human Capital Development.

Education has faced severe interruptions, with schools being targeted, destroyed, and forced to shut down, resulting in a notable drop in school enrollment and educational achievement. Boko Haram, which translates to "Western education is a sin," has particularly focused on attacking educational institutions, teachers, and students, fostering an atmosphere of fear that deters school attendance, thereby impacting human capital development Brück et al. (2019)[18] and Bertoni et al. (2019)[19]. As noted by Odinkalu (2014), the closure of schools has extensive repercussions, including the termination of education for many students and the loss of opportunities for higher education.

Violent conflicts, such as the Boko Haram insurgency, destroy capital stock and livelihoods, as businesses are either destroyed or looted during clashes [20]. Attacks on property, including theft or damage to assets and livestock, have harmful effects on properties and livelihoods [21]. This impact is typically short-lived and tends to diminish once the fighting concludes.

The ongoing conflict has worsened an already delicate public health system, resulting in a mental health crisis among those affected. Survivors of Boko Haram's violence frequently endure lasting physical and psychological trauma, which includes post-traumatic stress disorder, depression, anxiety, and substance dependence. The insufficient availability of mental healthcare services, along with societal stigmatization, exacerbates these challenges, obstructing recovery and the capacity of individuals to engage fully in society and contribute to human capital [22-24].

Conflict undermines both human and physical capital, diminishing the current and future growth potential of nations and regions [25]. Insurgency significantly alters the mobility patterns of individuals and families. When examining conflict-induced migration, the effects of violence are typically measured in terms of refugees, asylum seekers, and internally displaced persons (IDPs). The devastation wrought by war directly influences people's choices to migrate or relocate. Displacement and migration are often prompted by the threat of killing, injury, or abduction [26].

## METHODOLOGY

The research design implemented for this study was the survey research design. Survey research is frequently utilized to evaluate thoughts, opinions, and feelings (Shaughnessy et al., 2011). The target population includes civil servants, security personnel, and NGO workers in the North Eastern States of Nigeria, which consist of Adamawa, Bauchi, Borno, Gombe, Taraba, and Yobe states. Due to the extensive number of states in the region, the researchers have chosen to focus the study on three states: Adamawa, Borno, and Yobe. From these, a sample of 1200 respondents were selected, comprising 400 civil servants, 400 security personnel, and 400 NGO workers, to represent the sample population for the study. The sample was chosen using cluster, stratified random, and purposive sampling methods. Data for the study were gathered through a questionnaire. The researchers developed a 17-item questionnaire utilizing a modified 4-point Likert scale, which includes Strongly Agreed (SA=4), Agreed (A=3), Disagreed (D=2), and Strongly Disagreed (SD=1). The questionnaire was distributed to the sample population using a face-to-face method. The instruments

employed for the study were reviewed by three experts in research and human capital development to assess their validity. These experts conducted a face validation of the instrument, critically examining its clarity, appropriateness, and relevance concerning the study's objectives. Their feedback was utilized to refine the instruments.

The questionnaire was trial-tested in a pilot study using Bauchi State which is a state in North-East Geo-political Zone but not part of the sampled States for the study with a view to establishing the reliability of the instrument. The reliability of the instrument was determined through Cronbach Alpha reliability procedure and a 0.82 correlation coefficient of was found. The frequency distribution table and simple percentage was used in analysing the respondent's demographic data, the mean and Standard Deviation methods of data analysis was used to answer the research questions that were raised in this study. The Statistical Package for Social Sciences (SPSS) was used to determine the mean and the standard deviation for data analysis. The ANOVA Statistics was used in testing the research hypotheses formulated for the study.

### *Decision Rules*

An item will be accepted if the mean score is greater than or equals to 2.5 while an item is rejected if the mean score is less than 2.5. A hypothesis is accepted if the calculated chi is less than the table chi at 0.05 level of significance while a hypothesis is rejected if the calculated chi is greater than the table chi at 0.05 level of significance.

## **RESULT AND DISCUSSION**

From the analysis in Table 1, it is clear that out of the 1200 questionnaire distributed, 118 were well filled and returned representing 93.2 percent while 82 representing 6.8 percent were either not well filled or not returned.

**Table 1: Questionnaire Returned Rate.**

<b>Description</b>	<b>Frequency</b>	<b>Percentage</b>
Questionnaire well filled and returned	1118	93.2
Questionnaire not well filled or not returned	82	6.8
<b>TOTAL</b>	<b>1200</b>	<b>100</b>

[Sources: Survey 2025]

**Table 2: Distribution of Respondents by State.**

<b>State</b>	<b>Frequency</b>	<b>Percentage</b>
Borno	373	33.4
Yobe	364	32.5
Adamawa	381	34.1
<b>TOTAL</b>	<b>1118</b>	<b>100</b>

[Sources: Survey 2025]

From the analysis in Table 2, it is clear that the out of the 400-questionnaire distributed in each of the sampled states, 373 (33.4 percent) were returned in Borno State, 364 (32.5 percent) were returned in Yobe State, and 381 (34.1percent) were returned from Adamawa State. This means

that the state that has the highest questionnaire returned rate of 34.1 Percent is Adamawa State followed by Borno State, and Yobe State

**Table 3: Distribution of Respondents by Categories of Respondents.**

Descriptions	Frequency	Percentage
NGO Workers	359	32.1
Civil Servants	382	34,2
Security personnel	377	33.7
<b>TOTAL</b>	<b>1118</b>	<b>100</b>

[Sources: Survey 2025]

The data in Table 3, shows that out of the 1118 questionnaires well filled and returned, 359 (32.1 percent) were returned by NGO Workers, 382 (34.2 percent) were returned by civil servants while the remaining 377 (33.7) were returned by security personnel. This shows that majority of the respondent’s are civil servants with 34.2 percent.

**Table 4: Distribution of Respondents by gender.**

Description	Frequency	Percentage
Male	799	71.5
Female	319	28.5
<b>TOTAL</b>	<b>1118</b>	<b>100</b>

[Sources: Survey 2025]

The analysis in Table 4, shows that 799 (71.5) are male respondents while 319 respondents (28.5 percent) are female respondent. This means that majority of the respondents of the study are male with 71.5 percent.

*Answering The Research Questions*

**Research Question One:** What are the factors that led to the emergence of Boko Haram Insurgency in the North-East Nigeria between 2010-2024?

**Table 5: Factors that gave Rise to Boko Haram insurgency in Nigeria.**

S/N	ITEM	NGO Workers		Civil Servants		Security Personnel		Set Mean	Decision
		Mean	SD	Mean	SD	Mean	SD		
								-	-
1	Rejection of Western Education and Values	2.58	0.65	2.54	0.62	2.65	0.54	2.59	Agreed
2	Boko Haram is informed by the nature of religious belief, practice and the high capacity to impose and assert its	2.51	0.72	2.58	0.49	2.61	0.61	2.57	Agreed

	perspective on the country's political agenda								
3	Poverty, Unemployment and Ignorance contribute significantly to the spread of the sect's activities in Northern Nigeria	2.54	0.81	2.55	0.63	2.62	0.54	2.57	Agreed
4	Marginalization	2.53	0.65	2.57	0.48	2.70	0.65	2.60	Agreed
5	Socio-cum-political factors	2.81	0.90	2.83	0.52	2.63	0.57	2.77	Agreed
6	Proliferation of weapons	2.54	0.67	2.51	0.54	2.72	0.63	2.59	Agreed
7	the Almajiri Factor.	2.61	0.73	2.54	0.65	2.71	0.67	2.62	Agreed
	<b>TOTAL</b>	<b>2.59</b>	<b>0.73</b>	<b>2.59</b>	<b>0.56</b>	<b>2.67</b>	<b>0.60</b>	<b>2.62</b>	Agreed

[Sources: Survey, 2025]

The analysis in Table 5, indicates that the factors that led to the emergence of Boko Haram Insurgency in the North-East Nigeria are: Rejection of Western Education and Values, Boko Haram is informed by the nature of religious belief, practice and the high capacity to impose and assert its perspective on the country's political agenda, Poverty, Unemployment and Ignorance contribute significantly to the spread of the sect's activities in Northern Nigeria, Marginalization, Socio-cum-political factors, Proliferation of weapons and the the Almajiri Factor. This is supported with set means of 2.59, 2.57, 2.57, 2.60, 2.77, 2.59 and 2.62 respectively

**Research Question Two:** What are the implications of the Boko Haram Insurgency on Human Capital Development in North-East Nigeria between 2010-2024?

**Table 6: Effects of Boko Haram Insurgency on Human Capital Development.**

S/N	ITEM	NGO Workers		Civil Servants		Security Personnel		Set Mean	Decision
		Mean	SD	Mean	SD	Mean	SD		
								-	-
1	Boko Haram Insurgency affect Human Capital Development through disruption of education and schooling	2.62	0.64	2.71	0.45	2.55	0.67	2.63	Agreed
2	Boko Haram Insurgency affect Human Capital	2.54	0.63	2.83	0.54	2.63	0.71	2.67	Agreed

	Development through destruction of capital stock and livelihood, as businesses are destroyed or looted during fighting								
3	Boko Haram Insurgency affect Human Capital Development through exacerbation of the already fragile public health system,	2.80	0.64	2.64	0.43	2.91	0.57	2.78	Agreed
4	Boko Haram Insurgency affect Human Capital Development through destruction of human and physical capital, reducing the current and future growth potential	2.50	0.71	2.59	0.56	2.76	0.68	2.62	Agreed
5	Boko Haram Insurgency affect Human Capital Development through destruction of the mobility patterns of individuals and households.	2.79	0.63	2.62	0.48	2.88	0.61	2.76	Agreed
6	Boko Haram Insurgency affect Human Capital Development by affecting the various aspects of life.	2.54	0.56	2.55	0.65	2.50	0.52	2.53	Agreed
7	Bokoharam Insurgency destroys human and physical capital,	2.76	0.55	2.63	0.57	2.62	0.63	2.67	Agreed

8	Bokoharam Insurgency reduces the current and future growth potential of countries and regions	2.61	0.65	2.91	0.62	2.58	0.54	2.70	Agreed
9	Bokoharam Insurgency severely impacts the mobility patterns of individuals and households.	2.72	0.72	2.76	0.49	2.55	0.62	2.68	Agreed
10	Bokoharam Insurgency can lead to long-run education and income inequality.	2.69	0.81	2.88	0.63	2.63	0.53	2.73	Agreed
	<b>TOTAL</b>	<b>2.66</b>	<b>0.65</b>	<b>2.71</b>	<b>0.54</b>	<b>2.66</b>	<b>0.61</b>	<b>2.68</b>	Agreed

[Sources: Survey, 2025]

The analysis in Table 6, it is obvious that the implications of the Boko Haram Insurgency on Human Capital Development in North-East Nigeria include: Boko Haram Insurgency affect Human Capital Development through disruption of education and schooling, Boko Haram Insurgency affect Human Capital Development through destruction of capital stock and livelihood, as businesses are destroyed or looted during fighting, Boko Haram Insurgency affect Human Capital Development through exacerbation of the already fragile public health system, Boko Haram Insurgency affect Human Capital Development through destruction of human and physical capital, reducing the current and future growth potential , Boko Haram Insurgency affect Human Capital Development through destruction of the mobility patterns of individuals and households, Boko Haram Insurgency affect Human Capital Development by affecting the various aspects of life, Bokoharam Insurgency destroys human and physical capital, Bokoharam Insurgency reduces the current and future growth potential of countries and regions, Bokoharam Insurgency severely impacts the mobility patterns of individuals and households and Bokoharam Insurgency can lead to long-run education and income inequality. The above assertions are supported with calculated set means of 2.63, 2.67, 2.78, 2.62, 2.76, 2.53, 2.67, 2.70, 2.68 and 2.73 respectively.

### Testing the Research Hypotheses

**HO<sub>1</sub>:** There is no significant difference between the responses of NGO workers, Civil Servants and Security Personnel on the factors that led to the emergence of Boko Haram Insurgency in the North-East Nigeria between 2010-2024.

From the ANOVA summary in Table 7, it is clear that with F-Statistics of 0.0019 is less than the P-Value of 0.9981 with a degree of freedom of 5 and 0.05 level of significance. Using the two tailed test the F-statistics value of 0.0019 will fall within the acceptance region meaning that the null hypotheses one is accepted. This means that There is no significant difference

between the responses of NGO workers, Civil Servants and Security Personnel on the factors that led to the emergence of Boko Haram Insurgency in the North-East Nigeria.

**Table 7: ANOVA Summary for testing Hypothesis One.**

Source	DF	Sum of Squares	Mean Square	Level of Sig	F-Stat	P-Value	Decision
<b>Between Groups</b>	2	0.0076	0.0038				
				0.05	0.0019	0.9981	Accepted
<b>Within Groups</b>	3	5.9325	1.9775				
<b>Total:</b>	5	5.9402					

[Source: ANOVA STAT]

**HO<sub>2</sub>:** There is no significant difference between the responses of NGO workers, Civil Servants and Security Personnel on the implications of the Boko Haram Insurgency on Human Capital Development in North-East Nigeria between 2010-2024.

**Table 8: ANOVA Summary for testing Hypothesis Two.**

Source	DF	Sum of Squares	Mean Square	Level of sig.	F-Stat	P-Value	Decision
<b>Between Groups</b>	2	0.0009	0.0005				
				0.05	0.0002	0.9998	Accepted
<b>Within Groups</b>	3	6.4758	2.1586				
<b>Total:</b>	5	6.4768					

[Source: ANOVA STAT]

From the ANOVA summary in Table 8, it is clear that at 0.05 level of significance and a degree of freedom of 5, the F-Statics of 0.0002 is less than the P-Value of 0.9998. using the two tailed test, the value of the F-Statistics (0.0002) will fall within the acceptance region meaning that the Null hypothesis two is accepted. This means that There is no significant difference between the responses of NGO workers, Civil Servants and Security Personnel on the implications of the Boko Haram Insurgency on Human Capital Development in North-East Nigeria

*Discussion of the Findings*

The analysis in Table 5 indicates that the factors that led to the emergence of Boko Haram Insurgency in the North-East Nigeria are: Rejection of Western Education and Values, Boko Haram is informed by the nature of religious belief, practice and the high capacity to impose and assert its perspective on the country’s political agenda, Poverty, Unemployment and Ignorance contribute significantly to the spread of the sect’s activities in Northern Nigeria, Marginalization, Socio-cum-political factors, Proliferation of weapons and the the Almajiri Factor. This finding agreed with the findings of Rejection of Western Education and Values (Danjibo,2009, Adesoji, 2010), Rasheed, (2008), Olojo, (2013), Adesoji, (2010) and Lawson and Aide, (2018). The analysis in Table 6 it is obvious that the implications of the Boko Haram Insurgency on Human Capital Development in North-East Nigeria include: Boko Haram Insurgency affect Human Capital Development through disruption of education and schooling, Boko Haram Insurgency affect Human Capital Development through destruction of capital

stock and livelihood, as businesses are destroyed or looted during fighting, Boko Haram Insurgency affect Human Capital Development through exacerbation of the already fragile public health system, Boko Haram Insurgency affect Human Capital Development through destruction of human and physical capital, reducing the current and future growth potential, Boko Haram Insurgency affect Human Capital Development through destruction of the mobility patterns of individuals and households, Boko Haram Insurgency affect Human Capital Development by affecting the various aspects of life, Bokoharam Insurgency destroys human and physical capital, Bokoharam Insurgency reduces the current and future growth potential of countries and regions, Bokoharam Insurgency severely impacts the mobility patterns of individuals and households and Bokoharam Insurgency can lead to long-run education and income inequality. This finding agreed with the findings of Dietrich (2015), Brück et al., (2019) Bertoni et al., (2019), Odinkalu (2014), Naudé et al., (2024), Kaila and Azad, (2023) and Fearon and Shaver, (2021).

## CONCLUSION

In summary, the Boko Haram insurgency has had a profound and detrimental effect on human capital development in Northeast Nigeria. This conflict has led to a humanitarian crisis marked by widespread mental health challenges, severe malnutrition among children, significant disruptions in education, and extensive destruction of infrastructure and livelihoods. To tackle these issues, a comprehensive, multi-faceted, and intersectoral strategy is essential. This strategy should prioritize mental health support, ensure food security and access to healthcare, rebuild educational systems, and promote economic empowerment and community resilience. If there are no sustained efforts to safeguard human rights, deliver justice for victims, and invest in the social determinants of health and well-being, the long-term repercussions of the insurgency will persist, hindering the region's human capital development and perpetuating cycles of vulnerability and instability. Based on the above conclusion, the paper recommended that:

- There is a necessity for a heightened military presence, enhanced intelligence gathering, and community-oriented security initiatives, which are vital for deterring attacks and safeguarding vulnerable populations, particularly children and educators.
- There is a necessity for a unified effort to restore and rehabilitate damaged schools, provide them with essential learning materials, and ensure they are safe and conducive to learning.
- There is a necessity for fostering inter-communal dialogue, peacebuilding efforts, and community-led development projects, which can aid in rebuilding social cohesion and nurturing a sense of shared purpose.
- There is a necessity for increased humanitarian aid, development support, and technical expertise from international partners, which are crucial to complement national efforts in rebuilding human capital.
- There is a necessity for investing in teacher training and professional development, including psychosocial support and conflict-sensitive teaching methods, which is essential.
- There is a necessity for investing in vocational training, skills development programs, and entrepreneurship initiatives for both youth and adults, which is vital for providing them with sustainable livelihoods.

- There is a necessity for targeted interventions aimed at promoting and protecting girls' education, including safe learning environments, female educators, and community involvement, which are critical.
- There is a necessity for the implementation of accelerated learning programs and remedial classes, which are crucial for helping students catch up to their appropriate grade levels.

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