

Efficient Financial Intelligence Practice – Panacea for Domestic Terrorism

(A case study of Boko-Haram Insurgence in Nigeria)

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ABSTRACT

After nearly a decade of violence, Nigerian government has been unable to develop effective strategy for dismantling terrorism and terrorist attacks on the citizens particularly in the north east geopolitical zone of the country. In 2014 school girls numbering over 200 hundred were abducted as well as twice bomb blast in Nyanya at the nation's capital killing over 90 people in all. There is no doubt that a lot of resources in terms of men and materials have been deployed in the last decade to counter insurgence to the detriment of national developmental objectives all to non-avail. This study examines the need for an efficient financial intelligence as a veritable tool to counter terrorism in Nigeria. Secondary sources of data will suffice, such as textbooks, journals, newspapers, magazines, internet documents among others. The paper concludes with recommendation for a robust and independent national financial intelligence agency practice that would corroborate with other financial institutions on guard to undertake financial surveillance that would ultimately frustrate the activities of terrorist and nip it on the bud before they crystallize as instrument of mass destruction.

Keywords: Efficient Domestic terrorism, Financial Intelligence Practice and Panacea

INTRODUCTION

Terrorism is defined as the use of violence to achieve a goal, which could be political, religious or social. Any party which adopts a way of striking terror either by kidnapping, sexual assault, bombing, striking or any form of violence in order to intimidate the government, individuals or groups to succumb to their demand are referred to as terrorist. It has been described variously as a tactic and strategy, a crime and a justified reaction to oppression, an inexcusable abomination. A lot depends on whose point of view that is being represented, on the side of the victim it is a crime, while the terrorist view it as a justified reaction. It is an effective tactic often adopted by the weaker party in conflict, a coercive power whose objectives is to create fear on the people, government, individuals and groups. Governments and agencies responsible for different functions in the ongoing fight against terrorism and extremism in the world have

adopted different definitions. According to Odeleye (2013), Abimbola&Adesote, (2012) Nigeria has continuously demonstrated characteristics of a nation of domestic terrorist since the Trans – Atlantic Slave Trade of the 19th century, then it was survival of the fittest. Added to this is the Nigerian independence which necessitated the formation of political parties that had no specific ideological characteristics. Physical and mental intimidation of political opponent became

prevalent which culminated in the assassination of many leading politicians. By 1965, law and order had broken down which led to the first military coup de tat and counter coup that followed. In 1966 actions that followed led to a civil war which saw thousands of Nigerians perished during the civil war.

According to Danjibo, (2009) violent fundamentalist and extremism in the name of religion pervaded the northern part of the country. Adesoji, (2010) Maitatsine uprising of the 1980s inspired by Cameroonian dissident preacher Muhammadu Marwa unleashed terror on innocent Nigerians which was eventually routed by the superior fire power of the federal military government. The north had become a festering ground for radicalism as demonstrated in their readiness to inflict violence on innocent citizens for whatever motive they desire to achieve.

Also the oil-rich Niger delta in their quest for development as a direct benefit from the proceed of their oil, the various host communities repeatedly engaged the government and the oil producing companies in their community. Their fight for resource control and better living standard had often been violent which gave birth to Movement for the Emancipation of the Niger Delta (MEND). Until recently government negotiated with their leaders and granted amnesty to their members, that region has never known peace. The modus operandi of the terrorist in both the Northern Nigeria and the Niger Delta in recent times have been dominated by act of violence as a way to derive home their perceived point and attract the attention of the government. Their instrument of violence have grown in sophistication in addition to their attraction of intellectual leadership with the enlisting of graduates, key government officials, retired soldiers and major players in the Nigerian economy and politics.

One thing has been undoubtedly common in the issue of terrorism which is violence, there are three perspectives of terrorism, the terrorists, the victims and the general public, the terrorist have the notion that one man's terrorist is another man's freedom fighter. They do not see themselves as evil, rather they believed that they are fighting for what they believe in, by whatever means possible to attain their goal.

Literature Review

The Concept of Financial Intelligence as a platform for the secure exchange of financial information on money laundering and terrorist financing are uniquely positioned to support national and international efforts to counter terrorist financing. Financial intelligence is the gateway for sharing financial information domestically and internationally which is done within an environment to protect each jurisdiction's equities in security and confidentiality. Financial intelligence analysis has two objectives: (i) to combat the financing of terrorism by developing a methodology that can identify the financial profile of the terrorist financier. (ii) to develop a framework for multilateral information sharing specific to terrorist financing.

Walton (2013) posited that financial intelligence is financial information about individual and business transactions produced by financial institutions and reported to the Department of Treasury's Financial Crimes Enforcement Network (FinCEN). More specifically, financial intelligence is Currency Transaction Reports (CTRs), Cross Border Currency or Monetary Instrument Reports (CMIRs), a Report of Foreign Bank Account (FBAR), Suspicious Activity Reports (SARs). Each report carries its own requirements; should a transaction or incident meet

a threshold or series of criteria, financial institutions and other regulated entities are required by law to report the activities or transactions to the government or governmental agency charged with such responsibilities.

Whereas Egmont Group, a body of Financial Intelligence Units (FIUs) from 151 jurisdictions that provides a platform for the secure exchange of financial intelligence on money laundering and terrorist financing, encourages members to adopt collaborative efforts to identify the financial profiles of terrorist financiers and for the expedited multilateral exchange of financial intelligence to combat terrorist financing and money laundering. It recognizes the significant challenges to effective information sharing by government agencies at national, regional and international levels, and therefore calls on its members to make continuous progress towards:

- Seeking access to even more sources of information necessary to produce actionable financial intelligence
- Expanding capacity to produce timely tactical and strategic analysis;
- Expanding bilateral and multilateral cooperation
- Removing legal and other barriers to multilateral information sharing.

Banks and other financial institutions may attempt to hide under the illusion of duty of confidentiality or non –disclosure of customer information without authority. However this is a long settled issue since the duty of confidentiality is not cast in an iron gate. Mayall & Palmer, (1993), the Lord Justice Bankes (1924) demonstrated in the case of *Tournier vs National Provincial and Union Bank of England*. The Lord Justice opined that the duty of confidentiality is not absolute, but qualified under four exceptions:

- a. Where disclosure is under compulsion of the law
- b. Where there is duty to the public to disclose
- c. Where the interest of the bank requires disclosure
- d. Where disclosure is made by express or implied consent of the customer\

Consequently, a financial institution owe a duty to the public and commits no wrong only for the reason of disclosing such financial information to the relevant authorities or agencies of government in the overall interest and well being of the public.

SOME OF THE INCIDENCES OF UNFORTUNATE AND DRASTARD ACT OF BOKO – HARAM ATTACKS AND KILLINGS IN NIGERIA BETWEEN 2001 TO 2014

Theoretical Framework

Financial intelligence practice is the process whereby government agency charged with the responsibility, undertakes the analysis of data on financial transactions with a view to Checkmating money laundering as well as terrorist financing. Terrorist financing provide funds for terrorist activities, this may be funds from either legitimate or criminal sources such as drug trade, smuggling of weapons, fraud, kidnapping, extortion, corruption etc.The terrorist financier will want to disguise the illegal end of the funds, while trying to maximize revenue for the organization sponsored. They would usually disguise the source of funds, either because such

funds have illegal origin or because the organization wants to preserve the continuity of the legitimate financing source. The need to camouflage the source of funds means that terrorism financing has certain similarities with money laundering; the need to integrate the fund in the international financial system is paramount. The monitoring of financial transactions in money laundering from a financial investigator point of view is done in order to link the fund to criminal act that has taking place already and to strip the criminal from the economic benefits of engaging in criminal behavior. However in terrorism financing, the investigation is done in order to prevent individuals from access to funds that could finance future criminal activities, it is done in order to prevent a crime from happening.

The monitoring of financial transactions to identify terrorist financiers must take into account the intention of those engaged in financial transactions observed. Thus there is a correlation between efficient financial intelligence practice that prevent individuals from access to funds that could finance terrorist and effectiveness in counter terrorism operations. Only recently a United States based Global financial integrity report which makes use of the world Bank and International Monetary Fund's (IMF) data rated Nigeria as the leading country in the Sub-Sahara Africa on illicit financial outflow and 8th position in the world. The above report of illicit financial outflow of \$182 billion between year 2000 and 2009 also has a correlation with the sophistication of the modus operandi of the Boko Harm sect that has made life miserable for Nigerians. It has become imperative that the Nigerian state should rise up to the challenge posed by the present state of insecurity and set-up a proactive financial intelligence agency that would facilitate earlier detection, prevention and deterrence of money laundering and financing of terrorist activities. The present financial intelligence unit has no doubt been subsumed by its parent body, the Economic and Financial Crime Commission (EFCC) whose main focus has been on the corrupt politicians. Nigerian state as a matter of urgency require the service of a financial intelligence agency that would undertake the following important functions if we must win the war against Boko Harm and terrorist organizations in future These roles include:

1. To receive financial transaction reports from banks as well as other financial institutions and other voluntary financial information on money laundering and terrorist financing in accordance with the law and to safeguard the information that would be at their disposal.
2. To ensure full compliance of the reporting entities such as banks and other financial institutions.
3. To maintain a register of money services businesses in Nigeria
4. To create public awareness on money laundering and terrorist financing
5. To provide financial intelligence relevant to money laundering and terrorist activities financing and threat to the security of Nigeria investigations
6. To continuously undertake research and analyze data from a variety of information sources that shed light to trend and pattern in money laundering and terrorist financing
7. That would pursue policies and legislative opportunities to revolutionize the anti money laundering and anti-terrorist financing

8. To brainstorm on how to revolutionize financial intelligence in line with the current e-Business support which is available all over the world?
9. That would provide effective leadership, recruitment; development and retaining that align with the objectives of the proposed agency.
10. That would provide value addition to financial intelligence to law enforcement and other national security partners

Presently Nigeria ranked amongst the top 20 countries in the world with the highest measured cumulative illicit financial outflow between 2000 and 2009 according to African focus as quoted by global financial integrity report 2012. below is the detailed ranking:

China - \$2.74 trillion	Mexico -\$504 billion	Russia-\$501 billion
Saudi Arabia -\$380 billion	Malaysia- \$350 billion	United Arab Emirate-\$296 billion
Kuwait \$271 billion	Nigeria - \$182 billion	Venezuela-\$179 billion
Qatar - \$175 billion	Poland - \$162 billion	Indonesia-\$145 billion
Philipine-\$142 billion	Kazakhstan-\$131 billion	India - \$128 billion
Chile - \$97.5 billion	Ukraine-\$95.8 billion	Argentina-\$95.8 billion
South Africa-\$85.5 billion	Turkey - \$79.1 billion	-

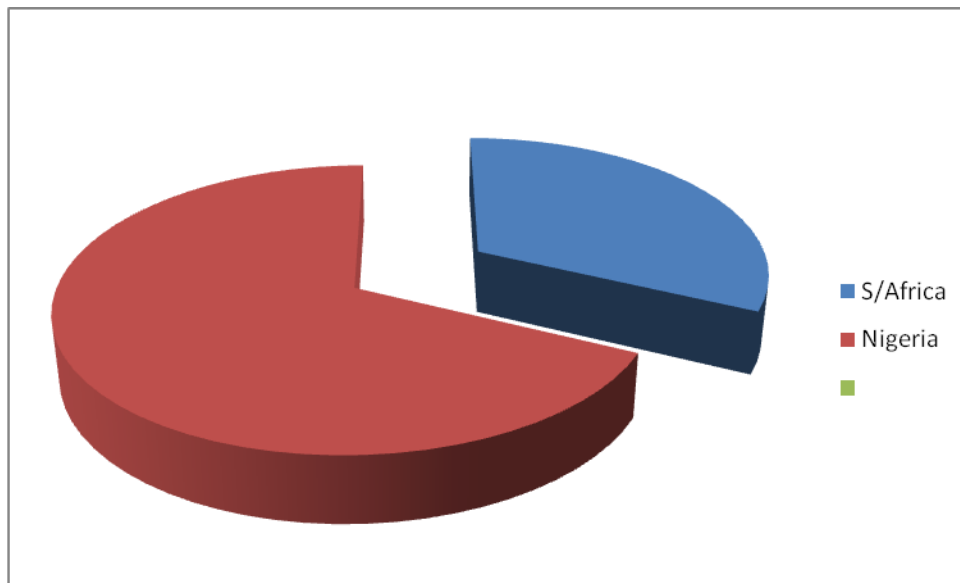
Source: Africa Focus Quoted by Global Financial Integrity Report 2012

The distribution of African share of illicit financial outflow between 2000 and 2009

$$\text{Nigeria} = 182/267.5 \times 360/1 = 244.93$$

$$\text{S/ Africa} = 85.5/267.5 \times 360/1 = 115.07$$

$$\text{Total} = 360.$$



Nigeria Financial Intelligence Unit (NFIU)

The Nigerian Financial Intelligence Unit (NFIU) is the central national agency in Nigeria, responsible for the receipt and analysis of financial data and disclosure (Currency transaction reports and Suspicious transaction reports) and dissemination of intelligence generated to competent authorities.

It was established in June 2004 (operational in January 2005), to coordinate the country's anti-money laundering and combat illicit financing of terrorism (AML/CFT) regime. The NFIU, domiciled in the Economic and Financial Crime Commission (EFCC), services all the stakeholders, including law enforcement and regulatory agencies. The domiciliation of the NFIU within the EFCC (law enforcement agency) was a strategic decision, given the peculiarities of the Nigerian economy and polity. However this decision has not added value as it has constrained the NFIU from delivering on its mandate which has resulted in the security challenges of today. Besides the three core functions of a Financial Intelligent Unit (FIU) receiving, analyzing financial disclosures, development and dissemination of financial intelligence to end users, the NFIU is supposed to carry out other non-core functions, which includes

- Monitoring Compliance with AML/CFT Requirements - to ensure compliance by reporting entities
- Training and Research - to enhance the knowledge base of stakeholders and aid AML/CFT policy formulation.
- Enhance Public Awareness on AML/CFT Issues - through publicity in the print and electronic media, publication of newsletters etc.
- Advisory Role- the NFIU provides inputs that help to fine-tune extant AML/CFT policies, regulations and laws based on findings from topology studies on money laundering/terrorism financing.

On a broader spectrum, the principal goal of the NFIU is to increase the transparency of Nigeria's financial and designated non-financial systems so that economic and financial crimes, particularly money laundering and terrorist financing, can be prevented or detected, investigated and successfully prosecuted. Since its establishment, the NFIU has played the following roles in order to deepening the implementation of AML/CFT regime in Nigeria, including:

- a. Providing a coordinated approach to the implementation of AML/CFT regime in Nigeria
- b. Enhancing stakeholders' awareness and the compliance level of reporting Institutions to AML/CFT requirements through capacity building etc
- c. Facilitating the investigation and prosecution of economic and financial crimes through intelligence developed and disseminated to competent authorities.
- d. Facilitating the review/enactment of relevant AML/CFT legal and regulatory frameworks. For instance, the NFIU facilitated the presentation and consideration of the anti-terrorism bill by the national assembly and the review of MLPA 2004.
- e. Playing a leading role in delisting of Nigeria from the Financial Action Task Force (FATF) black list of Non Cooperating Countries and Territories, and the withdrawal of US FinCEN Advisory - which hitherto affected foreign direct investment and general business transactions with Nigerian Banks.
- f. Supporting government efforts in the provision of enabling environment for economic activities. The NFIU contributed significantly to the cleansing of the financial and designated non-financial sectors, thereby improving investors' confidence in the FIs and DNFI and enhancing their overall role in national development.
- g. Played a key role in improving the image of Nigeria in the international community.

However, more proactive financial intelligence agency is still required if the country must checkmate and overcome the barbaric killing of Nigerians by terrorist. The NFIU is headed by a Director who is the chief accounting officer. At present, the NFIU is divided into seven departments, namely: Administration, Monitoring and Analysis, Compliance and Enforcement, Legal, Research and Cooperation, Strategic Analysis and Information and Communication Technology Departments. Each of these Departments is manned by a head who reports directly to the Director. The NFIU is a member of the Egmont Group of Financial Intelligence Units. Since inception, it has worked in collaboration with the Intergovernmental Action Group against Money Laundering in West Africa (GIABA), to develop other FIUs within the sub-region, and to fully implement AML/CFT regime within the West African Sub-region. The NFIU also serves as the National Correspondence office for GIABA in Nigeria. In this capacity, the NFIU coordinates all activities of GIABA in the country. Despite the existence of the NFIU various huge sums of illicit funds embezzled by corrupt politicians, find their way outside the shores of this country unnoticed by the nation financial intelligence agency. No doubt, the proceed of these huge sums of funds will likely come back to the country in some cases by way of arms and ammunitions which is the result we are confronted with today. It is on record that many politicians in the 4th republic have been accused of embezzlement of huge sums of money that easily find their way outside the shores of Nigeria by some politicians that are visibly accused, some of them are as shown below:

**SOME OF THE ALLEGED FUNDS EMBEZZLED BY CORRUPT POLITICIANS
BETWEEN 1999 & 2007**

Iyabo Bello Obasanjo N300 million	Lucky Igbinedion N19bn
Bode George, Dabo, N100 Billion	Jolly Nyame N2.4 Billion
Joshua Chibi Dariye N700 Million	Boni Haruna's Aide N100 Million
James Onanefe Ibori N44bn	Ex-gov Turaki's N30b
Patience Jonathan's \$13 Million	Atiku Abubakar more than \$100m (£51m)
D.S.P. Alamieyeseigha 2.8 M Pounds	-

Source: Wikipedia, the free encyclopedia, Guardian.co.uk, Wednesday 28 February 2007.

That all these huge sums of money are allowed to pass through the nations' financial intelligence which ought to raise alarm to frustrate the evil intention of such transactions un-noticed from onset portend serious danger for the nation. Instances abound where these illicit transactions are discovered only by the financial intelligence of the recipient countries.

This day newspaper report of Wednesday 14 May, 2014 reads "EFCC Clamps down on NFIU Operations" this no doubt suggest a big crack on the wall of two agencies of government that should supposedly corroborate with themselves for the overall benefit of tax payers who pay their salaries. As the saying goes where two elephant fights it is always the grass that suffer, at a time the nation is faced with high incidences of terrorist attacks on all fronts, the agencies of government that should be much concerned on how to use the resources at their disposal to checkmate insurgence, rather find time to fight at the expense of the national security. Thus the paper reads, No fewer than 10 heavily armed mobile policemen Wednesday, occupied the premises of the Nigerian Financial Intelligence Unit (NFIU), restraining the Director, Ms Juliet Ibekaku, and her officers from entering the office complex to perform their Lawful duties. Sources within the unit, who confirmed the report to the correspondent, frowned on what they described as intimidation to cover up corruption by the Economic and Financial Crimes Commission (EFCC), They, however, accused the policemen of attempting to forcibly gain access to the unit's offices to destroy useful evidence gathered for the prosecution of certain very important cases of corruption and terrorism. This no doubt is act of impunity in defense of corruption by the EFCC leadership a called on the government to take urgent steps to sanitize the commission., this development is capable of putting spanners in the role of the agency against money laundering and terrorism in Nigeria, a feat that got the country delisted from the list of high risk countries by the global money laundering watchdog-Financial Action Task Force recently.

NFIU should serve all the law enforcement Agencies and not just EFCC. The fact that it is domiciled in the anti-graft agency should not give the commission total control over NFIU."The NFIU is the Nigeria arm of the global financial intelligence unit (FIU) and is presently domiciled within the EFCC as an autonomous unit. The setting up of the NFIU is part of the efforts of the federal government in combating money laundering and the financing of terrorist activities in Nigeria, and as a precondition for the removal of Nigeria from the Financial Action Task Force

(FATF) list of Non-Cooperation Countries and Territories (NCCTs). This study posits that the aim of establishing the NFIU may not be achieved if it does not operate independently. However a bill is already pending at the national assembly which requires expeditious passage if only to address this issue and give serious bite to financial intelligence practice in view of the present security challenges in Nigeria. The NFIU autonomy bill seeks to establish the Nigerian Financial Intelligence Agency (FIA) as the central body in Nigeria responsible for receiving, requesting, analyzing and disseminating financial and other information to all law enforcement agencies and security operatives as well as other relevant authorities. The daily trust newspaper of May 13, 2014 p21 quoted, the Central Bank of Nigerian acknowledgement of the fact that banks assist in illegal money laundering and other financial crimes, which include terrorist finance. This revelation was made by the then Acting CBN Governor Mrs Sarah Alade at the opening ceremony of the regional course on combating money laundering and other financial crimes organized by the west Africa institute for financial an economic management (WAIFEM). The central Bank acting Governor who was represented by the CBN Director of research Mr Charles Mordi who posited that over 80% of the proceed of money laundering are associated with banks. Bank facilities are used to further the act of financial crime and the retention of proceeds of such crime. Therefore there is urgent need for a robust and independent financial

intelligence practice that can checkmate these financial crime if we must put an end to terrorism and insecurity of lives and properties in Nigeria., If we are to checkmate the sources of finance and funding, we would have broken their back bone, because without money the activities of the insurgent will come to a halt. According to the monetarist (money is all that matters), it is a veritable tool that is at our disposal if we know how to use it, if our finance intelligence can get it right.

Conclusion

This study identified terrorism as a serious threat to national security, sustainable growth and development in Nigeria. Nigerian have channel enormous resources in terms of men and materials to checkmate the excesses of these terrorist groups particularly during this 4th republic all to non-avail. Over 1000 people have lost their lives apart from kidnapping, rapping, abduction and loss of properties, since the re-occurrence of insurgence (Boko Haram) in Nigeria which called for concerted effort at bringing the scorch to an end. Recently the challenge has received the attention of the international community with the abduction of over 200 girls at Chibok, necessitating the assistance of some of the world powers deploying their soldiers to join the Nigeria military in search of these girls. This no doubt designate Nigeria as a terrorist nation, apart from our recent top ranking in illicit financial outflow by Global integrity report (2012) which rank Nigeria 8th among the top 20 countries in the world involved in illicit financial outflow and number 1 in Sub-Sahara Africa. Government at various levels have argued the world bank ranking of Nigeria as the 5th poorest country in the world as untrue, using the recent so called rebasing of the nation Gross Domestic Product (GDP) as a basis for their argument while claiming to be the biggest economy in Africa, undermining the fact that there exist a relationship between corruption and level of poverty in a nation. Only recently in the cause of the workers day rally May 1st, 2014 organized by the Nigeria labour congress, the former president of Nigeria Dr Goodluck Jonathan openly acknowledged that Nigeria is not poor and that money is circulating within a few people. Where are government policies to close these observed

inequalities as well as to checkmate their excesses? These huge sums of money stolen from the national treasury which has impoverish the masses and place a few Nigerians at advantage has resulted in their using the proceed of their corruption to chastise the nation. Needless to emphasize that Boko Haram activities are being financed from wealth of corruption and illicit financial outflow which can only be checkmate by efficient financial intelligence practice in Nigeria, otherwise we are sitting on a time bomb, a cage of gum-powder that may explode any time.

Suggestions

This paper suggests that a robust financial intelligence practice is the only permanent tool for Counter terrorism in Nigeria as it is preventive, instead of curative with the associated anxieties, if well-articulated financial intelligence will wipe out tears associated with terrorism in Nigeria. If the nation allow it to happen first as we have seen in the management of the current insurgence, it will cost more to manage than when a proactive financial intelligence practice is in place particularly in this era of internet, online real time. Therefore this paper recommends thus:

1. Immediate establishment of independent financial intelligence agency whose arrow-head must be well acquainted with financial intelligence practice, banking operations, internal control, risk management and compliance.
2. The national assembly need to support the new agency with enabling laws that will empower the organization to received reports from banks and other financial institutions as well as the bureau de changes across the country and to undertake occasional inspection of the books of such organizations in order to ensure that they are complying with their disclosure requirement. Times are going by when the designated officers at the agency would seat to wait for reports coming from banks, other financial institutions and bureau de changes.
3. If the banks are put on their toes and are aware that the agency may take them unaware by visiting them to inspect their books within short notice, and the penalty that will be paid in the event of discovering that necessary reports are not being rendered. The banks and other financial institutions would definitely cooperate by ensuring that the relevant reports are rendered as at when due in order to avert the possible consequence of doing otherwise.
4. The central bank of Nigeria (CBN) have a major role to play in ensuring that the foreign exchange market is brought under control; a situation where foreign exchange is sold on the street of major cities in the country portends danger. The danger associated with street hawking of foreign exchange is that the central bank is unable to perform one of the most important functions of ensuring financial stability in the country. Therefore, the CBN must ensure that only authorized dealers or buyers undertake foreign exchange transactions. These include licensed bureau de change or banks which must render regular returns to the CBN, NDIC and NFIU. The CBN must on a regular basis furnish the list of the institutions under its control to the NFIU, particularly as they license new institutions.

- 5, Recruitment, training development of quality staff to meet up with the challenges of an Intelligence agency need not be over emphasized
6. To ensure effective collaboration of the financial intelligence with other intelligence agencies all over the world.
7. To create awareness of the general public on the issues and negative effects of money laundering and terrorist financing.
8. To ensure Nigeria membership and participation in other anti-terrorism efforts and organization the world.
9. To initiate legislation as they grapple with experiences from the rest of the world in financial intelligence
10. To furnish other security agencies with intelligence information need to effectively combat terrorism, money laundering and other financial crimes.
11. To effectively investigate all the information that would come their way in the course of carrying out this important assignment.

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JANUARY	FEBRUAR Y	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPT	OCT	NOV.	DEC.
January 6, 2012 Bombing of St. Theresa's Catholic Church, Madalla, killing over 46 people	February 8, 2012 Bomb blast rocked Army Headquarters in Kaduna	March 4 th , 2012 attack in Kano two killed	April 1, 2011 The group attacked a police station in Bauchi	May 29, 2011 Bombings of an army barracks in Bauchi city and Maiduguri and led to death of 15 people	June 1, 2011 The group killed Sheu of Borno's brother, Abba El-kanemi	July 26, 2009 Boko Haram launches mass uprising with attack on a police station in Bauchi, starting a five-day uprising that spread to Maiduguri and elsewhere.	August 16, 2011 The Bombing of United Nations Office in Abuja, killing over 34 people by the group	September 7, 2010 Boko Haram attacked a prison in Bauchi, killed about five guards and freed over 700 inmates, including former sect members.			December 24, 2010 The group carried out a bomb attack in Jos killing 8 people
January 21,	February 15, 2012	March 8 2012 An	April 8, 2011 INEC	May 31, 2011	June 7, 2011 A	July 6 th , 2013 42	August 14 th , 2013				December 28, 2010

	near Christ Embassy Church, Jos leaving 5 people seriously injured	Church, Rayfield, Jos resulting in the killing of 11 people and several others wounded. April 8 th , 2012 church in Jos, 20 killed	April 8 th , 2012 attack in Kaduna, 40 killed April 8 th , 2012 attack in Kaduna, 40 killed	May 25 th , 2012 Police Headquarters Maiduguri 7 killed	claimed by Boko Haram. Casualty reports varies. June 3 rd , 2012 Bauchi, 12 killed						
	February 26, 2012 Bombing of Church of Christ in Nigeria, Jos leading to the death of about 2 worshippers & about 38 people sustained serious injuries	01/03/2014 Maiduguri 51 killed 01/03/2014 Mainok 39 killed	April 24, 2011 Four bombs explode in Maiduguri, killing at least three	06/05/2014 Borno 200 killed	June 8 th Maiduguri, unknown number killed June 10 th , Jos, 8 killed June 17 th , 2012 Kaduna &						

					Zaria 40 killed						
	February 12 th 2014 Konduga, 39 killed February 12 th 2014 Wajirko, 4 killed 16/02/2014 , Izge Rana, Christian village in Borno , 90 killed		April 26 2012 Bombing of three media houses (Thisday Newspaper in Abuja killing 3 &2 security officers& injured 13 people; Thisday, the Sun & the Moments newspapers in Kaduna killing 3 persons & injured many others		June 22 nd , 2012 Abuja, unknown number killed						
	19/02/2014 Bama 60 killed 25/02/2014 Buni Yadi		April,29,20 12 Attack on Bayero University, Kano,								

	59 killed		killing 13 Christian Worshipper s, a senior nonacademi c staff & two Professors								
	\		April 30, 2012 Bomb explosion in Jalingo, claiming 11 Persons and several others wounded								
			10/04/2014 Kala Balge 60 killed 10/04/2014 Dikwa 8 killed								
			14/04/2014 Abuja 71 killed								

Sources: Punch17, June, 2011, Punch 27, February, 2012, Punch 23, February, 2012, Guardian 20, February, 2012, Guardian 12, March, 2012, Nigerian Tribune 30, January