Exploring the Effects of Insurgency in Borno State, Nigeria

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FOREWORD

This book (exploring the effects of insurgency in Born state) detailed out chronologically the evolution of insurgent activities inBorno state from a little crisis to a colossal, monumental and devastating magnitude in the North east, with Borno state mostly affected. The insurgency activities have crippled the socio-cultural, religious and economic activities of Borno state and a reasonable part of the north east region. The authors been cognizance of the uniqueness of insecurity in its entirety, discussed and demonstrated in simple language concepts associated with insurgency for easy comprehension by readers of this book. The scholastic exposition of insurgent activities particularly to Borno state and Nigeria in general cannot be overemphasized. In other wards an indebt understanding of the devastating effects of insurgency as captured in this intellectual piece will put stake holders on their toes for proactive measures to end insurgency in Borno and by extension the country in general.

A book written and edited by seasoned academics with raw experience of insurgency activities and its attendance consequences is not only relevant for security information, but also useful to policy makers, non-governmental organizations as well as researchers as useful material for academics reference.

I therefore recommend in strong terms this book to all,as an antidote to quell insurgency and possibly arrest tendencies capable of culminating to insurgent acts in Borno state and Nigeria in general.

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CONTENTS

Chapter 1 Effect of Insurgency on Power Outage: A Case Study of University of Maiduguri Teaching Hospital

- *Maina & Egbedimame* 1 – 16

Chapter 2 Revitalizing Education in North-Eastern Nigeria: Exploring *Waqf*in the Post-Boko Haram Era

- *Abdullahi Abubakar Lamido* 17 – 34

Chapter 3 Boko Haram Insurgency and Internally Generated Revenue of Borno State: A Case for adopting Islamic Social Finance

- *Lawal, **Ajayi** & Imam* 35 - 47

Chapter 4 Livestock-Meat Product Trade, Insecurity and The Role of Government Policy in The Eastern Sub-Region of West Africa

- *Prof.Balami & Bulama* 48 - 81

Chapter 5 Impact of Insurgency on Household's Firewood Demand In Borno State Nigeria

- *Tukur (Ph.D), Yusuf & Adamu* 82 - 97

Chapter 6 Impact of Boko-Haram Insurgency on the Development of Education in Borno State: The Case of Federal Fisheries College – Borno State

- *Zanna, Musa & Yusuf* 98– 109

Chapter 7 Impact of Boko Haram Insurgency on Housing Price to Income Ratio Affordability in Maiduguri Metropolis

- *Amos, Gidado & Yakubu* 110– 121

Chapter 8 An Overview of Agricultural Development under Insecurity Situation: The Borno State Experience

- *Prof.Maigana & Prof.Bala* 122– 140

Chapter 9 Impact of Boko Haram Insurgency on access to financial services by Households in Ngala LGA, Borno State: A Case for Wakalah (Agency) Banking

- *Lawal, Gidado &Adamu* 141–152

Chapter 10 Modelling the Relationship between Microenterprise Development and Livelihood Resurgence in Conflict-affected region: Theoretical insight from Northeast Nigeria

- Adedeji & Mohammed 153–1162

Chapter 11 ***Exploring the Implications of insurgency on Health and Social Sources of Revenue Generation in Maiduguri Metropolitan Council, Borno State, Nigeria.***

- Imam, Adam & Muhammad 163–1178

Chapter 12 Community Baseline Survey for Project Performance and Intervention in Maiduguri Metropolitan Council, Borno State, Nigeria

- Talba 179-203

Chapter 11

Exploring the Implications of Insurgency on Health and Social Sources of Revenue Generation in Maiduguri Metropolitan Council, Borno State, Nigeria.

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Abstract

Insecurity in the study area has caused setbacks in economic activities such as markets, health services and other social services. Businesses had remained closed in many areas thereby creating difficulties in generating revenues by the local authorities. It is based on this premise that this study examined, specifically, the effect of Boko Haram insurgency on Social and Health sources of revenue generation in the period before insurgency (from 2002 -2008) and during the peak of the crisis (between 2009 – 2015). Using quasi-experimental research design, a total of 200 questionnaires were administered to staff of treasury department of Maiduguri Metropolitan Council (MMC), who were randomly selected and administered the questionnaire. Paired Sample t-test was used to test inferentially, the existence or otherwise of a mean-difference in revenue generation from these sources across the two periods examined. The results revealed that street naming registration fee and all sources of health revenues, including slaughter fees were affected by insurgency. Meanwhile, revenues from the registration of social organizations such as NGOs and hospitality by hotels was found unaffected by insurgency, rather it actually increased relative to the period before insurgency. The study concludes that insurgency affects majority of studied revenue source except those associated with social organizations. The study recommends, government at all levels to consider adopting strategies to restore security not only to reduce sufferings and poverty rate in the state but also increase the number of taxable revenue sources.

INTRODUCTION

Insurgency is a protracted political-military struggle directed toward subverting or displacing the legitimacy of a constituted government or occupying power which is completely or partially controlling the resources of a territory through the use of irregular military forces and illegal political organizations (Akinola, 2015). The consequences of insurgency in the society alters the demographic composition, mass movement of the people from attacks prone areas to areas perceived to be relatively insurgency free. This can also lead to brain- drain and other socio-economic problems (Adebayo, 2014). Insurgency seems to be a hallmark of African societies, indeed various forms of violence have engulfed Africa countries such as the Liberian Civil War of the 1989, Rwanda Genocide of 1994 and so on, exerting a heavy toll on continent's human and natural

resources. Nigeria is no exception to this situation of insurgency, a hitherto alien phenomenon that emerged the leading national security issue attracting many and varied comments in contemporary national discourse, insurgent attacks recorded in the country include drive-by-shootings, bombings, use of Improvised Explosive Devices (IEDs) as well as suicide bombing attacks. The Nigerian insurgency commonly known as Boko Haram literally means "Western education is forbidden", but its official name is *Jama'atu Ahalisunna Lidda'a wati waljihad* (in Arabic), meaning people committed to the propagation of the prophet, teaching its ideology and rejecting western education, ideas and institutions.

The emergence of Boko Haram insurgency particularly, in North Eastern Nigeria has resulted in serious socio-economic crisis. The insurgents attack government institutions, organizations, churches and mosques thereby inflicting terror and destruction on innocent people. The humanitarian crises from the insurgents include suicide bombings, kidnapping, and killings, constituting hindrance to socio-economic activities in northeast where their operation is focused, the entire Nigeria as well as neighboring countries adjoining Borno State through the Lake Chad Basin. These include, Chad Republic, Cameroon and Niger Republic. This is made possible through the porous borders via the long existing informal cross-border trade, orchestrated by commercial activities evidenced free flow of goods and services within member nations (Lawan, 2015). The collapse of businesses in Maiduguri arising from the activities of the insurgents might have, indirectly affected the revenue generation potentials of Maiduguri Metropolitan Council (MMC); the Local Government in the city's metropolis. Yet, academic literature examining such relationship especially on the dimension of revenue sources in MMC remain sparce. It is against this background that this study has deemed it worthy to assess the effect of insurgency on particularly the Health and Social Sources of revenue generation in the study area.

2. Literature review

2.1. The concept of insurgency:

The concept of insurgency would be best understood by defining the concept of security. Security entails the establishment of measures for the protection of persons, information and property against hostile persons, influence and actions (Achumba & Ighomenho, 2013). In a similar vein, Ogunleye et al. (2011) describes it as a measure designed to protect citizens, their resources, businesses and the nature from sabotage or violence. Thus, insurgency constitutes a threat to such security.

Insurgency could be conceived as any organized movement characterized by politico-ideological stance aimed at the over throw of a constituted government through the use of supervision and armed conflict (O'Neal, 1990). However, in its broader sense, its scope covers a wider range of low intent conflicts and is often linked inextricably to terrorism as terrorism is a tool

that many insurgent groups adopt to further their agendas. In yet some other perceptions of insurgency, it is used to describe subjecting a people to conflict related psychological trauma. In respect to this, insurgency is the state of fear or anxiety stemming from a concrete or alleged lack of protection, implying the lack of or inadequate freedom from danger orchestrated against the people under a constituted authority. Insurgents often make use of the media to present the image of constituted authority unresponsive, corrupt and inefficient, lacking the capacity to provide basic services, create jobs, encourage growth or improve the lives of the citizens.

CONCEPT OF REVENUE

Revenue can be conceptualized as the annual or periodical yield of taxes which constitutes one of the key sources of internal income that a nation state or public sector collects or receives into the treasury for public use. This means that it is a public income of whatever kind from taxes. This is not a claim of its exhaustive realm as revenue is perceived differently in the private sector. Based on this alternative perspective, Dixon (2000) sees revenue as the total amount obtained from the sale of merchandise and services rendered to customers. Flesher and Flesher (2007), define revenue as increase in owners' equity resulting from the performance of a service or sale of assets. This definition is anchored on the concept of equity which may increase due to sale of goods or provision of services. In other words, there are two sides to revenue; something received and something given. Glison and walgenbach(2006) defined revenues as the increase in owners' equity a firm earns by providing goods or services to its customers. In its specific application in this study, revenue is viewed as a source of income to the government's treasury.

In the peculiar case of MMC, health and social revenue constitute some of the important sources of internal revenue generation. The health sources of revenue in MMC include birth registration fees, dispensary and maternity fees, death registration fees and abattoir slaughter fees. Meanwhile, the social sources of revenue cover receipts from the registration of social organizations, including non-governmental organizations (NGOs) registration, registration of hotels with the local government and street naming registration fees.

EMPIRICAL LITERATURE ON INSECURITY AND REVENUE GENERATION

Revenue and the Constituted Authorities

Adesoji and Chike (2013) assessed the effect of internal revenue generation on infrastructural development. The study employed survey research design and purposive sampling method to select respondents from Lagos State Inland Revenue office. Questionnaires were administered to respondents to obtain information from the State Inland Revenue workers. Descriptive and inferential statistics were used for the analysis. The descriptive statistics involved the use of simple percentages while the inferential statistics involved

the use of Spearman's Rank correlation technique, which shows the direction of relationship between the variables. The Spearman's rank correlation analysis was used to test the relationship between internally generated revenue and infrastructural development. The result shows that there is positive relationship between internally generated revenue and infrastructural development.

Busari et al (2013) studied the Impact of Internally Generated Revenue (IGR) on the growth of Local Governments in South Western Region of Nigeria. The work involves the use of Pooled Ordinary Least Square (OLS) Regression technique to fit a realistic model for the panel data collected for the study. Several model validity techniques such as coefficient of determination, correlation coefficient, Durbin-Watson and F-statistic were employed to validate the model. The result revealed that IGR had impacted significantly on the growth of Local Government revenue.

Oseni (2013) examines the proportions of internally generated revenues to total revenues of states for a five-year period (2007-2011). Data were sourced from annual reports of the Central Bank of Nigeria for the period. Descriptive statistics was used and it was found that states getting additional revenue from the statutory allocations as derivation have lower proportions of IGR to their total revenues than the others. States where insurgency has been widespread have the lowest IGR for the period. Dependence on statutory allocations by the states does not necessarily translate to good dividends of democracy as internally generated revenues can better be relied upon for development. The paper recommends, among others, that the right parameters be instituted in order to identify tax payers and different types of businesses they are engaged in. In addition, it also suggested that the impact of other sources of revenues like stamp duties, levies and fees be surveyed.

Nassar and Fasina (2005) examined revenue generation of Oyo State Government and specifically assessed the impact of personal income tax on the state's revenue profile utilizing secondary data for the period 2012 to 2016. Stepwise regression technique was used to select the revenue source that has the greatest impact on Internally Generated Income in the state and the effect of revenue sources on IGR respectively. The findings indicate that personal income taxes have the highest contribution of 68.4% effect on IGR in Oyo state. They recommended the use of revenue assessment using electronic means, and use of tax payer identification number.

In Ogun State, Siyanbola (2014) assessed the roles that internally generated revenues play in the administration of state governments in Nigeria. Using Ordinary Least Square (OLS) Regression method to analyze the relationship between internally generated revenues and subventions from the Federation over a period of 10 years. Their study found positive relationship between independent and dependent variables, indicative of the fact that internally generated revenue has a major influence on total revenue of the state government. They recommend that the state government intensify its

efforts in deepening the sources of its internally generated funds, and should not depend majorly on federal government statutory allocations and other external funds.

Edogbanya and Ja'afaru (2013) examined the extent to which revenue generation had affected the development of some selected local governments. Primary and secondary data were used and Ordinary least square regression was estimated to assess the relationships between the dependent and independent variables. The analysis reveals that there is a significant relationship between revenue generated from internal sources and level of development in the areas.

Insurgency and Revenue generation

Ahmed, et al (2012) examine the economic effects of insurgency on hoteling industry in Swat area of Pakistan. The study found that the number of small and medium enterprises were badly affected after terrorist activities characterized by decline in domestic product values, unfair distribution of benefits in community, decline in sale and tax revenue and increased security charges, among others. On the basis of the findings, loans on soft term for small and medium enterprises, special packages for affected industry employee, propagation of local values, which entails hospitality for non-locals through media, with strong participation of local leaders were recommended to revamp economic activity in the study area.

Levitt (2009) studied the issue of foreign fighters and their economic impact on Syria and al- Qaida in Iraq. Their study showed that foreign fighter's use of third party countries for training, fund raising and transit is not merely an operational phenomenon, but it is economic one as well. Thus, there are direct and indirect economic consequences, which results in the existence and operation of foreign fighters networks in a country like Syria. It was recommended that government develops realistic strategies to contend with foreign fighters networks that operate in third party countries and developing a holistic understanding of phenomenon including its economic impact.

Achumba, Igbomerho and Akpor (2013) study security challenges in Nigeria and the implication for business communities and sustainable development. They recommended the need to evolve a safe business environment that allows for effective and sustainable development processes. The security management models recommended to achieve this are aimed at combating the perpetrators of situation of insecurity. This the study held, could be achieved by simultaneously addressing and removing the sources of dissatisfaction and discontentment, which underlie security breaches and the involvement of all stakeholders both in public and private capacity, government, business organization, society, religious groups, communities and individuals and information that are required to ensure a safe government.

Olabanji and Ese (2014) examined the pertinent issue of insecurity in Nigeria and its implication for socio-economic development. The study

recommended that government must be proactive in dealing with security issues and threats through modern methods of intelligence gathering, and sharing among security personnel's, trading, logistics, motivation, and deploying advance technology in managing security challenges.

Adebanjoko (2014) assessed corruption and challenges of insecurity in Nigeria and its political / economic implications. The findings showed that corruption is a major cause of insurgency in the country and it therefore suggested that the Nigerian government finds lasting solutions to the crises while giving top priority to eradication of corruption in its transformation agenda.

Garba (2014) studied the long term cost implication of insurgency to economic development in Zaria metropolis. The result of the findings revealed that the result and effects of any uprising affects the socio-economic activities of an economy thereby thwarting its progress. It was therefore, recommended that economic opportunities be made available to the teeming populace via the provision of social amenities.

Odita and Akan (2014) explore the Boko Haram menace and their implications on Nigeria's stability. In their findings, the authors recommended that there is need for the government to improve on the state of security with all machineries at her disposal that will help identify, unravel, forestall and prosecute Boko Haram insurgents.

Although it is unanimously agreed that insurgency negatively impact on the economy, however the Literature on the effect of insurgency on economy has shown mixed results on the most affected sector of the economy. Blomberg, Hess and Orphanides (2004) carried out a study on 177 countries spanning from 1968 to 2000 (pooled cross section data). The results showed that terrorism has a small effect on per capita income growth for all samples but it reduces investment. On the other hand, Tavares (2004) carried out another study on the cost of terrorism, using sample size ranging from 1987 to 2001. The result showed that terrorism had a significant and negative impact on GDP growth. This finding corroborated by Gupta, et al (2004) who studied the impact of armed conflict and terrorism on macroeconomic variables, using a sample size of 66 low-and middle-income countries. The study found that conflict indirectly reduces economic growth by increasing the defense spending share of government expenditure.

The above findings agree with those by both Eckstein and Tsiddon (2004) and Gaibulloev and Sandler (2009) who unanimously found that terrorism has a significant negative impact on per capita GDP, investment and exports and economic growth. It could thus be concluded that insurgency is a constraint to economic prosperity. In the context of government revenue generation, literature on the effect of insurgency on distinct revenue source are uncommon. This makes this study timely.

METHODOLOGY

The Study Area

Maiduguri also called Yerwa by its natives, is the capital and the largest city in Borno State in North Eastern Nigeria. Maiduguri is located between Latitudes 11°50`N; 11°53`N and Longitudes 13°09'E; 13°15'E. It has a land mass spanning 13736 km2 (GIS, 2018). It is an important commercial hub to its locally adjoining neighboring states of Adamawa, Gombe and Yobe states as well as foreign adjoining neighboring independent countries of Republic of Chad, Republic of Cameroon and Niger Republic. The population of Maiduguri is 1,197,497 (National Population Commission 2019). Figure 1 shows the map of Borno state, Maiduguri and the study area (MMC).

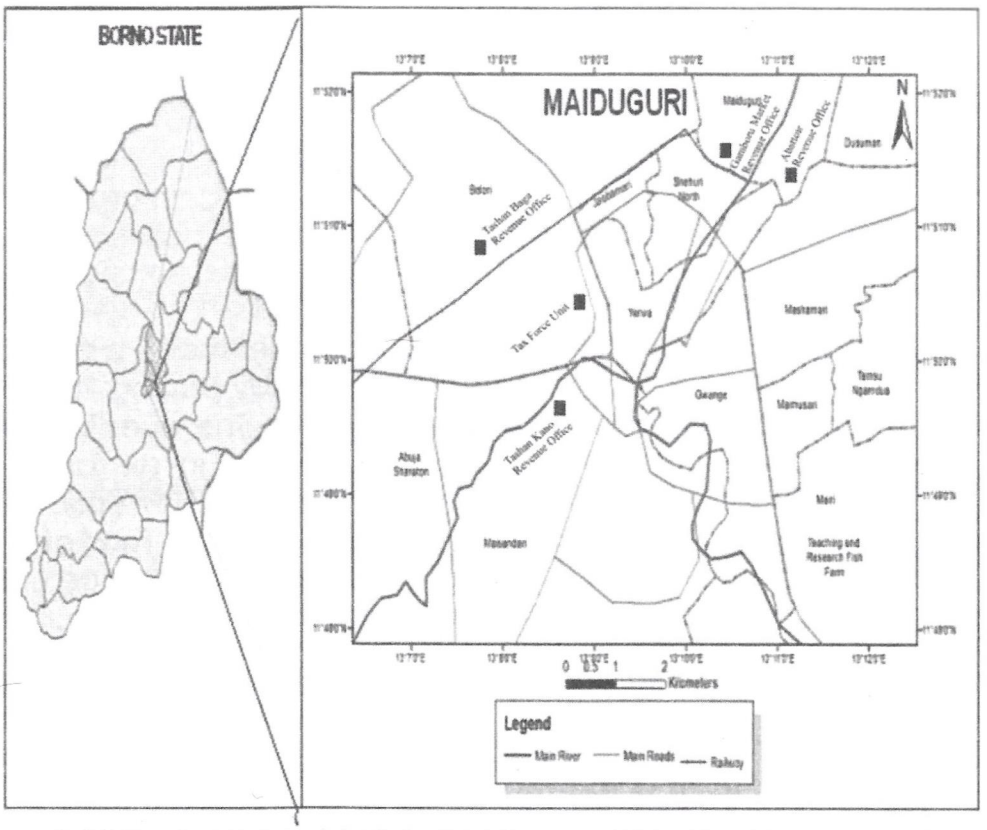


Figure 1: Map of Borno State showing the Study Area (MMC)
Source: GEONETCAST Spatial Database.

Population of the Study and Sample size

Maiduguri Metropolitan Council was purposefully selected since it has the largest network of revenue collectors within Maiduguri metropolis, which is adjudged the most secured relative to other locations, thereby harboring more taxable activities. The Population for this study consists of the staff of the Treasury Department and revenue offices in the account division of the

Budget and Planning Unit of the local government. The department has a total number of three hundred and fifty-six (356) staff (MMC Treasury Department Report, 2017). The study utilized primary data generated through questionnaires which were administered by employing stratified random sampling technique.

To ensure representativeness, this study adopted Yamane sample size formula to determine the appropriate number of staff to be sampled. Yamane (1967) provides a simplified formula to calculate sample sizes, which has been used to compute sample sizes in various research works. The formula is given as follow:

$$n = \frac{N}{1 + N(e)^2}$$

where,

n = sample size, N = population, e = marginal error between (1-10) %.This formula was applied to the extracted sample. N=356; e = 0.05; n = sample size;

$$n = \frac{356}{1 + 356(0.05)^2}$$

$$n = \frac{356}{1.89} = 188$$

which is approximately 50%. However, the researcher made a provision for non-response and non-returned questionnaires by adding 12 to the sample size of 188 which gives 200 questionnaires. The questionnaires were then randomly administered to tax collectors in six randomly selected revenue generation units from 20th Mach to 10th April, 2019. The units are; Tashan baga motor park unit, Gamboru market unit, Abattoir unit, Main office, Tashan kano motor park unit, Taskforce unit.

Research Design

The objective of this study is to assess the impact of insurgency on the health and social sources of internal revenue generation in MMC. Accordingly, to assess the impact of insurgency, tax collectors were asked their average monthly collections in taxes across two periods; the period before and after insurgency. Thus, a pair of data was generated for each tax collector in a manner peculiar of experimental design. However, since the treatment or intervention (that is, *insurgency*) was not introduced by the study, quasi-experimental research design was deemed appropriate and thus, adopted.

Method of Data Analysis

Based on the structure of the questionnaire which required each tax collector to provide a pair of response to each of the questions on health and social sources of revenue generation before and during insurgency, Paired sample

t-test was deemed appropriate for addressing the research objective. In that case, insurgency was hypothesized as an intervention which is potent enough to affect the mean value of revenue generation between the period before and during insurgency. Thus, upon obtaining the data, the mean values of revenue generation were calculated for the period before and after insurgency and the mean difference so computed was subjected to hypothesis testing. The mean-difference formula adopted for the analysis is:

$$t = \frac{(\bar{x}_1 - \bar{x}_2)}{\sqrt{\left(\frac{S_1^2}{n_1}\right) + \left(\frac{S_2^2}{n_2}\right)}}$$

where $\bar{x}_1$and $\bar{x}_2$ represent the means of subsamples 1 and 2. Meanwhile, "n" and "s^2" respectively symbolize number of observations under each subsample and their variances. This analysis was conducted using SPSS Software.

RESULTS AND DISCUSSION

Socio-economic characteristics of Respondents

Table 1 displays summary statistics on socio-economic characteristics of the respondents and the response generated. It summarizes age, gender, marital status, educational qualification, work experience, and the distribution of respondents across the revenue generating units.

Table 1: Socio-economic Characteristics of Respondents

	Frequency	%	Valid Percent	Cumulative Percent
Age				
20-30 years	81	44.8	44.8	44.8
31 - 40 years	63	34.8	34.8	79.6
41 -50 years	26	14.4	14.4	94
51 - 60 years	11	6.1	6.0	100.0
Gender				
Female	39	21.5	21.5	21.5
Male	142	78.5	78.5	100.0
Marital status				
Single	71	39.2	39.2	39.2

Married	110	60.8	60.8	100.0
Educational qualifications				
SSCE	38	21.0	21.0	100.0
diploma / NCE	127	70.2	70.2	77.3
degree/HND	13	7.2	7.2	7.2
Postgraduate	3	1.7	1.7	79.0
Work experience				
1 - 5 years	24	13.3	13.3	13.3
6 - 10 years	62	34.3	34.3	47.6
11 - 15 years	86	47.5	47.5	95.1
16 years and above	9	5.0	5.0	100.0
Revenue generating units				
Tashan baga motor park unit	35	19.3	19.3	19.3
Gamboru market unit	23	12.7	12.7	32.0
Abattoir unit	25	13.8	13.8	45.9
Main office	34	18.8	18.8	64.6
Tashan kano motor park unit	23	12.7	12.7	77.3
Taskforce unit	41	22.7	22.7	100.0
Number of observations				181

Source: Computed by authors using SPSS.

The result from Table 1 shows socio-economic characteristics of the respondents. The result revealed that a substantial population of respondents are male youth within the age range of 20 – 30 years and majority are married with educational qualification of Diploma / NCE. Majority (47.5%) had 11-15 years' work experience and majorly operate at Tashan Baga Motor Park (19.3%), Main office unit (18.8%) and Taskforce Unit (22.7%). It could thus be concluded that male youths with Diploma / NCE qualification were the most targeted population for the collection of revenue in Maiduguri Metropolitan Council with considerable work experience in revenue collection exercise.

Effect of Insurgency on Revenue Generation activities

Table 2 shows the mean values and measures of variability in revenue generated from each of the two dimensions of social sources of internal revenue in MMC, namely; registration of social organization and street naming registration fees both in the period before and during insurgency. Out of 200 questionnaires distributed, only 181 questionnaires were returned. The output in Tables 4.2 and 4.3 present the results of the social sources of internal

revenue, while the different categories of the health sources of internal revenues are reported in Tables 4.4 and 4.5.

Table 2: Paired Sample Statistics for the Social Sources of Internal Revenue

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	Registration of social organization before insurgency	₦356397	181	₦2452845	₦182318
	Registration of social organization during insurgency	₦418028	181	₦4464648	₦331854
Pair 2	Street Naming Registration Fees before insurgency	₦190679	181	₦493458	₦36678
	Street Naming Registration during insurgency	₦32095	181	₦34524	₦2566.2

Source: Computed by Author, using SPSS version 20.

The output in the Table 2 offers insightful descriptive statistic on the social sources of internal revenue for the two periods. An observation of the mean column shows that for each of the pairs in the table, there exist discrepancies in the mean values for each of the specific sources of revenue. The variability of the revenue measured by the standard deviations both of pairs 1and 2, were not the same across the two time periods. Generally, revenues from the registration of social organizations was found to be higher during insurgency (₦418,028.7) than the period before insurgency (₦356,397.8). This reveals increase in the registration of Non-Governmental Organizations (NGOs) providing humanitarian emergency response in the state. However, this result is merely descriptive as it could not be concluded whether the difference was true or due to mere randomness in observations without hypothesis testing. The corollary is evident for revenues generated from street naming registration. This source which is a measure of real estate expansion in the city expectedly shows lower amount (₦32,095.03) during insurgency as against the period prior to insurgency (₦190,679.6).

Table 3: Effect of Insurgency on Social Sources of Internal Revenue

Paired Differences	Mean	Std. Deviation	Std. Error Mean	t-value	Df	Sig. (2-tailed)
Registration of social organization	₦-61,630	₦5,101,162	₦379,166	-0.163	180	0.871
Street naming (Pair 1) registration fees (Pair 2)	₦158,584***	₦478,979	₦35,602	4.454	180	0.000

***implies significance at 1%
Source: Computed by authors using SPSS.

Table 3 shows two-tail statistical significance test based on t-statistic for the paired responses to registration of social organization and street naming registration fees. While the mean difference for responses on revenue generation from registration of social organization source was not statistically significant even at 10%, the mean difference of revenues generated from street naming registration fees in the period before and during insurgency was found to be statistically significant at as low as 1% level. This implies that insurgency does not affect or reduce internal revenue generation from the registration of social organizations. This result conforms to expectation as insurgency has increased the registration of social organization including volunteer groups and NGOs in responding to humanitarian emergency in the study area. Thus, the null hypothesis of no mean difference between the two periods is not rejected for this specific revenue source. It could be concluded that insurgency has constrained the expansion of Maiduguri leading to lower street registration and the revenue from it. This outcome conforms to the findings by Eckstein and Tsiddon (2004) and Gaibulloev and Sandler (2009) who found that armed conflict constrains economic prosperity.

Thus, all health sources of internal revenue have shown decline without exception. This implies reduction in the different health services, including slaughter fees.

Table 4: Paired Sample Statistics for the Health Sources of Internal Revenue

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	Birth Registration Fees before insurgency	₦243279	181	₦544530	₦40474
	Birth Registration Fees during insurgency	₦40809	181	₦55076	₦4093
Pair 2	Death Registration Fees before insurgency	₦74955	181	₦201535	₦14979
	Death Registration Fees during insurgency	₦16547	181	₦50851	₦3779
Pair 3	Dispensary and maternity fees before insurgency	₦159088	181	₦415534	₦30886
	Dispensary and maternity fees during insurgency	₦23979	181	₦33825	₦2514
Pair 4	Slaughter Fees before insurgency	₦1633740	181	₦4146103	₦308177
	Slaughter Fees during insurgency	₦315451	181	₦377145	₦28032

Source: Computed by authors using SPSS.

The result in Table 4shows discrepancies in the mean values for each of the specific health sources of revenue including birth registration fees, death registration fees, dispensary and maternity fees as well as slaughter fees across the two periods. The variability of the revenue measured by the standard deviations in each pairs was not the same across the two periods.

Table 5 shows the statistical significance of the respective mean difference value of each specific source under the sources of health revenue. Generally, the mean difference value of each specific source was found statistically different from zero. This is evident as the mean difference of each specific source is statistically significant at 1%.

Table 5: Effect of Insurgency on Health Sources of Internal Revenue

Paired Differences	Mean	Std. Deviation	Std. Error Mean	t-value	Df	Sig. (2-tailed)
Birth registration fees	202469***	534625	39738	5.095	180	0.000
Death (Pair 1) registration fees	58408***	204449	15196	3.844	180	0.000
Dispensary (Pair 2) maternity fees	135109***	403509	29992	4.505	180	0.000

(Pair 3)						
Slaughter fees	1318288***	4127430	306789	4.297	180	0.000
(Pair 4)						

***implies significance at 1%
Source: Computed by author using SPSS.

The revenues from health services might have partially reduced following the humanitarian response service of NGOs since they are noted to provide free health care services. Meanwhile, revenue from slaughter fees would have also reduced as a result the activities of insurgents which has constrained transportation and limited informal cross border trade, rendering the cattle market business sluggish. This conforms to the findings by Lawan (2015).

CONCLUSION

Based on the findings of this study, it was concluded that insurgency generally reduces the amount of revenue generated internally both from social and health sources in MMC. This is however, with an exception as one of the dimensions of social source, specifically, registration of organizations such as volunteer groups, NGOs and hotel registration, fees were not affected and as such, the amount of revenue generated from the two sources have not declined even in the period characterized by insurgency.

The results revealed under the two social sources of revenue generation, including registration of social organization and the street naming registration fee, only the latter was affected. Meanwhile, all the four dimensions of revenue sources under the health sources were affected. Thus, a developmental indicator (street naming) which implies growth in the real estate sector is constrained. This could imply non-expansion of the city since the onset of insurgency, despite the influx of IDPs. This singular factor may account for the increase in real estate rent in the metropolis. In addition, the decline in the health sources of birth registration fees, death registration, dispensary and maternity fee are indicators of the humanitarian emergency response by volunteer groups and NGOs. Finally, the decline in slaughter fees is the result of sluggishness in the cattle market since the onset of insurgency.

The study recommends the local government to explore more sources of revenue and assist in the provision of smooth registration processes and establishment of more health facilities and projects. In addition, to boost the revenue generation of Maiduguri and Borno State at large, the government at all levels are suggested to consider adopt strategies to restore security to not only reduce sufferings and poverty rate in the state but also increase the number of taxable social organisations.

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