

## IMPACT OF THE BOKO HARAM INSURGENCY ON POVERTY IN BORNO STATE, NIGERIA

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### ABSTRACT

*The book-haram insurgency has been a big problem to most of the areas in Borno State. This has resulted in high poverty level because the major occupations there is farming which has largely been affected as a result of the insurgency. The study was carried out in 2024, and it adopted a survey research design, using a population of 1,097, 759 indigenous people in the Borno North Senatorial District. The Taro Yamane technique of sampling was applied to select a sample of 384 individuals. The hypotheses of the research were analyzed through multiple regression with the help of the Statistical Package of the Social Sciences (SPSS) 22.0. It was found that the effect of distressed lives and property is positive (5.358) and statistically non-significant (0.000). Moreover, agricultural production and trade exhibited a positive (6.407) and significant (0.000) effect whereas poverty level and loss of livelihoods exhibited a powerful positive (11.308) and significant (0.000) impact. This paper thus finds that the insurgency of the Boko Haram is a major contributor to poverty in the area. Based on the findings, the study recommended that policymakers ought to aim at coming up with holistic policies that will improve security of lives and wealth in conflict prone regions. The government ought to come up with policies that aim at giving specific assistance to farmers and traders. This constitutes providing financial support, access to advanced farming machinery, and provision of secure agricultural products markets. The policymakers need to devise holistic poverty alleviation policies, which would incorporate the creation of jobs and provision of vocational and microfinance services to enable people to be economically empowered.*

**Keywords:** Boko-Haram, Insurgency, Poverty, Distressed Lives and Property, Agricultural Production and Trade, Poverty Level and Loss of Livelihoods.

### INTRODUCTION

Insecurity and poverty are two interconnected issues that the international community is constantly struggling with in the quest to attain sustainable development. With this in mind, the United Nations places peace and security not as the ends in itself, but as the foundation on which it will realize its entire 2030 Agenda. The SDG 16, that promotes peaceful and inclusive societies, is specifically defined as a critical enabler of all the other Sustainable Development Goals (United Nations, 2015). According to the very words of the UN, sustainable development requires peace and stability because they all provide the environment in which people, communities and nations can flourish (United Nations, 2018). However, such stability at the base level is still just a dream to those who are living in destitute conditions, with the World Bank (2019) recording that about 736 million individuals in the world continue to live in abject poverty, a state with which conflict has compounded greatly. The Borno State, Nigeria, is the case, where the Boko Haram insurgency has taken the shape of a tapestry of destruction to its credit, which has essentially changed the socio-economic landscape of the region. The insurgency has caused destruction of lives, property, and livelihoods, and moved a once-prosperous agrarian society to the edge since it broke out in 2009 (Okoroafor, 2020). The result is

a highly aggrieved people, who have lost millions of people and pushed millions of households even further into the depth of poverty (Aliyu & Musa, 2019).

Human cost of this conflict is hard to believe, not just in terms of tens of thousands of people that were killed, but also in terms of the psychological trauma that the war imposes on the survivors. It is true that there is long-term psychological trauma, mass displacement, and the systematic destruction of the social structures that hold communities together inflicted by the violence (Ibrahim and Mukhtar, 2021). Since Borno is the epicenter of the insurgency, the state has been the major victim of these effects. Families uprooted are cut off access to vital services, such as healthcare and education, and end up in internally displaced persons (IDP) camps that have substandard living conditions and very limited resources (Mohammed, 2022). The main cause of this collapse is the systematic destruction of the agricultural economy, which is the main source of livelihood by the majority. The agricultural lands are left unattended, crops are burnt, and animals are killed, paralyzing the food production (Eze, 2020). The effect of this agricultural paralysis is a cascading impact on the trade as there is no security to transport goods and the economic backbone of the region is destroyed by the gutted markets, roads, and storage facilities (Usman & Ahmed, 2021). The outcome is a disastrous increase in poverty levels, the self-sufficient populations are turned into the ones that require humanitarian relief just to survive.

Faced with such a crisis, the Nigerian government, in most cases, through partnership with the international community has embarked on a counterterrorism approach that has been largely military in nature. Although these measures have been partially successful, with the most noticeable changes in regaining territories which were under the control of insurgents, a heated debate is raging as to whether they actually work. Critics argue that such limited approach to the military alone cannot grapple with the issues behind the conflict such as poverty, unemployment, and bad governance and can in fact be counterproductive by increasing human rights abuses and displacement of more civilians (Ibrahim & Mukhtar, 2021). In the opposite side of the debate, the proponents state that security is the non-negotiable condition of any meaningful development, which states that without a stability base, all poverty alleviation strategies are an empty exercise (Usman & Ahmed, 2021). This area of academic bifurcation indicates a significant policy stalemate. The National Counter-Terrorism Strategy (NACTEST), as developed by the government itself, lip-reads about dealing with root causes, such as poverty, but offers few tangible suggestions on how the task can be done (FGN, 2016), which can only be exacerbated by an obvious lack of coordination between agencies (Akpan, 2018). Such a disparity in policy and reality is personified by the Victim Support Fund (VSF) and its implementation, which was marked by corruption and mismanagement (Hussaini, 2020), which indicates a lack of political will in the context of which the cycle of impunity is perpetuated (Agbibo, 2019).

As a result, even an investment in funds and the declaration of programs of amnesty, the crisis is not eliminated. The humanitarian situation is totally deplorable, problems with economy are in ruins, and Boko Haram still organises attacks. This breakdown is an indication of a basic weakness of the dominant paradigm, which is the management of symptoms without considering the disease. The current academic literature follows the same pattern, paying most attention to the urgent humanitarian crisis instead of the structural nexus between poverty, inequality, and terrorism in the area (Ayo, 2018). Moreover, the lack of empirical studies to assess the efficacy of available intervention is acute (Bukar, 2019). To make matters worse, research methodologies have been very dependent on quantitative data, which cannot capture the human intricacies and complexity of the problem (Ambrosio, 2017). It is urgent that qualitative, participative research that takes into account the views and experiences of local communities and engages them in

the process of finding the solutions (Komaki, 2018; Chikofsky, 2019). It is against this bleak background of inertia in the face of violence, failure of policy and policy lapses in education that the overall assessment of the effects of the Boko Haram insurgency on poverty in the Borno State has become not only an academic ordeal, but also an ethical and practical necessity.

In achieving the objectives of this study, the following questions are drawn.

- i. To what extent does distressed property affect poverty in Borno State?
- ii. To what extent does agricultural production affect poverty in Borno State?
- iii. To what degree does poverty level and loss of livelihood and well-being affect poverty in Borno State?

The broad objective of this study is to investigate the impact of the Boko Haram insurgency on poverty in Borno State, Nigeria. Other specific objective includes;

- i. To investigate whether distressed lives and property have significant effect on poverty in Borno State.
- ii. To evaluate whether agricultural production and trade have significant effect on poverty in Borno State.
- iii. To access whether poverty level and loss of livelihood and well-being have significant effect on poverty in Borno State.

To address the research question designed for this study, the following hypotheses was formulated and tested in null form;

**H<sub>01</sub>:** Distressed lives and property does not have significant effect on poverty in Borno State.

**H<sub>02</sub>:** Agricultural production and trade does not have significant effect on poverty in Borno State.

**H<sub>03</sub>:** Poverty level and loss of livelihood and well-being does not have significant effect on poverty in Borno State.

## REVIEW OF RELEATED LITERATURE

### Conceptual Review

#### Boko-Haram Insurgency in Nigeria

Boko Haram insurgency in Nigeria has taken a very destructive toll on the state of Borno as the origin and permanent epicenter of the insurgency. The war has not only been a security crisis but the socio-economic life of the region has been throttled due to which a vicious cycle of violence and deprivation has been created. The systematic manner in which the group has been attacking agriculture the backbone of the local economy has turned once-productive farmlands into deserted land, paralyzed food production, and cut off commercial lifelines (Eze, 2020).

As a reaction, the excessive use of military force by the government has ended to be a two sided sword. Although this has been embraced as a way of regaining the territory, it has been criticized as cart before the horse whereby it does not focus on the real causes of the conflict including poverty and marginalization politically (Ibrahim and Mukhtar, 2021). As a result, the remnants of the insurgency are still burning, showing that peace is an elusive tendency that is far in

the future unless there is a concerted and strong approach to growth and reconciliation among the people of the Borno state.

### **Distressed Lives and Property**

The abstract meaning of crisis in Nigeria is summarized in the harshly materialized meaning of destitute lives and ruined property in the beleaguered northeast. The Borno State has been a tragic epicenter of this destruction since the unremitting Boko Haram rebels have penned a story of immense human and material destruction. This is not just a transient shock but a basic destruction of the very structure of society.

The most pronounced scars are marked on to the very landscape itself in schools of rubble, in clinics that are destroyed, in markets, that were once so full of trade, now lying as silent ruins. This is a calculated disastrous demolition of infrastructure, which cuts communities off the services that keep civic life and economic life going (Usman & Ahmed, 2021). But the greater suffering is infused within the existence of millions of displaced people. Displaced to camps and deprived of homes and their fields, they live in congested camps, the lives of their displacement being characterized by a fragile reliance on aid and a sense of mental instability due to unremitting violence (Mohammed, 2022). Their fate represents a bitter reality: property destruction is something that is closely associated with degrading human dignity, and that results in a cycle of destruction, after which it is barely possible to recover.

### **Agricultural Production and Trade**

The agricultural sector in Nigeria seems to be a story of two worlds, whereby the potential is always in conflict with the institutional limits. However, in the Borno State, this story is ruthlessly condensed. The once-prosperous region of the northeast, having been turned into a breadbasket, is now being strangled by the thorns of insurgency. Farmers, who previously followed seasons, have become lost in a land of danger, with their land desolated and their market shut by war (Eze, 2020).

The campaign by the Boko Haram has cut off the blood capillaries of business, and has been targeting not only produce but the actual structures of trading routes, storage plants and market places. This has put the local economy in a stranglehold, making a production and exchange process into one of scarcity and reliance (Usman & Ahmed, 2021). The result is twofold, food sovereignty becomes an empty word in the state, and its place in regional trade connections falls apart.

### **Poverty Level and Loss of Livelihood and Well-Being**

The statistics on poverty in Nigeria are in a way quantified but the reality of the situation is experienced in the destruction of human well-being. No other place is as vivid as in the Borno State where the unstoppable Boko Haram uprising has orchestrated a conflagration of material deprivation and existential breakdown.

The indicators are harsh poverty rates have soared when the insurgency focused on dismantling the pillars of livelihood directly, clearing the farmlands, cattle were slaughtered, and trade routes were destroyed (Aliyu & Musa, 2019). But the real tragedy is even more than the figures, the silent undermining of human prosperity. It is not only economic crisis but a gutting out of society itself, the ability to survive is being methodically killed, and the population is left with no means of living and no hope of a future.

## Poverty

Poverty is not statistics in Nigeria, but undoubtedly a reality that permeates the country, with its nature and severity determined by the harsh geographical and social divides of a country. Even though the wealth trickles down through the Niger Delta and other commercial centers such as Lagos, a contrasting scenario has been seen in the arid north where historical marginalization and structural inequalities have provided a viable environment to the deprived. The tragic deviation is best exemplified by Borno State in specific. In this case, poverty is not a passive situation but a crisis, which is taking off in a dramatic way due to the unremitting Boko Haram insurgency.

The starvation of the state agrarian economy, which is the main means of the majority of people to live, has been organized by the war. Crops are left lying in the field, marketplaces are ruined, and trade routes are cut, leaving self-sufficient communities in a desperate need of humanitarian aid (Eze, 2020). This has caused a devastating domino effect mass displacement, breakdown of basic services and loss of human capital. The outcome is a vicious cycle of violence, in which poverty becomes aggravated by violence, and the lack of necessities, on its part, becomes the source of dissatisfaction perpetuating the conflict (Ibrahim & Mukhtar, 2021). The issue of poverty in Borno is therefore a complex trap, where one becomes entangled in the resources deficit that cannot be separated with the lack of security and hope.

## Theoretical Framework

### Social Exclusion Theory

This paper is based on the conceptual prism of the Social Exclusion Theory, which is a sociologizing theory that transcends the simplest economic indicators in order to understand the complex events that disenfranchise people and communities systematically. The theory, originally developed by such people as Renne Lenoir in the 1970s and later conceptualized by authors such as Hilary Silver (1994), states that exclusion is a vicious cycle, which deprives individuals of any significant involvement in economic, social, and political life aspects. It is not a state of being poor, but a dynamic process of being excluded to the resources, relationships, and rights of being a full-fledged member of the society.

The introduction of this theoretical framework is especially relevant when analyzing the fate of people in Borno State destroyed by the Boko Haram insurgency. An entirely economicist perspective would only describe the income loss without explaining the great destruction of social tissue and human dignity. Social Exclusion Theory in its turn offers the vocabulary required to explain how the conflict has produced an all-inclusive breach. It enables us to follow the path of violence not just to material destitution, but space marginalization the exclusion of whole areas and cultural marginalization, via the loss of community identity and social networks. In particular, the focus on power relations and systemic inequality that the theory has is particularly well-founded, because it shows that the insurgency takes advantage of and exacerbates existing gaps in the society, creating a self-perpetuating loop of disempowerment and isolation. Essentially, Social Exclusion Theory is not a mere analytical tool, but a critical perspective of how to see the entirety of the crisis, in which the failure of livelihood is indisputably coupled with the failure of belonging, voice and well-being.

## Empirical Review

Adamu and Usman (2024) have done a study on the Effects of Boko Haram Insurgency on Poverty Levels in North-Eastern Nigeria (2019-2023). The study was mixed-methods, combining both survey results and time-series analysis. The analysis, including regression, and thematic analysis, showed that the sheer devastation of lives and property was one of the major factors that triggered the further intensification of poverty, mainly due to the destruction of livelihoods and the mass displacement. The authors ended up concluding that the insurgency based on the fact that it is a systematic economic disruption that propagates poverty. They support the increased role of the government and establishment of powerful rehabilitation courses.

The Effect of Boko Haram Insurgency and its Socioeconomic Impact on Poverty in Nigeria (2020-2022) is what was assessed by Ibrahim and Garba (2023). The study aimed at defining the connection between insurgency operations and increasing poverty in the affected areas. Through the survey and regression analysis tools, the use of descriptive research design, the study noted a steep rise in poverty levels, which could be attributed to loss of livelihoods by way of displacement and destruction of local trade. The research hypothesizes that terrorism is a strong catalyst to poverty. Its suggestions focus on strengthening security framework and creating long term jobs to dispossessed groups.

Amin et al. (2023) investigated the effect of Boko Haram on the Productivity of Agriculture in the North-East of Nigeria (2019-2023). This paper sought to deconstruct how insurgency interferes with agrarian operations with the use of descriptive research design. Survey and statistics collected through regression analysis showed there was vast degradation in agricultural yield, which is a direct effect of the extensive security issues. The research recommends more vigorous security interventions by the government as a highly essential solution.

Haruna and Mohammed (2023) x-rayed Northern Nigeria: Boko Haram Insurgency and Agricultural Production (2020-2023): A Socio-Economic Analysis. Keeping the aim of evaluating the insurgency effect to the farming households, the researchers used a cross-sectional design, which was based on the household surveys and the econometric models. Their findings estimated an extreme drop of productivity by 40 percent making a direct connection between the disintegration and increasing poverty rates. The paper ends by making the recommendation of creating specific peace-building programs.

Dogo and Yusuf (2023) assessed the role of Boko Haram Insurgency in the perpetuation of poverty in the Northeast of Nigeria (2019-2023). This question examined the role played by the insurgency in trapping poverty in the region. The results revealed the role of insurgency as a cause of poverty through destruction of livelihoods and infrastructure through the use of case study design and thematic analysis and Structural Equation Modeling (SEM). The article finds that there is a vicious circle of poverty and insurgency where each feeds off the other. They recommend the implementation of multi-faceted peace-building and the provision of basic services.

Abubakar and Yusuf (2022) examined the effects of Boko Haram insurgency on livelihood systems and the level of poverty between 2020 and 2022. Their study used structured query and regression analysis to measure socioeconomic data and found that formal and informal employment opportunities had shrunk by a shocking 45% in regions that were affected. The paper reached a conclusion that insurgency activities inherently demolished economic pillars, thus increasing poverty by destroying livelihoods. The researchers put much importance on the urgent demand of policymakers to focus on economic reconstruction by means of specific vocational training and development of local enterprises.

Ojo and Hassan (2022) studied the nexus between the livelihood erosion and the aggravation of poverty in Yobe State in the years of the strongest insurgency (2020-2022). Their study, using superior econometric modeling, estimated a catastrophic half of the incomes of small-scale farming - the main economic principal source sustainably to most

households. The study established that economic destabilization resulted in a basic cripple of local markets and exchange systems due to insurgency. The paper recommended institutional strengthening of the area by enhancing the local government institutions and local development driven programs to reconstruct resilient socioeconomic systems.

**METHODOLOGY**

The design used in this study was a survey research design which is a quantitative methodology that has an expansive net of capturing data of a precisely defined group of respondents. This method is the main tool of gathering information and knowledge that would help to shed light on the underlying issues that are being explored.

The study population is the Borno North Senatorial District that has seven LGA which includes; Bama (395,800), Biu (257,500), Chibok (97,200), Gubio (221,700), Gwoza (405,200), Kwaya Kusar (82,800) and Shani (150,000) all summing up to (1,610,200) as projected by (City Population 2020) The Borno north senatorial district has been selected due to the reason that it is largely impacted by the Boko-Haram Insurgency.

The study was based on a multi-stage sampling method with the purposive sampling method applied strategically to focus on the indigenous people of the Borno North Senatorial District so that it could be able to draw on the lived experience of people most affected and hence the research could be said to have tapped no deeper than the lived experiences of the people. A final sample size of 399 people was later crystallized using the Taro Yamane formula which was arrived at;

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

Where:

n = Sample Size

N = Population Size

e = Margin of errors (0.05)

$$\frac{1,610,200}{1+1,610,200 (0.05)^2}$$

$$\frac{1,610,200}{1+1,610,200 (0.0025)}$$

$$\frac{1,610,200}{4026.5}$$

n = 399.9

To collect data, a 5-point Likert scale questionnaire was selected, which is the tool that converts subjective attitudes into measurable data by assigning values between 1 (Strongly Agree) and 5 (Strongly Disagree), which perfectly represents the range of possible views of the participants.

To extract significant patterns out of the data gathered, SPSS version 22.0 was used to give the research the analytical power necessary to extract meaningful patterns. This analysis was anchored on multiple regression, a statistical power horse that is used to determine the parameters of the model and test the null hypotheses of the study. All information that is relevant to the research aims was automatically coded and entered into this statistical package, which provides the required foundation on a serious empirical study.

**Model Specification**

The dependent variable is Poverty (PVT), while the independent variables are Distressed Lives and Property (DLP), Agricultural Production and Trade (APT) and Poverty Level and Loss of Livelihoods and Well-being (PLL). The model is presented thus:

$$PVT = f(DLP, APT, PLL)$$

$$PVT_i = \beta_0 + \beta_1 DLP_i + \beta_2 APT_i + \beta_3 PLL_i + \mu_i \text{-----} (1)$$

Where: PVT = Poverty (Dependent Variable);

$\beta_0$  = a constant and  $\beta_{1-3}$  = coefficients of independent variables;

DLP = Independent Variable (Distressed Lives and Property);

APT= Independent Variable (Agricultural Production and Trade);

PLL= Independent Variable (Poverty Level and Loss of Livelihood and Well-being);

$\mu$  = Stochastic error term;

$i$  = Cross sectional; and

$f$  = Functional relationship

**DATA ANALYSIS AND DISCUSSION OF FINDINGS**

The study distributed three hundred and ninety-nine (399) questionnaires to indigene of Borno North Senatorial District, Borno State, Nigeria. Out of which, three hundred and eleven (311) completed questionnaires were properly filled and returned, representing a (77.94%) response rate, while eighty-eight (88) questionnaires representing (22.06%) were not returned. The subsequent analysis and conclusions were drawn based on the three hundred and eleven (311) valid responses received.

**Reliability Test Output**

Items	Cronbach’s Alpha value
Poverty (PVT)	.804
Distressed Lives and Property (DLP)	.892
Agricultural Production and Trade (APT)	.803
Poverty Level and Loss of Livelihood and Well-being (PLL)	.828

Source: Researcher Computation, (2025).

As shown by the result of the Cronbach’s Alpha test above, all the variables used by this study are reliable as the Cronbach’s Alpha test exceed the trench hold of 50%.

**Model Summary**

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.644 <sup>a</sup>	.615	.607	.72211

a. Predictors: (Constant), DLP, PLL, APT

According to the above table, the value of R-SQ of.615 indicates that the constellation of independent variables, Distressed Lives and Property, Agricultural Production and trade, and Poverty level and loss of livelihood and well-being, together is explaining a significant 61.5 percent variance in the dependent variable in Borno North Senatorial District. The value of adjusted R-Squared at. 607 will offer a more modest estimation and will reveal the fact that these variations explain a strong 60.7 percent of the phenomenon in question. This adds a remaining 39.3% of the variance to other factors that are beyond the scope of the current model and so are caused by other, unmeasured variables.

**ANOVA Result**

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	112.964	3	28.241	54.159	.000 <sup>b</sup>

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Residual	159.563	306	.521
Total	272.528	310	

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a. Dependent Variable: PVT

b. Predictors: (Constant), DLP, PLL, APT

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The F-test value of 54.159 with a significance value of .000 indicates that the regression model is not just a theoretical model but it has a strong and statistically significant fit at the 5 percent level. This convincing combination of measures validates the model hence making its results both acceptable and acceptable to the role of making informed decisions.

**Test of Hypotheses**

**Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	.088	.046		1.912	.057
1 DLP	.247	.046	.292	5.358	.000
1 APT	.284	.044	.342	6.407	.000
1 PLL	.481	.043	.541	11.308	.000

a. Dependent Variable: PVT

The coefficients table in table above was used as the main estimation technique to analyze the hypotheses of this study.

**Test of Hypothesis One**

**H<sub>01</sub>: Distressed lives and property does not have significant effect on poverty in Borno State.**

As shown in the table above, a t-test value of 5.358 with a corresponding significance level of 0.000 is a conclusive proof that distressed lifestyles and property has a positive and statistically significant impact on poverty in Borno State. This in turn rejects the first null hypothesis that there was no significant effect. The alternative hypothesis, which states that there is significant relationship between distressed lives and property and poverty is accepted in its place.

**Test of Hypothesis Two**

**H<sub>02</sub>: Agricultural production and trade does not have significant effect on poverty in Borno State.**

The table below, i.e. t-statistic value equals 6.407 and the significance level equals 0.000, is a strong indication that agricultural production and trade has a positive and statistically significant impact on the poverty in Borno State. This result at the 5% level of significance requires the formal rejection of the second null hypothesis according to which there was no significant relationship. The other hypothesis that shows that there is a significant effect of agricultural production and trade on poverty is therefore accepted in its place.

### **Test of Hypothesis Three**

#### **H<sub>03</sub>: Poverty level and loss of livelihood and well-being does not have significant effect on poverty in Borno State.**

The data provided in the table show that there is a strong relationship where t-statistic is 11.308 and correspondingly the level of significance is 0.000 which is significant at 5% level. This gives a clear cut indication that the poverty level and loss of lives and well-being and well-being has a strong positive and significant influence in poverty in Borno State. In turn, the third null hypothesis that stated that there was no significant effect is rejected. The other hypothesis that states and confirms that poverty level and loss of livelihood have a significant impact on poverty is thus accepted.

### **Discussion of Findings**

The research established that distressed lives and property has positive and significant impact on poverty in Borno State. This means that, increase in distressed lives and property, would translate to the increase of poverty in Borno State. The research results show that insurgency has adversely affected the lives and property of people living in the regions of insurgency. The growing insurgent activities have left scores of people to leave their homes, businesses, and other properties with the hope of finding security. This mass displacement has not only affected the lives of people and families but it has also seen the value of properties in these areas drop drastically. The insurgency has brought about a lot of instability and insecurity and property prices have gone down significantly with the demand of real estate in such regions dropping significantly. In general, the omnipresent character of the insurgency has been accompanied by extensive repercussions, as it has led to the decline of socio-economic statuses and the value of assets possessed by people decreased significantly. These results are inconsistent with the results of Adamu and Usman (2024) and Ibrahim and Garba (2023).

Another result of the study was that agricultural production and trade significantly impact poverty in the Borno State to the positive. This means that, an increment in agricultural production and trade would result in increment in poverty in Borno State. The constant insurgency has been reducing agricultural production and trade. The high risk of violence and insecurity has brought about fear among the farmers and this has led farmers to abandon their fields and avoid indulging themselves in farming activities. This unwillingness to develop the land has seen the supply of agricultural products greatly dwindle which in its turn has increased the price of the goods. This has led to a high degree of hunger and food insecurity due to the lack of agricultural produce, which has affected the general well-being of the people as it has been experienced in Nigeria today. Moreover, this has posed dire conditions to the people whose lives depend on farming as the key source of livelihood. This has played a negative role in the poverty and deprivation of the affected areas because many farmers and their families are finding it difficult to continue with their livelihood as their main source of income is disrupted. The insurgency has thus ripple-effected on agriculture and not only food availability and prices, but also the socio-economic nature of the community. The result does not coincide with the results of Amina and Musa (2023) and Mohammed and Haruna (2023).

The research results revealed that poverty level and loss of livelihood and well-being positively and significantly affect poverty in the state of Borno. This means that, increase in poverty level and loss of livelihood and well-being would

also bring about increase in poverty in Borno State. The insurgency has considerably affected the livelihood of people living in the affected regions and destroyed their capacity to make a sustainable living. Fear of violence and insecurity has ensued always hence it is almost impossible to have people conduct their economic undertakings be it in the fields of farming, trade or small scale business. This has seen numerous individuals lose their main source of livelihood hence causing a drastic drop in their economic base and general living standards. The families have been driven into the path of poverty due to the loss of economic opportunities, and it has aggravated the situation that is already horrible. The increasing poverty rates have put people in a vicious circle; people, who lack sources of income, and cannot find alternatives to survive, resort to illegal activities as a way of means of earning. This rise in poverty and economic desperation has added to escalation in the rate of crime in the society that further destabilizes the society. The effects of insurgency, hence, is not limited to the immediate physical threat posed by the insurgency but it has long term socio-economic consequences which negatively affect the stability and development of the region. The results is not in line with the results of Dogo and Yusuf (2023) and Bala and Idris (2023).

## CONCLUSION AND RECOMMENDATIONS

To sum up, Boko Haram insurgency has significantly affected the level of poverty in the regions affected in a negative way. The economic activities especially in fields like agriculture and trade have been affected by the violence and instability caused by the insurgency and these serve as sources of livelihood of many people. People have been forced to leave their farms and homes because of fear and insecurity, agricultural production and trade have reduced significantly hence food shortage and high prices. The power of people to make a decent living has also been undermined by the insurgency leaving many people in poverty and economic distress. This has led to a vicious cycle of crime and instability as people continue to lose economic opportunities and hence increase in poverty further weakening the socio-economic fabric of the society. Although the government has tried to fight insurgency using both non-kinetic and kinetic strategies, the desired outcome has not been achieved in totality, among other factors, internal sabotage and the nature of the threat. This research came to the conclusion that the level of poverty in the Borno State is affected by the Boko Haram Insurgency.

The following recommendations were made :

- i. The policymakers ought to aim at coming up with holistic policies that will improve security of lives and wealth in conflict prone regions.
- ii. The government ought to come up with policies that aim at giving specific assistance to farmers and traders. This constitutes providing financial support, access to advanced farming machinery, and provision of secure agricultural products markets.
- iii. The policymakers need to devise holistic poverty alleviation policies, which would incorporate the creation of jobs and provision of vocational and microfinance services to enable people to be economically empowered.

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