Social Security Policy and Domestic Terrorism in Nigeria: Analysis of the Fourth Republic, 1999–2020

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Abstract

This paper provides an overview on the meaning and nexus between social security and domestic terrorism, and efforts of government in providing social security in Nigeria. The findings point out the glaring absence of social security in Nigeria, and advances the need to institutionalize and build on appropriate accountability and transparency mechanisms through which social protection programs are implemented.

Introduction

In recent years, a great deal of attention has been given to the reform of social security systems in developing as well as in developed countries. In both cases, the debate has centred on the question of what kind of social security system is appropriate in a rapidly changing economic and social environment. Whereas, in the industrialised nations, more than 90% of the population is covered by various forms of state or market-organised social security systems, in developing countries, despite considerable effort on the part of policymakers, development institutions and donor agencies, well over 50% of the population remain uncovered against basic risks (Ginneken, 1999). Exposure to risk is, therefore, a major threat in the day-to-day life of people in developing countries. Illness, disability, death, widowhood, riots and natural disasters are some examples of typical risks

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which lead to fluctuating incomes and thereby affect the quality of life. The present threat, insecurity and terrorists' activities in the international system, no doubt, can be used to measure the level of social security in the world system; both in developed and underdeveloped countries.

The changing nature of the world socioeconomic and political system, has led to one form of violence to another. In Africa for instance, the prevalent nature of poverty and lack of social security for its vast population in the continent, has mostly metamorphosed into intractable conflicts like ethno-religious crisis, agitations for resource control, farmer-herders conflict, and the present terrorist activities distorting the peace of the region. In Africa, according to Imobighe (1984), domestic terrorism has a long history. "Early examples occurred during the Mau Mau rebellion in Kenya from 1952 to 1959 and the Algerian independence struggle from 1954 to 1962." It was not uncommon for African independence movements and their colonial opponents to resort to tactics that, today, would only be described as terrorist in nature. According to Akanji (2009), Nigeria's political history is replete with acts of terror perpetrated by individuals, groups and organizations that are either indigenous or foreign.

The upsurge of domestic terrorism poses threats and insecurity to human existence in Nigeria. Nigeria is a state under perpetual internal security threat. The threat affects the nation's stability and well-being (Ogundiya, 2009). The issue of domestic terrorism in Nigeria has remained a major problem since the year 1999. This development had never been witnessed in any form throughout the years of statehood; the issues of banditry, armed robbery, ritual killings, and fraudulent activities at home or abroad perpetuated by Nigerians, unemployment, breakdown of law and order, poorly managed infrastructural facilities and corruption remain synonymous to Nigeria.

Within the North, there are conflict key indicators that are classified as evidence of domestic terrorism. First is the conflict between pastoralists and local farmers, which is quite common in the zone especially in Benue, Nassarawa, and Plateau States. This is due to dwindling grazing

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lands/grazing routes. The Boko Haram terrorist activities in Borno, Yobe, Adamawa, which eventually struck on a number of occasions in Abuja, as well as Niger and Kogi States. The Jos crisis that continues to take human lives is attributed to ethnic and indigene-settler cleavages. The issue of banditry and kidnapping in Kaduna, Nasarawa, and some other parts of the north posed a serious danger to the security of the State. According Salawu (2010), the remote socio-cultural, political and economic reasons that propel the use of illegal force and violence in Nigeria show government's neglect, oppression, domination, exploitation, victimization, discrimination, marginalization, nepotism and bigotry. Kwaja (2009) also identifies fragility of the institutions of the state in terms of their ability and capacity to manage diversity, corruption, rising inequality between the rich and poor, gross violation of human rights, environmental degradation, contestations over land, among others, as the underlying causes of violent conflicts in Nigeria. Also, the failure of governance is responsible for the recurring sectarian violence in Nigeria. Achunike (2008) opines that the wrong perception of other people's religion or faith, wrong religious orientation, the low literacy level of religious adherents, selfishness on the part of religious personalities, pervasive poverty, government involvement in religious matters, among others, are responsible for interreligious conflicts in Nigeria.

No country can withdraw from providing the basic services which constitute the elements of social security to its subjects without the consequences. Similarly, if the state withdraws totally and leaves social security to be bought, majority of the people will not have access to elementary social security. Those who are not having adequate means of livelihood cannot access and this will lead to an explosive situation that will affect the security, law and order which are essential for economic activities including investment and production. The paper therefore, identify conceptual analysis and theoretical framework, domestic terrorism and social security in Nigeria, factors responsible for social insecurity and domestic terrorism in Nigeria, impact of government social protection policy in Nigeria, 1999-2020, and conclusion.

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Conceptual Analysis and Theoretical Framing

What is Social Security?

The social security concept has been changing with time from the traditional ways of security to modern ones. As societies became more industrialized as a result of industrial revolution in the 19th century and more people became dependent upon wage employment, it was no longer possible to rely upon the traditional system of social security. According to Awujoola (2004), the negative impact of industrialization and urbanization attracted the attention of policy makers to formalize social security system that addressed the emerged social issues. The concept of social security means any kind of collective measures or activities designed to ensure that members of society meet their basic needs and are protected from the contingencies to enable them maintain a standard of living consistent with social norms.

Social security is defined in its broadest meaning by the International Labour Organization (ILO) as:

> The protection measures which society provides for its members, through a series of public measures against economic and social distress that would otherwise be caused by the stoppages or substantial reduction of earnings resulting from sickness, maternity, employment injury, unemployment, disability, old age, death, the provision of medical care subsidies for families with children (ILO, 1990).

Pocock contends that social security is the sum of all regulations within a society which aim to guarantee the individual or the group not only physical survival, but also general protection against unforeseeable risks which would entail the deterioration of their situation (Pocock, 2008). Konkolewsky (2008) perceives social security as an essential building block of a "good society," something that supports the lives and aspirations of not only the poor but also the middle classes and the more prosperous.

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According to ILO (1984), the term "social security" was first officially used in the title of the United States legislation – the Social Security Act of 1935. It later appeared in an Act passed by New Zealand in 1938 and was again used in the Atlantic Charter of 1941. The ILO swiftly adopted the term impressed by its value, as a simple and arresting expression of one of the deepest and most widespread aspirations of people all around the world, undertook a formal process of codification of the concept between 1952 and 1982. Social security is a concept enshrined in Article 22 of the Universal Declaration of Human Rights (1948), which states that everyone, as a member of society, has the right to social security and is entitled to realization, through national effort and international co-operation and in accordance with the organization and resources of each State, of the economic, social and cultural rights indispensable for his dignity and the free development of his personality.

Robert (2001) also refers to social security as the action programs of government intended to promote the welfare of the population through assistance measures guaranteeing access to sufficient resources for food and shelter and to promote health and well-being. Services providing social security are often called social services. Nigerian Social Insurance Trust Fund (2005) argues that a functional social security system is also expected to provide income support to categories of people like the sick, disabled and retirees in addition to addressing short term employment needs. In the area of maternity protection, the scheme should be able to protect mothers against pre- and post-natal diseases and challenges.

To International Labour Organisation (ILO) (2007), in developing countries like Nigeria characterized by or facing enormous socio-economic, political and systemic challenges of gargantuan proportions, the presence of a comprehensive social security scheme could be a veritable tool to improve worker productivity, bridge income inequality, enhance social cohesion and engender national integration which cumulatively can impact positively on improving living standards, minimizing corruption and other social vices and promoting the development of a humane and caring society. Social protection schemes (providing insurance to

employers and workers alike against illness and unemployment and to entrepreneurs against flood or fire) are important enabling factors for business and work.

Nigerians do not enjoy comprehensive social security packages and benefits. Despite the fact that the nation is richly blessed with vast economic resources, the array of policy papers pertaining to social protection or social security, ratification of international conventions and the array of government agencies and programmes, it is just not good enough that there is no single all-encompassing social security legislation. Nigerians deserve to be benefitting from a concise social security scheme encapsulating diverse areas. If Ghana had a social security act covering pensions, invalidity, death/survivors, emigration and unemployment benefits as far back as 1965, then why can't Nigeria? (Dorkenoo, 2007).

The Concept of Terrorism

The term, "terrorism," was coined from terror derived from a Latin verb *terrere*, which means "to frighten." Alao (2011) in Campell (2001) observes that *terror cimbricus* was a panic and state of emergency in Rome in response to the approach of warriors of the Cimri tribe in 105 BC. According to Tar, Conteh and Ukhami (2021), the concept of terrorism and its operationalization defies one universally accepted definition. Since the Sept.11, 2001 attacks in US, the concept of terrorism seems to be more problematic to conceptualize, because of too many ideological interpretations. One of such interpretations, that either give credence to terrorism or put it in negative light is the concept "one man's terrorism, is another man's freedom fighter." However, according to Stibli (2010), terrorism is an act of using unconventional tactics to achieve political goals through the use of violence, sabotage or threat to the state, organization or social group against civilians with the sole motive of producing psychological fear and intimidation. Annan (2005) described terrorism as an act "intended to cause death or serious bodily harm to civilians or non-combatants with the purpose of intimidating a population or compelling

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a government or an international organization to do or abstain from doing any act."

In modern times, terrorism has been adopted to mean a wide range of deployment of force largely targeted at civilian population by disgruntled elements within the society to direct the attention of government to their plight or to force a change of government. The difficulty associated with evolving an acceptable definition of terrorism leads Hoffman (1998) to observe that, if one identifies with the victim of the violence, for example, then the act is terrorism. If, however, one identifies with the perpetrator, the violent act is regarded in a more sympathetic, if not positive (or, at the worst, ambivalent) light; and it is not terrorism. Regardless of the problem associated with the definition, certain attributes of terrorism manifest in bombings, assassinations, armed assaults, kidnappings, hostage situations and hijackings.

The study agrees with Cunningham (2003) that a wide variety of actors from individuals (Carlos Illych Ramirez -the Jackal; the Unabomber) to groups (Tamil Tigers, Provisional IRA, Hamas, Boko Haram) to institutions (Gestapo, KGB, SAVAK) and finally to governments and states (the Taliban,) practice what we define as terrorism. The involvement of America in Vietnam, Iraq, Pakistan, Libya and Egypt among others was seen as terrorist act. This goes further to justify that the definition is a function of individual perception. Hence, terrorism is not limited to non-state actors. It explains why there is no unified perspective of what terrorism is and it led Sick in Kegley (1990) to note that "one man's terrorist is another man's freedom fighter."

The fact that state and non-state actors engage in acts of terrorism informs the position of Falk in Kegley (1990) that it is futile and hypocritical self-deception to suppose that we can use the word terrorism to establish a double standard pertaining to the use of political violence. Terrorism, then, is used here to designate any type of political violence that lacks an adequate moral and legal justification, regardless of whether the actor is a revolutionary group or a government.

It is, therefore, essential to note that the modus operandi of

the Boko-Haram slightly differs from what is traditionally known of terrorists in line \with the five characteristics identified by Cunningham (2003). First, the victims of terrorist attacks are usually civilians and not combatants. Terrorists do not usually target armed police or soldiers who have the capability to fight back. Recent attacks by the Boko Haram sect revealed that they attacked Police Headquarters at Abuja in 2011 and other security formations. For instance, on June 27, 2012 a police station was attacked at Gulak in Adamawa State as reported by the News Agency of Nigeria. Also, following the shooting and killing of twenty Deeper Life worshippers at Okene on August 6, 2012, a distress call was received by the Joint Task force from the same location the next day. On getting close to the destination, the terrorists shot and killed two soldiers.

Boko-Haram attacked a police station in Nigeria's northern state of Bauchi on 26 July, 2009. The incident led to a four-day armed struggle between State Security forces and members of the militant group, spreading to three other states (Yobe, Kano and Borno) and leaving as many as 800 dead. This type of confrontation is not characteristic of terrorist group. Like other terrorists, they do not recognize the rules and laws of war as their acts were in violations of the Geneva Convention for the Protection of Civilians in Time of War (1949). Also, terrorist acts are by nature symbolic and not instrumental as the act itself may not be sufficient to bring about the desired change. The immediate victims of attacks were not necessarily the intended targets. For example, though the sect attacked churches and the UN building, the intended target was the wider audience. The reaction of the wider audience to the state of insecurity, fear and terror, are required by them to influence governments and citizenry in order to achieve their goals. Extant literature, however, notes that terrorism is motivated by larger political causes and the acts are symbolically carried out in order to further that cause (Alao, 2012).

Kydd and Walter (2006) define terrorism as actions focusing on harming some people in order to create fear in others by targeting civilians and facilities or system on which civilians rely. However, the scope of the operation of the Boko- Haram sect has gone

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beyond civilian targets since it also attacks government institutions including police and military establishments. This paper acknowledges that discussions on the subject matter might be value laden since it is a function of individual's perceptions. However, for the purpose of this paper, terrorism is viewed as violence perpetrated by individuals within or outside the government circle that is specifically directed against civilian or government institutions as a way of calling attention to perceived, real or imaginary injustices in a clandestine manner. This definition largely captures the modus operandi of the Boko-Haram sect as a domestic terrorist organisation. The challenges posed by Boko-Haram sect on the security of lives and property in Nigeria and the implications on corporate existence of Nigeria as well as its image internationally is worrisome.

Theoretical Framework: The Elites' Influence on Social Security Policy and their Role in Domestic Terrorism
The elite theory applies to this paper in analysing social security policy and domestic terrorism in Nigeria with focus on the disparity (economic, political and socio-cultural) that exist between the selected few (rich) and the vast majority (also known as the poor masses); and as it performs unfolding the scheming, manoeuvring and political machinations of the elites in the process of the acquisition and manifestation of political and economic affluence. Elites are in every spectrum of human institutions. Therefore, they manipulate the institution of government, economy and religion to their advantage and desires.

The elite theory, as popularized by Vilfredo Pareto, Gaetano Mosca, Roberto Michels, Wright Mills among others (Varma, 1975), no doubt vividly explains the Nigerian social security situation where the mass majority (over 70%) in the midst of plenty still wallow in abject poverty and the rich keep getting richer. Insecurity as a result of unemployment, poor health care, low standard of living, violence and crisis has largely been suffered by the vast majority of Nigeria who are poor, uninfluential and vulnerable. The elites do not suffer most of this security challenges

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because they have what it takes to enjoy basic facilities of life; including armed security. The fact is that government programmes and policies aimed at ensuring social security, to an extent is subject to the cadre or elite manipulations; and not the poor themselves who do know the best way to meets their basic needs of life.

These manipulative devices of the masses by the elites according to the elite theorists exist because the elites are better organized and possess class consciousness when compared to the masses (Robert, 1976). In the Nigerian situation, the manipulative process is so alarming that it is now a threat to the survival of the majority population who find it hard to eat at least two square meals in a day. It is pertinent to state clearly that the reason why the issue of social security remains a paradox in Nigeria even with the vast resources possessed by Nigeria and various programmes and policies initiated by government since independence, is because those (elites) who have always been in the position to redistribute resources have always channelled it to themselves and their cronies.

This, in reality has led to hunger, malnutrition, poverty, low income earnings, low standard of living, and high mortality rate, among others. To this end, the multiplying effects of social insecurity in Nigeria has, in turn, led to frustration and other stimulating factors that have led to change in behavioural pattern; such that the elite could easily influence citizens' behaviour mostly in terms of electioneering process and to perpetuate violence to achieve an interest. One could see that some of the citizens (within the masses) could even die for the elites in the case of a failed election where their choice candidates who gave them money to buy their conscience failed. This has led to various chaotic environments as a result of post-electoral violence, ethnic rivalry, and religious bigotry.

The present terrorist activities, banditry, kidnapping and herders attacks on farmers in Nigeria, northern Nigeria in particular, most times, are seen to be fuelled by some powerful elites who sponsor some of the terrorists to carry out various attacks either to destabilise government, distract the people from the reality or make a political statement. Most times, when these terrorist activities are carried out, they

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are being interpreted as either political or religious; but the economic situation of the society too could instigate violence, terrorism and submission to the whims and caprices of the elites' desires.

To examine the impact of social insecurity on democracy, it is pertinent to explain that the elite direct attention to the source of policy flow and whose interest public policies serve. The theory attempts a realistic explanation of the source of policy by predicating it in the elite rather than the masses. It also explains the nature and source of policies in Nigeria. Various policies in the public service can also be viewed as emanating from the Nigerian elite - the political, administrative and economic leaders. This is contradictory to democratic tenets that lend credence to participation, openness, accountability and freedom in all spheres of societal life. Elites are capable of setting the tone for society by coming out with policies of their choice. The level of stability and progress achieved in any society is a function of elites' initiatives. The civil unrest experienced in Nigeria cannot be divorced from the inclusion and activities of elites. The fact that Nigeria is oscillating between democratic stagnancy and governance backwardness is reflexive of elites' pursuit of personal aggrandisement and promotion of ego- centricism rather than altruistic policies, which are nationalistic and "people- centric" in nature. This contradiction is usually characterized by conflicts and antagonistic relationships between different segments of the society as germane in Nigeria since the beginning of the Fourth Republic in 1999. In Nigeria, poverty and inequality have created immense social tension not only at the vertical level of "rich" versus "poor" but also at the horizontal level (between and among the poor themselves) culminating in motley of armed conflicts and political instability.

Domestic Terrorism and Social Security in Nigeria

The relationship between social security and domestic terrorism is too fundamental to be ignored. There cannot be development with insecurity put in place by domestic terrorism and, if there is development, the social security scheme and standard of living of the people will improve

tremendously. Domestic terrorism has seriously affected the living condition of the people in the affected areas and this has further deteriorated social infrastructure and living condition of the people.

One of the main social protection problems in Africa is coverage. The economic conditions are such that the prospects are bad for the introduction of tax-based social assistance schemes. Tostensen (2008) contends that the number of the poor is simply too large and the tax base too narrow. Contributory health insurance schemes suffer from similar problems, mainly because of the unpredictability of benefits and the adverse selection problem. The prospects are somewhat better with respect to contributory pension schemes. A convincing case can be made for the judicious extension of coverage in order to improve the financial base. More contributors mean greater revenue immediately while the payable benefits may be deferred into the future. However, the governance and management of public social security institutions are the main hurdles. There are deficiencies in record keeping and the processing of benefit claims.

The poor development status of poor and developing countries no doubt breeds atmosphere of frustrated expectations and foster widespread indignation on the part of those that are trapped in the vortex circle of abject poverty. Impotent poverty eradication programmes and conspiratorial neglect further aggravate the condition of hopelessness by the governments of these poor countries. In the face of this predicament, individuals and groups respond differently depending on situational factor and capacity. These responses are crystallized and find expression in various shades of antisocial behaviours including armed robbery, kidnapping, and insurgency among others. In the midst of all these, developing countries are confronted with daunting security challenges which include armed robbery, ethnic crisis, assassination, militancy, kidnapping and terrorism. The mass media present to the public a multi-varied image of dramatic acts of bombings with impunity and horrific portrayal of people burnt to ashes, maimed and property wantonly

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destroyed by Boko Haram. Thus, everybody, especially in the hotbed of terrorism, lives in constant fear (Umaru, Pate and Haruna, 2015).

According to Eme (2011), this is also known as "political economy of violence." Recent writings in the mass media across the globe and across political divide have laid much emphasis on the role of resources in generating conflict which is a major cornerstone of economic-based violence. Cries of resource control and revenue sharing regularly rent the air between proponents and opponents. Ibrahim and Igbuzor (2002) contend that the social dislocation, social tensions, communal and family disruptions, mutual distrust, poverty, gender inequality, governance deficit and political instability and social inequality are major drivers of conflicts and terrorism in Nigeria. Statistical Analysis System has also show a strong association between social security and the emergence of domestic terrorism. As the standard of living of the people falls in term of access to water, electricity, means of livelihood, education, health services amongst others, the crime rates increase too as well as deviance to stated authority. Domestic terrorism, or even just the threat of armed violence, can lead to reduced foreign direct investment. This is particularly true where violence is politically motivated. Armed violence has a particularly important impact on tourism, whether it is political violence or criminality (Onimilusi, 2016).

According to Neumayer, over the long run, tourism is reduced by 25% when there are substantial increases in political violence, and in countries with small tourism industries the reduction tends to be substantially greater (Onimilusi, 2016). For instance, Boko Haram violence has led to the destruction of health facilities in the North eastern states of Nigeria, forcing health workers to either flee or shut down clinics. Onuoha (2014) states that this situation has compelled residents to seek medical attention in Cameroon, Chad and Niger, thereby adding to the pressure on limited health facilities in the host communities. Awortu (2015) also notes that education is a panacea for national development across the world. There is no society that does not give adequate attention to her educational growth and development. Apart from the paltry budgetary allocation

by the government, the Boko Haram insurgency has been an obstacle to educational development in Nigeria. The Islamic militants have serially attacked students and facilities in educational institutions in different northern states of the country. Over time, a lot of schools have shut down their academic programmes. This has drastically impacted the teaming number of students seeking admission into academic institutions at all levels.

In a country that is struggling with educational infrastructure and qualitative manpower to improve on the standard and quality of education, the Boko Haram insurgency is further compounding its challenges. Certainly, this is affecting adversely the present and future development of this country. Indeed, terrorism and other forms of militia activities can impose costs on a targeted country through a number of avenues (Joshua and Chidozie, 2014). As noted in The Punch (2012):

> Investors are wary of coming to a country where their lives and investments are not safe: Nigeria has been on a steady decline in the Global Peace Index. Out of 158 countries surveyed, the country was 117th in 2007, 129th in 2008 and 2009, 137th in 2010, 142nd in 2011 and 146th in 2012. Even a country like Chad is more peaceful than Nigeria. Nigeria is only better than such countries as Syria, Pakistan, North Korea, Iraq, Sudan, Congo Democratic Republic, Afghanistan, Libya, Israel, Russia and Somalia pariah states or nations on war footing.

Agbiboa and Maiangwa (2014) aver that a recurrent issue in the Boko Haram literature is the extent of relative poverty and inequality in the north which has led some analysts to argue that underdevelopment is the main reason why extremist groups like Boko Haram rebel. While Mahmood (2013) contends that today, the north of Nigeria is undoubtedly poorer than the south in almost every conceivable measure. Combined with limited resources and deteriorating environmental factors, such as a rapidly shrinking Lake Chad, parts of northern Nigeria are economically destitute environments. Poor leadership and corruption have contributed

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to the socio-economic situation, and generated an environment lacking viable job prospects for large numbers of youth. Dasuki (2013) contends that the impact of terrorism on internal security in Nigeria cannot be over emphasized as citizens now live in fear of impending but unknown attacks. Security matters to the poor and other vulnerable groups, especially women and children, because of bad policing, weak justice and penal systems and corrupt militaries mean that they suffer disproportionately from crime, insecurity and fear. They are consequently less likely to be able to access government services, invest in improving their own futures, and escape from poverty. Kwaja (2013) observes that the huge governance deficit in the country has been one that people do not see as part of the state building project, under leadership that is unwilling to transform society and guarantee security for the people. Rather, emphasis is often placed on appropriation of power and regime security at the expense of good governance and human security. Indeed, as noted in International Crisis Group's Report:

> Poverty is a product of bad governance, including a bloated administration. A bulging percentage of federal and state budgets is allocated to salaries, allowances, pocket money, foreign trips and temporary duty tours constraining capital and development projects. The federal government has been borrowing for recurrent consumption, not to invest in development. For many the name of the game has been spending, importing and looting. Terrorist incidents have economic consequences by diverting foreign direct investment (FDI), destroying infrastructure, redirecting public investment funds to security, or limiting trade. If a targeted country loses enough FDI, which is an important source of savings, then it may also experience reduced economic growth (International Crisis Group's Report, 2014; Joshua and Chidozie, 2014).

It is observed by Hilker et al (2010) that states often fail to provide adequate security for citizens or undermine democratic governance through acts committed in the name of security calls into question top-

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down approaches to reducing violence. This ugly development has some implications. Governance in times of insurgency presents a challenge to economic progress where development is arrested because of the absence of peace. The cost of insecurity in Nigeria could also be seen on the percentage of annual budget allocated to security agencies on a yearly basis. Infrastructure and human capital development are almost foregone alternatives; hence, capital expenditure is struggling from the rear. As observed by Kantiok (2014), many governments justify excessive expenditures on security as intent to secure the homeland. Many governors, particularly in the northern part of Nigeria have justified their non-performance and lack of development of their states to the fact that they are fighting terrorism in their various states. Huge sums of monies are designated security votes and have been embezzled by these governors while failing to secure their various states. More often than not, they justify the expenditure on equipping the police and manning the various checkpoints in their states. The same thing can be said of the federal government in its huge expenditure on defence, yet not fully equipping the security forces with the needed equipment. That the insurgency sometimes outguns the security agents tells on the dilapidated equipment that they use in trying to contain the terrorism.

Also, the food industry in the north is under great strain over a number of reasons, with the main issue being human mobility. With the increase of Boko Haram attacks, those employed in the industry have decreased their movement outside protected areas over fears of attacks carried out by the insurgents. Many farmers in the states of Adamawa, Borno and Yobe now fear being attacked while many local processing companies have lost workers after families opted to leave the conflict area. Traders have also limited their movements as Boko Haram militants have increasingly targeted major markets across the region. The agricultural sector has effectively developed into a target for those militants in need of supplies, with many stealing food, equipment and money. The heightened attacks across North- Eastern Nigeria have also made transportation of

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food riskier and more expensive, which in turn has placed greater pressure on the economic output (http://www.msrisk.com).

Onuoha (2014) contends that the pace and intensity of Boko Haram's attacks, especially against civilian targets, dramatically increased after the federal government imposed a state of emergency in Borno, Adamawa, and Yobe states in mid-2013. Since then, and even more intensely since January 2014, the group has perpetrated almost-daily attacks on villages and towns, and laid siege to highways. In the attacks, Boko Haram has killed civilians, pillaged property, and destroyed schools, homes, and businesses, which were often razed to the ground (Premium Times, February 2, 2014). Added to this is the problem of worsening food insecurity caused by the destruction of livelihoods and social support systems, bombing of infrastructures, displacement of farmers and pillaging of livestock and foodstuff. Owing to worsening insecurity, farmers are no longer able to cultivate their lands or harvest their products for fear of being attacked by Boko Haram members. Also, cattle herders and households have lost their livestock to Boko Haram pillaging, further compounding the situation of severe food insecurity.

A good number of observers (Bello, 2004, Williams, 2008, Lake 2001, Leon and Walt, 2001), have pervasively argued that insecurity in a given state not only affect the growth and survival of democracy but also lead to high level of poverty, unemployment, high rate of crime, poor standard of education, high rate of illiteracy, poor infrastructural development, poor state of health facilities, among others. In consideration of these challenges, effective public policy implementation remains the only instrument and tool to tackle the internal security issues and problems in the contemporary Nigerian state.

Factors Responsible for Social Insecurity and Domestic Terrorism in Nigeria

While Nigeria has always described herself as the giant of Africa, it is equally identified as one of the most poverty-stricken and insecure nations around the globe; the menace of which is most critical in its northern

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part, despite bestowed unquantifiable human and natural resources in the region. Most often, the lack of social security in Nigeria, the north in particular, has led to insecurity and domestic terrorism. Social security is a shared care arrangement designed to meet contingencies and other conditions of insecurity due to either deprivations or contingencies. It is widely practiced globally. Nigeria has, over the years, tried various social security schemes and programmes to ensure that social security exists. However, according to Gbemre (2018), these have not been implemented satisfactorily and this has created gaps that have led to the existence of "several insecurity issues, alleged embezzlement/misappropriation of pension funds, long queues of pensioners to access pension funds and ultimately, stranded pensioners, amongst others in the area of pension fund management in Nigeria." Some of the factors leading to domestic terrorism include:

i. ***Bad leadership and corruption among stakeholders:*** According to Achebe (1983), in his work, "The Trouble with Nigeria," the problem with Nigeria is bad leadership. There is no gainsaying the fact, that, Nigeria has been faced with the problem of leadership since inception, which has posed serious danger on the socio-economic development of the country. The challenges that hamper the social security in the country is not lack of viable policies but lack of political will to implement policies of government. Corruption is also, a cankerworm that has created wide gap between the rich and the poor; making the poor, poorer and the rich, richer. Corruption mostly in government, has made it difficult to implement government policies in the area of social security and poverty alleviation; rather, most individuals at the helm of affairs will prefer to enrich themselves with public fund meant for the people and leave the masses impoverished and socially insecure. According to *Adesuwa (2017),* when government officials engage in this kind of corruption, the poor and underserved populations within Nigeria are inevitably hurt. If large sums of money earmarked for development stopped going into government officials' pockets, the Nigerian government could use that money to build up the country's infrastructure-electricity, roads, running water and more.

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ii. *Pervasive material inequalities and unfairness*: Greater awareness of disparities in life is a major factor of insecurity in Nigeria. This is a rooted general perception of inequality and unfairness which has resulted in grievance by a large number of people. This perception stems from the perception of marginalization by the powerful elite, using government's development policies and political offices as a primary source of exploitation which creates disaffection and resentment. A large number of the Nigerian population is frustrated and have lost hope, especially the youths, and have now emerged to express their disillusion about the pervasive state of inequality (Osaghae, 2012).

iii. *Illiteracy and poor access to education:* The Nigerian society is characterised by individuals who are either stark illiterates or half-baked literates. No country develop with quantum and high percentage of individuals that are illiterate. The reason for neglect and lack of responsibility on the part of government to provide social security in the country, is because of the ignorant of the majority of the citizens to truly know their rights. Nigeria is characterised with individuals who are illiterates because of poor access to education or lack of means to get educated because of bad governance, religious indoctrination, among other variables. Most times, it is these individuals that becomes veritable tools for manipulation in the hands of some politicians for their selfish political ambition; while some become notoriously engaged in suicide bombing, terrorism and maiming of innocent citizens as a result of religious indoctrination.

iv. *Infrastructural deficit:* Infrastructural deficit in Nigeria has contributed immensely in increasing the level of social insecurity in Nigeria. The unavailability or inadequate infrastructure in Nigeria such as good road network, adequate power supply for self-employed individuals, portable water supply, strategic market locations, low or lack of access to technology can hinder innovation and networking strategy. Availability of needed infrastructure is an enabler of security, productivity and development, but in the absence of that, the society constantly breeds unemployment,

poverty and insecurity. For instance, the Ajaokuta steel industry in Kogi State would have been a source of employment and engagement for the people in the area, but because it is not functioning the way it ought to function, those who are supposed to be employed in that company are left unemployed or underemployed. According to *Adesuwa* (*2017*), an infrastructure that supports economic growth at every level is essential to pull people out of poverty. In Nigeria, economic infrastructure includes things like access to micro-credit that help farmers invest in their crops and entrepreneurs lift their businesses off the ground.

v. *High cost of living:* High cost of living amidst, lack of infrastructure, bad governance, insecurity, unemployment, overdependence on foreign goods in Nigeria, is another cause of increased poverty in the country. In recent time, especially, during the Buhari administration, Nigerians have experienced hardship due to ineptitude leadership, depletion in the value of the country's currency, economic recession, increase in tariffs and fuel pump prices, over-borrowing and servicing of debt. All these led to high cost of living which eventually led to low standard of living. Income of the citizens did not increase or commensurate with their expenditure which kept increasing. The poor in this sense, are becoming poorer due the unfavourable policies and environment created by government.

vi. *Ethno-religious configurations:* These have arisen from distrust among various ethnic groups and among the major religions in the country. Ethno- religious conflict was defined by Egwu, (2011) "as a situation in which the relationship between members of one ethnic or religious group and another of such group in a multiethnic and multi-religious society is characterized by lack of cordiality, mutual suspicion and fear, and a tendency towards violent confrontation. Frequent and persistent ethnic conflicts and religious clashes between the two dominant religions present the country with a major security challenge. In all parts of Nigeria, there exist ethno-religious conflicts and these, according to him, have emerged as a result of new and particularistic forms of

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political consciousness and identity often structured around ethno-religious identities" (Egwu, 2011). The claim over scarce resources, power, land, chieftaincy, local government, councils, control of markets and sharia among other trivial issues have resulted in large scale killings and violence amongst groups in Nigeria. The problem of ethno- religious crisis can be traced to the colonial era when the principle of divide and rule was adopted and the forceful amalgamation of the northern and southern protectorate by the colonial powers.

vii. *Weak security system:* This results from inadequate equipment for the security arm of government, both in weaponry and training. This is in addition to poor attitudinal and behavioural disposition of security personnel. In many cases, security personnel assigned to deal with given security situations lack the expertise and equipment to handle the situations in a way to prevent them from occurring. This is due to inadequate human resources, development and bad management. And even when these exist, some personnel get influenced by ethnic, religious or communal sentiment and are easily swallowed by their personal interest to serve their people, rather than the nation. Thus, instead of being national watch dogs and defending national interest and values, and protecting people from harm by criminals, they soon become "saboteurs of government effort by supporting and fuelling insecurity through either leaking vital security information or aiding and abetting criminals to acquire weapons or to escape the long arm of the law" (Edoh, 2001). The Maitasine crisis, Niger Delta crisis, and the Boko Haram activities are cases for reference.

viii. *Decay of socio-cultural and communal value system:* The traditional value system of the Nigerian society like most African societies is characterized by such endearing features as collectivism, loyalty to authority and community, truthfulness, honesty, hard work, tolerance, and love for others. "Mutual harmony and co-existence, and identification of individual with one another as well abhorrence for theft and high value for lives are no longer sustained. Stealing was considered extremely disgraceful and lives were also highly

valued)" (Ekundayo, 2013). However, all our endearing values and morals have been traded off for western values and this has created social disequilibrium.

ix. *Rural/urban drift*: The inability of government to meet the social needs of the people at the rural, has subsequently led to rural/urban migration. The migration of jobless youths from rural areas to urban centres is also one of the causes of insecurity in Nigeria. Nigeria is one of the countries in the world with very high rural/urban drift. Most urban areas in Nigeria have grown beyond their environmental carrying capacities and existing infrastructure and this has resulted to increased poor quality of the living conditions in urban areas in Nigeria. Out of frustration, these youths are drawn into crime which will eventually lead to insecurity in the society.

Impact of Government Social Protection Policy in Nigeria, 1999-2020

One of the primary responsibility of government, anywhere in the world is security for its citizens, and social security is inclusive. No doubt, Nigeria's government over the decades since independence have had social security policies and projections but the question remains if they were ever implemented at all, or implemented in its fullness.

The first official social protection legislation in Nigeria was the 1942 Workmen's Compensation Act. After several amendments, the federal government enacted the Pension Decree No. 102 of 1979 for federal civil servants and the Armed Forces Pension Decree No. 103 of 1979 for the military leading to the establishment of the non-contributory defined benefit pension schemes based on final salary. A private sector benefit pension and gratuity scheme for employees was initiated in 1954 by the Nigerian Breweries. In 1961, the National Provident Fund was inaugurated and later replaced by the Nigeria Social Insurance Trust Fund (NSITF) in 1993 (Aiyede, Sha, Haruna, Olutayo, Ogunkola, and Best, 2015). The returned to democracy in 1999 after a protracted military rule in Nigeria is a watershed in the history of Nigerian politics and policy

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making. The reason is that, the interruption of the military in governance through coup and counter coup, affected the political stability of the State. The return of democracy since 1999, has brought a form of stability to governance, hence the importance of examining government social security policy in the Fourth Republic.

Since 2004 when the first draft of National Social Protection Strategy document was produced, social protection has featured as an issue of concern at both the national and state levels (Hagen-Zanker and Holmes, 2012). The document organised social protection around four main themes: social assistance, social insurance, child protection, and the labour market. However, the government has not demonstrated significant commitment to social protection judging by the level of implementation. Nigeria is among countries that have focused more on growth in the hope that growth would eventually trickle down and translate into improved conditions for the poor (Hickey, 2008). The government established National Pension Commission as a social and economic institution through the Pension Reform Act of 2004. This introduced contributory pension scheme for the civil servants and thereby ensuring security in the pension scheme process in Nigeria. The Pension Reform Act 2004 established the National Pension Commission (PenCom) as the body to regulate, supervise and ensure the effective administration of pension matters in Nigeria. In compliance with the provisions of the Pension Reform Act of 2004, employees in public and private sectors of the economy have made significant contributions into their Retirement Saving Accounts (RSA). According to National Pension Commission (PENCOM) (2016), pension contributions into the retirement saving accounts of employees in private and public sectors rose drastically from ₦15.6 billion in 2004 to ₦503.92 billion in 2013, representing a 3,230.26% growth within a period of nine years. On sectorial analysis, the public sector contributions increased from ₦15.6 billion in 2004 to ₦278.5 billion in 2013, indicating a 1,785.26% growth. The private sector contributions surged by 978.81% from ₦23.03 billion in 2006 to 4225.42 in 2013. The total pension contributions into the retirement saving accounts of employees in private and public sectors

stood at 2,305.9 Trillion in 2013. The public sector accounted for 1,405.78 trillion, signifying 60.70% of total pension fund contributed, while the private sector accounted for 910.12 billion or 39.30% of the contributions. This programme was encouraging, but there is a great gap between social policy and implementation. It has been recorded that pensioners and retires have been deprived the opportunities to access their funds, the process has been bureaucratized.

Prior to the establishment of PenCom, the government established National Poverty Alleviation Programme (NAPEP). The programme is a 2001 programme by the Nigerian government aiming at poverty reduction, in particular, reduction of absolute poverty. It was designed to replace the Poverty Alleviation Programme (PAP). NAPEP and National Poverty Eradication Council (NAPEC) coordinate and oversee various other institutions, including ministries, and develop plans and guidelines for them to follow with regards to poverty reduction. NAPEP goals include (1) training youths in vocational trades, (2) to support internship, (3) to support micro-credit, (4) create employment in the automobile industry, and (5) help VVF patients. The programme helped lots of people through various initiatives especially the provision of the popular Keke NAPEP. The poverty alleviation programme too has been a failure because of the insincerity of government, change of governments and their personalised programmes, and corruption that has eaten deep into the fabrics of the Nigerian leadership.

Another social security policies in the Fourth Republic is the establishment of the National Health Insurance Scheme. The National Health Insurance Scheme (NHIS) is a corporate body established under Act 35 of 1999 Constitution by the Federal Government of Nigeria to improve the health of all Nigerians at an affordable cost, through various prepayment systems. NHIS is totally committed to securing universal coverage and access to adequate and affordable healthcare in order to improve the health status of Nigerians, especially for those participating in the various programmes/products of the Scheme. Though the NHIS's stated goal is to provide universal health care access, sadly the percentage

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of the Nigerian population with health care coverage remains stuck at around 10 percent. Part of the problem has to do with wording of the NHIS Act itself, which requires only federal government employees and private sector businesses with 10 or more employees to register with NHIS. Unfortunately, the majority of government workers work for state agencies, not federal agencies. Since the law does not apply to them, most do not opt to join NHIS. Another problem is that, in the private sector, many Nigerian companies do not register their employees with the government to avoid paying taxes. Employees who work under-the-table do not receive health insurance, so it is a losing situation for everyone except for the employer (NHIS, 2016).

The government also created the National Economic Empowerment and Development Strategy (NEEDS) policy. NEEDS focus on four key strategies: reorienting values, reducing poverty, creating wealth, and generating employment. It is based on the notion that these goals can be achieved only by creating an environment in which business can thrive; government is redirected to providing basic services, and people are empowered to take advantage of the new livelihood opportunities the plan will stimulate (NEEDS, 2004). In Nigeria, every administration that is in power comes up with a new policy initiative instead of building the previous one. For instance, late Yar'Adua administration dumped the NEEDS policy and birthed the Vision 20:2020 and the seven-point agenda. The Transformation agenda was introduced under Jonathan. One problem of the Nigeria leaders is their inability to understand that real reform requires systematic policy initiatives and that well thought-out and coordinated policy actions drive social and economic development. Due to this, the NEEDS policy could not achieve its policy (Ayorinsola, 2014). The expiration of the NEEDS policy plan left most Nigerians in poverty rather than out of it as it was one of the policy's thrust.

The government of Muhammadu Buhari initiated the N-Power programme. The programme was conceived to engage over 500,000 unemployed youths and divided into two phases. N-Power aspires to provide a platform where most Nigerians can access skills acquisition

and development. At this time however, the initial modular programmes in N-Power are designed for Nigerian citizens between the ages of 18- 35 years. Another social security of the Buhari administration is the Anchor Borrowers Programme. Central Bank of Nigeria (CBN), in line with its developmental function, established the Anchor Borrowers Program (ABP). The Programme which was launched by President Muhammadu Buhari on November 17, 2015 is intended to create a linkage between anchor companies involved in the processing and small holder farmers (SHFs) of the required key agricultural commodities. The programme thrust of the ABP is provision of farm inputs in kind and cash (for farm labour) to small holder farmers to boost production of these commodities, stabilize inputs supply to agro processors and address the country's negative balance of payments on food. At harvest, the SHF supplies his/her produce to the Agro-processor (Anchor) who pays the cash equivalent to the farmer's account (Central Bank of Nigeria, 2017). Amidst this social security programmes, the gap between the rich and the poor in the country seems to be widened; and the country is still know to have the largest percentage of her citizens living in extreme poverty in the world. The issue of insecurity and the various crises including the terrorist activities and largely a product of the federal and state government failures to institutionalize social security ability in Nigeria. As mentioned before, the government and the elite manipulation of the national resources are responsible for the current social insecurity situation in Nigeria.

For the purpose of hindsight, some other social security schemes set up by the Federal Government over the years includes, Nigeria Social Insurance Trust Fund (NSITF), Pension Scheme, Pension Reform Act (PRA), and Employee Compensation Act (ECA). Some of the actors/ drivers of government social security policy includes the National Planning Commission, Ministry of Women Affairs and Social Development, the Ministry of Youth Development, the Ministry of Education, Ministry of Health, Ministry of Agriculture, Ministry of Labour and Productivity, National Directorate of Employment, Nigeria Social Insurance Trust Fund, Pension Commission, and National Health Insurance Scheme.

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Conclusion

Social security programmes are usually established as a means of improving the well-being of the poor, reduce inequality within society and conciliate different social demands, but in the case of Nigeria, the reverse is the case because inequality and neglect has been the case. Hands on experience of wanting to help the poor in our society have been commandeered by the powerful elites. For the government and powerful stakeholders have not structured any articulate policy to assist the poor. Even the haphazard social security programmes organized by government have been manipulated and weakened by the powerful military and state officials.

There is no doubt that social security arrangements are collective remedies against adversity and deficiencies; ranging from pensions to disability compensations, death benefits as well as free quasi healthcare education and employment. A comprehensive social security in Nigeria has the potential to significantly reduce economic insecurities and enhance economic efficiency, equity, growth, and stability given the dismal socio-economic statics as captured by human development, human poverty, and the gender-related indices. However, insecurity, in Nigeria has increased poverty, unemployment, corruption, inequality, poor government policies, and weak judicial system and so on. Nigeria has been marred by social unrest, including domestic terrorism and herdsmen attacks just to mention a few. As a result of this unrest, the region ranked the highest in the area of insecurity in Nigeria. The impacts include devastation of agricultural production damage to public infrastructure such as schools, hospitals and bridges and astonishing loss of life and mass displacement of people. Yet, security spending in the country's budget is high and the situation continues to worsen in the Northern part of Nigeria. As for the impact of the herdsman attacks in the North, it is confirmed reports that farms have been destroyed, crops have been lost and the incentive to plant again in these areas has declined. These effects could translate to deepening poverty and food insecurity. Insecurity results in damage to critical infrastructure such as schools, hospitals and bridges have become

a common feature. Furthermore, insecurity has displaced millions of people resulting in extreme pressures on those who have been displaced and on the federal and state governments that have provided some humanitarian assistance.

This is attributed to the failure of Nigeria state in honouring its contractual agreement to respect and sustain its social contract with the Nigerian people. As a result, this brought about total collapse of social security and consequently encourages insecurity. If the government fight against insecurity is to succeed, it must sit up to address the above problems or else the fight is going to be a mirage. There is need to institutionalise and build on appropriate accountability and transparency mechanisms within the systems through which social protection programmes are implemented. It will also be important to encourage bottom-up systems of accountability. As social security programmes are rolled out, households and communities must be aware of their entitlements (and also why they may not be entitled) so that they can hold implementers accountable. Government should demonstrate good governance and political will which are the panacea for the insecurity challenge in Nigeria. The war against insecurity would be won only by raising governance standards that is, cultivating the culture of good governance where the government is responsible and accountable to the people. Security engagement cannot be separated from good governance. However, good governance is a function of effective, visionary, transparent, trustworthy and credible political leadership whose driving force is an improvement in the collective wellbeing of the citizens.

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