

## DEVELOPMENT OF SUSTAINABLE POVERTY REDUCTION STRATEGY FOR NORTHEAST NIGERIA: CHALLENGES AND ISLAMIC SOLUTION

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‘Much of these challenges comes out of poverty where young people are grabbed at an early stage proffered with a little bit of money ...’

--Us Secretary of State, John Kerry, March 2014

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### ABSTRACT

Northeast Nigeria in recent years has been ravaged by Boko Haram insurgency. Boko Haram, a religious insurgent group, poses threats to (mostly) the region and its citizens. Although the Nigerian military and its allies have regained most of the areas hitherto captured, defeating the group has proved challenging despite the multi-nation joint military forces. This is partly due to lack of understanding about causes relating to the emergence and continued existence of the group on one hand and factors that contribute to the growth of the group on the other. Poverty has been attributed to both the cause of the emergence and one of the most important factors that contribute to the growth of the group. Thus, drawing from two poverty theories, culture of poverty and ghetto poverty, this article examines how the interaction of internal and external poverty conditions within individuals explains the emergence and continued existence of Boko Haram in Nigeria. In addition, as various poverty elimination policies have been developed and used without success, the article hypothesises that effective poverty elimination policies laid down in the Quran and Sunnah, here termed Poverty-Haram policies, are needed to eliminate poverty and prevent emergence of groups, like Boko Haram. To develop these policies, technical and empirical understanding of contextual poverty is essential. Therefore, using a well-developed and tested questionnaire, data on individual experiences were obtained from 500 respondents who are adjudged poor (living under US\$1.5/day and with a family of at least 3) in 3 cities. This data was operationalised and analysed. The result of the SPSS analysis indicates that internal poverty conditions may lead to cognitive poverty whereas external conditions may lead to material poverty. Using these results, the article explains use poverty-haram policies in eliminating both cognitive and material poverty is proposed.

Keywords: Insurgency, Boko Haram, Nigeria, Poverty Conditions, Cognitive Poverty, Material Poverty

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### 1. Introduction

Insurgency and terrorism have been major social problems in Nigeria in almost 7 years (Taft and Haken, 2015). From 2009, Boko Haram insurgency has affected social, economic and political activities of Northern Nigeria with more than 40,000 people dead, several incapacitated due to injuries and several properties destroyed (CFR, 2015). Although several elements have on themselves, or interacting with others, been responsible for the violence, these elements or the product of their interactions alone has not been sufficient enough to explain the trigger of violence in Nigeria in general (Darma et al., 2016). We posit that identifying and eliminating factors or elements that may have manifested to violence without consideration of what drive them in the first place, will not provide a sustainable answer to violence-free Northern Nigeria, particularly northeast-Nigeria. Research suggests that these factors or elements are contextual and are invoked by negative emotions due to external or internal influences. Darma et al. (2016) list several negative emotion motivators of violence in Northern Nigeria. From these listings, one of the most important driver is poverty.

In order to eliminate poverty and hence reduce violence in Nigeria, several poverty reduction strategies (PRS) have been designed and implemented. However, as indicated elsewhere (Enyim, 2013, Sunkanmi and Abayomi 2014, OBADAN, n.d., Ogwumike, n.d., for example), these PRS have not been able to provide the desired results. Policy makers need new approaches to PRS design and implementation. This paper is, therefore, intended to propose new and novel methods of PRS development and implementation, with a specific focus on elimination of violence in northeast Nigeria and based on Islamic poverty reduction paradigms.

In this paper we acknowledged various governments' efforts to reduce poverty through the mechanism of PRS, but we posit that the development and implementation have been defective. Furthermore, we suggest that there are motivations for policy makers

and researchers to agree on new PRS that is context specific and implementable, as these would solve many social problems in developing countries. Such problems, like insurgency, are believed to be driven by poverty. For example, talking about Boko Haram fighters, Aisha Wakil, a Nigerian Boko Haram peace negotiator, remarked, *"Something must have triggered those innocent-looking children to grow up behaving the way they are behaving now. You needed to see them growing up. Sometimes when I start talking about them, I shed tears. Those children prayed, and still pray a lot. I have a mosque in the house, and they would always go in and pray"* (Ukwu, 2016, italicized by the authors). We argue here that negative emotions or sensitivities are responsible for insurgency in Northeast Nigeria. We also argue that Poverty is the driving force to negative emotions. This point is the main motivation of this paper, that is, what is the linkage between poverty and violence, particularly religious violence?

However, it is important to indicate that insurgency is as old as civilization and it is not motivated by poverty only. It nonetheless became most prominent after the September 11 2001 bombings of the United States by Al-Qaeda, when the motivation was political rather than poverty. The bombings were carried out on world trade center which has adverse effects on America and globally (Rogan 2007). Insurgency may have global consequences just like the terror attack on September 11, 2001. It may have local consequences like in many parts of the world.

Boko Haram, for example, started as a small local radical Sunni Islamic organization with preaching and a limited support from among the Sufi Islamic communities in the Northeast of Nigeria. The group preached and developed the anti-western ideology of the Boko Haram terrorist group we know today. It earned the concern and attention as it enters relationship with other groups such as Sunni extremist terrorist groups elsewhere. These include al-Qaeda as well as al-Qaeda affiliates such as al-Qaeda in the Islamic Maghreb (AQIM) in Algeria and Mali and al-Shabaab in Somalia and recently its alliance with the dreaded ISIS (Reuters, 2013).

In this paper we assume that, fundamentally, it is the responsibilities of the state to protect the security of lives and property of its citizens and the entire nation, which includes the protection of territorial sovereignty and the guarantee of the country's socio-economic and political stability. However, if these functions of the state have been taken for granted by the ruling elites in the country, one consequence is the emergence of groups such as Boko Haram (Duru and Ogbonnaya, 2010: 2).

With regard to Boko Haram, several reasons may be attributed to the emergence of the group. The first could be regarded as religious. Boko Haram's aim is to turn Nigeria into an Islamic country to be ruled with Islamic Sharia law, which was already adopted in most of the Northern states. Some researchers referred to this reason as a camouflage. But for the conservative Yusuf, the leader of the Boko Haram, the sharia law was not enforced strictly enough hence the need to get it enforced through Jihad (Nossiter, 2010:1). The second reason is that some factors such as political and socioeconomic frustrations which are all over Nigeria and more prevalent in the Northeast Nigeria where Boko Haram thrives along with poverty, unemployment, and lack of education which are much higher here than other parts of the country also serve as reasons for the emergence of the group.

To buttress the later point, the National Population Commission (NPC), literacy rates are much lower among states in the Northeast part of Nigeria with about 72 percent of children around the ages of 6-16 who never attended schools in Borno state, where Boko Haram was founded. Situations like illiteracy create availability of ready-made recruits into Boko Haram (United Nations Education for Orphans, 2011, Sighted in Wikipedia, 2013:2). We therefore, opine in this paper that situations such as illiteracy and poverty fuel the emergence of violent groups.

The main theme of this paper is, therefore, to seek answers to questions such as: How do government activities led to the emergence of Boko Haram in Nigeria? What are the effects of Boko Haram activities in Nigeria, and what then the government to curtail the incidents of this group thereby creating a secured environment.

We, therefore, suggest that effective poverty development strategy, in addition to other social welfare issues will be helpful in creating secured environment. For this reason, the development of effective PRS and monitoring mechanism for them, need a clear definition of poverty understood by the beneficiaries of the PRS, consistent within the context and over time. This point means that as, for example, Nigeria is multi-religious, uniform (National) PRS may not work as expected in the country. For example, the values and ideas prevalent in Northeast Nigeria is rooted to ideas of freedom, happiness, benevolence as explained in Islamic ethical system and as a result any PRS that is at variance with these values is bound to fail.

Further to this, the literature defining and measuring poverty has been a subject of controversy and, thus, intensive research. An indication to this controversy is the identification poverty indicators. For example, Citing Rein (1970), Siirageldin (2000) indicates that optimal definition or a measuring technique consist of 3 poverty issues: subsistence poverty, inequality and externality. Others (including TOMLINSON et al. (2008) indicate that while multidimensional poverty concept is appropriate in poverty analyses, it has still proven very difficult to develop measures that both capture this multi-dimensionality and facilitate comparison of trends over time. In addition, Poverty does not only need to be defined and measured, it needs to be understood as well. As multidimensional and complex, it means that any dimension of poverty could be motivated by certain conditions internal to the individual subject (person, community, countries, etc.) or external to it. These conditions could also interact. Thus, in order to properly understand poverty, measure it and develop meaningful and sustainable PRS, we require knowing what motivates poverty and what is the impact of such motivation? How do motivators of poverty manifest? This paper aims to answer these questions.

The next section presents our proposition and the guiding questions for this research. Section 3 presents conceptual and theoretical foundation, while section 4 reviews poverty related literature and presents the research gaps we hope to bridge. Section 5 presents historical data on population, poverty and violence in Northeast Nigeria. Section 6 briefly discusses Islamic

ethical system as a foundation to Islamic PRS paradigms. Section 7 presents quantitative analysis and section 8 discusses the result in line with the provision of Islamic PRS paradigms. Section nine concludes the paper.

## 2. Propositions, Problem statement and Research Question

In line with the above paragraphs and our research focus, the following proposition is presented:

*As poverty is multidimensional and have the tendency to lead the individual to negative emotions and hence violence, it is important for Northeast Nigeria, (a predominantly Islamic community/society) where insurgency and terrorism is prevalent, to evolve poverty elimination strategies that are rooted in Islamic ethical system to permanently eliminate poverty and hence establish sustainable peace including counter-insurgency strategies in the region.*

From the above proposition, the challenge faced by most developing countries, particularly Nigeria, is the design and development of effective poverty reduction strategies that will be acceptable to the beneficiaries and will also be capable of reducing the tendency of negative emotions and hence violence. This paper provides a solution to such challenges. The paper explores the relationship between negative emotions driven by poverty and religious violence. This is in line with the literature and concerns raised by World leaders that poverty fuels violence. Although this theory between poverty and violence has been present for a long time, there has not been attempt to go beyond 'traditional poverty' consideration. Therefore, this paper addresses the issue by looking beyond poverty as a single construct and relating the different poverty constructs to what leads individual to the poverty-situation.

In order to understand emotions-poverty-cause interaction, the following research questions are developed:

What is the poverty level in the Northeast Nigeria?

What is the rate and frequency of prevalence of poverty in Northeast Nigeria?

How do these conditions manifest?

How may poverty elimination strategies that are sustainable and effective be developed for the region?

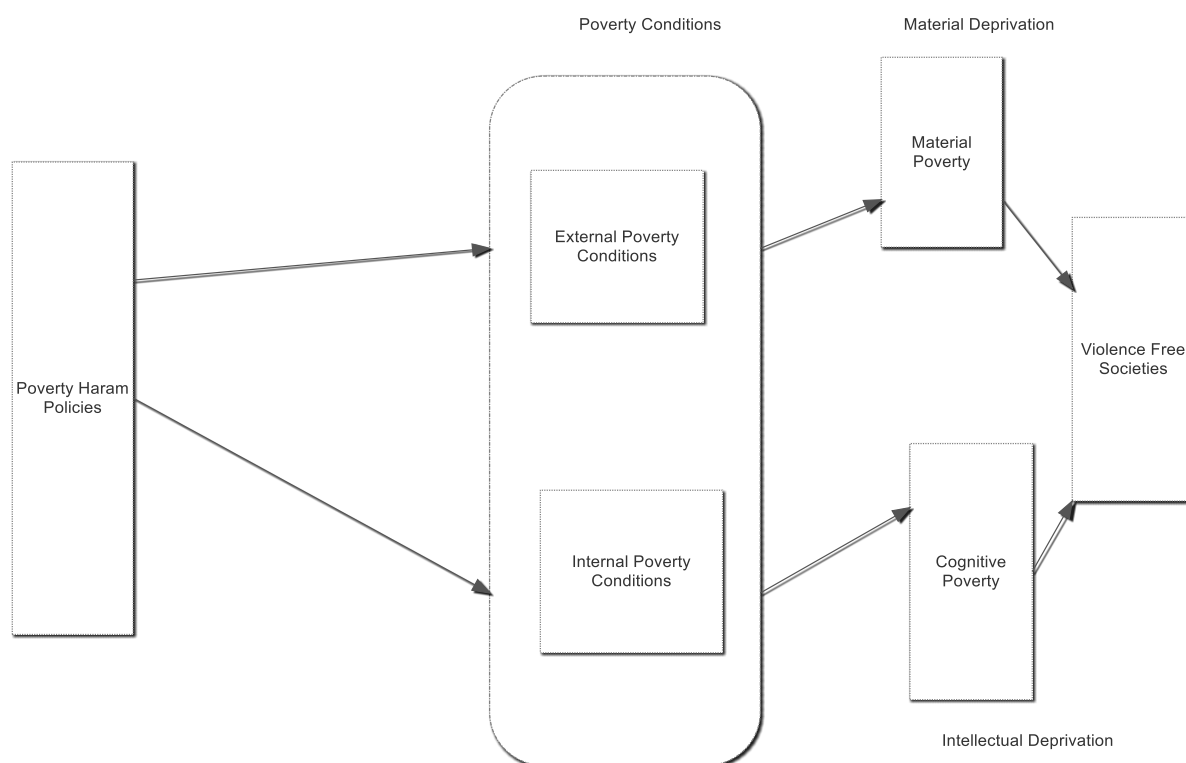
To answer these questions, this research follow a sequential quantitative-qualitative mixed methods design (Creswell, 2009). First, survey on the perception of the individuals on what constitute poverty was conducted in three states of the region. The data from the survey was used in quantitative analyses to determine the negative emotions leading to poverty and violence. The result of the quantitative analyses was used as a guide to answer the research questions above.

## 3. Conceptual and Theoretical Foundation

This section presents both conceptual and theoretical foundation of the research. We conceptualized poverty as one of the principal motivators of negative emotions including, hatred, violence and insurgency (Rawlinson, 2011, Payne, 1996). We, therefore, argue that to eliminate poverty and hence reduce negative emotions our societies and communities needs to be guided appropriately while developing poverty reduction strategies. Strategies should aim to be sustainable, demotivate negative emotions and eliminate/reduce violence, insurgency and terrorism. We posit such strategies are rooted in Islamic ethical values. In line with Islamic ethical System, it is possible to eliminate poverty, in the absolute term, among our society and enjoy life free of violence. Islamic ethical system (for guidance: Quran AnNahl: 90) is rooted in the Arabic word Islam, or submission to Allah's will by treating people with equity, kindness, benevolence, compassion and fairness. We, therefore, conceptualized our research as represented in the model below. We view Poverty as one of the main motivators of violence. Poverty is presented in this work as resulting from either material deprivation (economic poverty) or intellectual deprivation (cognitive poverty). We further assume that material poverty is a result of external conditions including insufficient basic human needs. In the Northeast Nigeria, these may include decent accommodation, healthcare facilities, schooling and other utility services (water, energy, etc.). Internal poverty conditions, however, may be due to insufficient proper cognitive development in the individual. In our area of research, these may include conditions that arise in either childhood or adolescent development. These include deprivation arising from a combination of issues. These are segregation in schooling, in healthcare provision, household items, lack of food/proper nutrition, decent housing and similar other things (including insufficient role models). Rawlinson (2011) indicate that children who grew up in situations such as mentioned above develop negative emotions including, anger, resentment, pain, frustration, shame, low self-esteem, dilapidating worldview, etc. This dehumanizing effect of poverty will then lead to poverty mind-set that will make them different from others in the society.

We further present Poverty Haram policies as policies capable of eliminating all antecedent poverty conditions.

**Figure 1: Conceptual Development**



### 3.1 Theoretical Foundation

In this sub-section, two poverty theories are presented: Culture of Poverty and Ghetto of Poverty (Geremek, 1997). These theories formed the core theories that guide this work and they are developed for behavioural studies of poor neighbourhoods (Geremek, 1997, pp. 4-5). As our study area, the Northeast Nigeria, where 70% of its people are living in absolute poverty this area is considered poor.

The culture of poverty theory emphasizes the specific behaviour of people in deprived conditions. The theory posits these people tend to adopt deviant behaviour, which attributed to an acknowledgement by these people that their values as humans are degraded to a form low in social and economic status. This theory, thus, views internal psychological conditions as the main reason for poverty. It offers one way to explain why poverty exists despite several anti-poverty programs. Critical to culture of poverty view are 5 things (Lewis, 1964). First, is the definition of poverty as a culture of living, passed down from generations to generations. Here this definition implies children of the poor are likely to grow in poverty and be poor themselves. Second, the attitudes, values and character structure of the individual is degraded by the condition in which he/she lives and/or psychologically subject him/herself. Third, the family of the individual are often considered of low status. Fourth, the living conditions (including housing and other needs) of the individual is often in degradation. Fifth, the relationship between the individual and the larger society is not a cordial due, principally, to his/her low status. This theory is relevant to this work as it can be used to explain reasons for failure in previous attempts in poverty alleviation strategies in Nigeria. It can also be used to explain the distinction between material poverty and cognitive poverty.

The culture of poverty theory, particularly, self-perpetuating poverty ways of life was used by Graves (1974) to indicate that insufficient ambition and the tendency to live for the moment were found to be responsible for poverty in urban Navajo Indians living in Nevada, Colorado. The author identified time perspectives, locus of control and achievement motivation as latent factors that rather than contributing to economic/social successes appear to psychologically be the bases of the economic failures of the targets surveyed. Our research also evaluated, via survey, psychological factors that tend to keep individuals in poverty. Unlike in Graves (1974), our research links these failures to life-long experiences of these individuals. Again, the culture of poverty theories is not without its critics. For example, Coward et al. (1973) indicate the argument advanced in the theory may at best be reduced to situational conditions of poverty rather than a culture of poverty. This view indicates that poverty situations can be challenged and changed and poverty conditions totally eliminated. This position forms part of the perspective we employed in this paper.

On the other hand, the Ghetto Poverty theory assumes poverty conditions are external to the individuals and these external conditions are due to unavoidable consequences of the social status of the poor and the environment they live. These include the places of the poor in the social structure. This theory posits the social/economic status strongly influence the growth and development of the individual. As some endogenous (good neighbourhoods, schools, social facilities, utilities, etc.) and exogenous (ethnicity and gender) socio-economic conditions eliminate the poor from respectable socio-economic status. The poor is likely to grow in conditions that perpetuate poverty and deprivation. Some authors (McLloyd, 1998, Ogbu, 1984) advanced this view. According to these authors, a child born in the Ghetto is likely to be breed in the Ghetto and deprived of the

basic qualities of life and living. These children grow to be influenced by social ills, including promiscuity, drugs, delinquency criminality and violence. They form the likely candidates for recruitment by insurgent/terror groups. Ghetto theory is used in this paper to explain insufficient government concerns for the poor and how such insufficient concerns conditions the poor to develop negative emotions, including, hatred and enmity towards the government or other perceived enemies.

#### 4. Literature review

##### 4.0 Emergence of Boko Haram in Northeast Nigeria

Until recently, the concept of poverty has been dominated by insufficient economical means or basic living standard. Therefore, poverty research concentrated on the notion of economic well-being. Poverty was then related to individuals' ability to attain some level of financial or material income like maintaining basic living standard. However, poverty research is now approached not only as material deprivation but equally other deprivations like food, health, education and other indicators. As poverty is multidimensional so also have poverty research become complex. In this section, the literature on poverty is reviewed. We begin by a review of poverty definitions, measurement and assessment. This include a review on the dimensions of poverty and conclude the section with the review of the literature on how poverty influences the thought processes of the individuals even when they are out of poverty.

The last thirty-odd years have witnessed rising incidence of ethnic and, particularly, religious-based conflicts, which have gone beyond the elite-propelled manipulation they used to be, while still being closely related to it. There have been several cycles of such conflicts. But none of these was as sustained or systematic as the campaign of terror, which the Boko Haram has waged, particularly since 2009. The rise of this group is part of a broader upsurge of religiosity in general and political Islam in particular. This has established the context for increasing tempos of inter- and intra-religious conflicts. As Salawu observes (2010: 345), about forty percent (40%) of ethno-religious based conflicts in Nigeria occurred between 1999 and 2010.

The period since 1999 has indeed witnessed the flourishing of religiosity and with it ethno-religious conflict. This obviously is not unconnected with the fact that it is also when pauperization of the masses has been most rampant, in the face of the ostentatious living of a few. The promotion of religious identity is not limited to Islamism. The two Presidents (out of three) that have been Christians from the southern parts of the country have both gone to Pentecostals revival grounds to seek God's forgiveness for their re-contesting office after losing popularity in the eyes of the citizenry in their earlier tenures. And increased blind faith in the Church by an increasing mass has contributed significantly to the purchase of private jets by quite a number of Pentecostal bishops. The hope, which spurs such devotion, might not hinge on a better life after death. There are welfare projects for the poor as part of a broader evangelical mission. There is also a fervent promotion of the ideology that salvation leads to prosperity *even here on earth*.

In the core north, starting with the far northwestern state of Zamfara in 2000, Sharia law was introduced in twelve states. But the origin of Sharia in Zamfara was actually anything but religious. Alhaji Yerima introduced it as a campaign platform in 1999 when it seemed obvious that his All People's Party was unlikely to secure victory at the polls (Tertsakian 2004: 93). Other governors latched it onto as a basis for guaranteeing their hold on power. But this was at a great cost in some instances. The first major religious explosion in this period was in 2000 when Kaduna State, which has a significant proportion of Christians in its southern parts, introduced Shari 'a. It left not less than 1,000 people dead. The violence consumed Moslems and Christians alike, but arguably, most of those felled were non-Moslems considered as infidels by the ravaging hordes of elements mobilized around the political Shari' a agenda.

But there was a limit to how far the mask of religion could keep a lid on seething mass anger. Despite huge allocations from the Federal purse, the immoderation of the poor in the northern states worsened and they could see their supposedly Islamic governors as living anything but Islamic lives.

It was in this context that Boko Haram emerged in 2002, the same year that spontaneous riots against the Miss World pageant in Nigeria led to the death of hundreds of persons and the relocation of the pageant to London. This was when Mohammed Yusuf took over what used to be the Shaba Muslim Youth Organization, formed earlier in 1995 at the University of Maiduguri as *Ahlulsunna walâ Īyah hijra*, and led by Malam Abubakar Lawal, an Islamic cleric. The sect worked with Senator Ali Modu Sheriff during his bid for the gubernatorial seat of Borno, with the aim of establishing Shari 'a in the state.

Boko Haram was not very impressed by the Shari'a as introduced by Sheriff when he became governor in 2003, as they did not consider it far-reaching enough. Considering the lessons he might have learnt from the earlier carnage in Kaduna state, this was not surprising as the southern parts of Borno state also has a significant proportion of indigenes that are Christians. But the sect had acquired funds from Sheriff during the period of its collaboration with him. With these resources, it established its own enclave with mosque and school for Koranic education. In 2004, it relocated to neighboring Yobe State and dubbed its enclave Afghanistan. That same year, the group's leaders established links with the Algerian Salafist Group, now known as Al-Qaeda in Islamic Maghreb (AQIM) (Ajayi 2012: 105). But its activities remained largely peaceful for a few more years. Interesting also is the fact pointed out by Isa Yuguda, governor of the North Eastern Bauchi State, that while Yusuf railed against western civilization• and corruption, he lived an ostentatious lifestyle.

The ranks of the sect also swelled with respectable members of society at this stage. These included the Borno State Commissioner of Finance who resigned to join the sect and urged the Governor to do likewise (Danjibo 2009: 7). Tertiary institutions students, including many from prominent homes in Borno and Yobe States also withdrew from school, tore their



certificates and joined the group for Quranic lessons and preaching (Lawal 2009: 34). Boko Haram's membership thus comprised a broad array of persons from amongst the new elite, the middle class, youth and the poor, bound by a radical Islamist ideology. The sect has razed schools (and churches) starting in Borno state. But it has with as much if not more vehemence attacked institutions and establishments that are secular and have nothing to do with education. These have included military, police, civil service, electoral and press establishments. That these bodies are part of the apparatus of a Western-inspired state of infidels, in the view of the group, has been only one reason for these attacks. The sect has not hidden its quest to avenge the assassination of its founding leader in police custody after the mayhem of 2008, which brought it to global attention. It has also accused media houses such as *This Day* of slanted reportage and the crime of dishonoring our prophet ten years earlier.

As of 2012, the sect's insurgency had claimed about 3,000 lives (Balogun & Sessou 2012), with perhaps almost the same number being killed by the security forces. Most of the killings occurred since 2009. This period could be considered the second phase of the sect's development (Cook 2011: 12-21). The Federal Government's response to this phase of the sect's activities has been one of dilly-dallying between further repression and dialogue. Serious abuses, including extrajudicial executions, by the Nigerian police and military in response to the *Boko Haram* violence (Human Rights Watch 2011), which have been rightly condemned, have accompanied its repressive steps. Meanwhile, until recently, its efforts at dialogue have been shrouded in lies. While the government turned down (a faction of) the sect's proposals for talks in Saudi Arabia, it secretly met with it in Senegal, with both the Senegalese and Malian governments playing significant roles (Okpi 2012). But even at that, some members of the ruling class including Chief Olusegun Obasanjo, a former President, seem to be of the opinion that the carrot has not been utilized as much as it should have been with the stick (Somorin 2013).

Education in Nigeria is widely considered as sub-standard in its present form. In Nigeria at any given point in time, you find students roaming the streets without going to school, it is either university lecturers are on strikes for several months at a time (For instance, Lecturers in Nigerian Universities were on strike in July, 2013 till November, 2013) Demanding for reforms or simply requesting for payment of some pending arrears.

Low level of a country is argued to be caused by low level of educational advancement because, those without education in the society forms the ready and willing recruits, the jobless and miscreants who perpetrate considerable vandalism and terrorism on innocent citizens as in the case of Boko Haram's prevalence in the Northeast Nigeria where most youths engaged in almajir practices instead of schooling thereby making them readily available for recruitment into Boko Haram insurgents. (Mbachu, 2011, p: 234). In Maiduguri, Borno State, where the sect originated, the frequent bombings and clashes between Boko Haram and security agents have weighed down seriously on commercial and businesses activities in the city as many business have reportedly crumbled while many people have fled the state. (Adejumola, and Tayo, 2012).

The Maiduguri Monday Market said to be the biggest market in the city is reported to have been seriously affected as hundreds of shop owners, especially Southerners are said to have closed their businesses and left the troubled city. About half of the 10, 000 shops and stalls in the market were said to have been abandoned by traders who have fled the city. (Oshio, 2009).

Banks and their customers are also said to be operating under difficult situations and have reduced their business hours to guard against being attacked by members of the sect. According to the Borno State Commissioner of Information, Mr. Inuwa Bwala, it will take the state 20 years to recover from the current predicament it has found itself. (Ome, and Ibieta, 2012).

#### 4.1 Poverty Measurement and Assessment Literature

There is enormous amount of research on poverty and these are not without controversy involving various aspects of poverty, particularly definition (see Piachaud, 1987). For example, several authors define poverty differently. Geremek (1997) indicates historically poverty is either a necessary price of social progress or as evidence of the inefficiency of the economic system. Bono (Sachs, 2005, p. xii) describes poverty as hunger, diseases and waste of lives. Other authors indicate poverty takes various forms: insufficient income, insufficient productive resources, hunger, malnutrition, ill health, limited or insufficient access to education, increased morbidity and mortality, homelessness, unsafe environments and social discrimination (Sen, 1976, Azenor et al., 2003, Kuwawenaruwa et al., 2015).

Due to different understanding of poverty, poverty measurement also becomes a subject of controversy. Geremek (1997) indicates existence of disagreements over methods of measuring poverty as poverty is a sign of not only material misfortune but also of social status. This is evident as changes in material income are rarely accompanied with changes in social status. There is the evidence of poverty stigma in most societies. In addition to stigmatization due to poverty, one pressing question presented by authors is how to define the dimensions of poverty to measure (Alkire, 2008, Alkire and Foster, 2011). Alkire and Santos (2011) and Alkire and Robles (2015) proposed 3 dimensions of poverty and 10 indicators. Although Ravallion (2011) criticized the multidimensional poverty measurement and assessment methods developed as not credible and thus proposed a measurement method that will use set of multiple indices that are context dependent rather than a single multidimensional index as is the case in the references provided above.

In addition to taking a multidimensional approach other authors like Naschold (2012) approach poverty measurement from the level of the household poverty, Browning and Cagney (2003) investigated the influence of poverty and affluence on the individuals' health status showing neighbourhood affluence as a more powerful predictor of health status than poverty. Foster et al. (1984) investigate subgroup poverty, particularly, reduction in poverty incidence within groups and the impact of such reduction across groups. These research indicates individuals' capabilities do not rest on the individuals themselves but is also related to their other conditions including environmental conditions represented by their household and their neighbourhood. Research also investigate rural and urban poverty (Mukherjee and Ghosh, 2015), while others investigate how poverty changes

across regions temporally and specially (Khan et al., 2015). The foregoing indicates that extent research has investigated various dimensions of poverty and how environment factors could interact to compound poverty issues.

However, poverty is seen, assessed and measured the concept of poverty have both normative and empirical motivations. Normative motivations of poverty assessment and measurement involve the drive for equity. There need to have acceptable means of measure for poverty (Asselin, 2009). The empirical motivations lie on the fact that non-monetary indicators are more reliable tools for identification (Alkire et al., 2015). Thus, to measure poverty accurately there is the need to consider other issues like cognitive ability or intellectual ability of the individual or groups (including ability to come out of poverty). Although the literature considers intellectual deprivation as poverty (see the next section), to our knowledge, it did not say how cognitive or intellectual ability of the poor or, particularly, of the people who though not poor but grew in poverty affects their perception poverty conditions. Their views or perception of these conditions will assist in designing policies and programmes that will aim at the route cause of poverty in the society. This research considers this aspect.

#### 4.2 Cognitive Poverty

Research indicates children raised in low-income families score lower than children from more affluent families on assessments of health, cognitive development, school achievement, and emotional well-being (Jensen, 2013, Brewer, 2011, Brooks-Gunn and Duncan, 1997, Dickerson and Popli, 2016). Dehumanizing effect of poverty strips students of ambition, enthusiasm, make them feel powerless and make them think they have no control over their future. The mind of such children is shape for self-sabotage and self-destruction (Rawlinson, 2011). Such children blame others on their situations and make them think they are unworthy (Jensen, 2013).

These effects have longer- and shorter-term consequences upon children. and the effects of the timing of poverty bouts upon well-being in the first two is most prominent decades of life (Dickerson and Popli, 2016). This research brings out an important aspect of dilapidating effect of poverty on individual. The research indicates poverty have lasting effects on the individual even if the individual is no longer poor. Poverty is shown to reduce cognitive capacity (Mani et al., 2013). According to this authors people in poverty have concern on material needs including for housing, food, healthcare services and several others. These concerns consume poor persons' mental resources, leaving less for other tasks, including thinking and innovative activities. Thus, any PRS policy design for the poor taking no regards to how poverty consumes mental resources of the poor is bound to fail.

Dickerson and Popli (2016) show children living in poverty have lower scores in cognitive test than their peers. Like in our research, these authors saw the need to control for several variables and even then it was found poverty children score lower than those out of poverty.

#### 4.3 Research Gaps

Based on the findings above, we proposed that poverty reduction strategy (research and practice) should be context-based and aim at motivators of poverty conditions (internal and external). The literature did not comprehensively address these issues. Indeed, to the best of our knowledge, our approach to poverty aim at eliminating or reducing negative emotions leading to violence including insurgency, proposed here, taking poverty and poverty motivators is novel in both research on poverty and on violence. As poverty motivates negative emotions and these emotions motivates violence including insurgency, treating the manifestations of poverty alone may not yield the desired result is tackling violence and poverty.

The second uniqueness of this research is although there are works on poverty elimination using Islamic poverty reduction paradigms (see Siirageldin (2000) and Khan (2010)), this work provides the first pathway to using Islamic Paradigms to explain the root cause of poverty.

#### 5. Population Dynamics, Poverty and Violence in Northeast Nigeria

Poverty issues are part of issues in national development. Therefore, poverty reduction strategies and policies are part of policies of national economic and political growth and development. Poverty alleviation should encompass economic, political, cultural and other factors associated with human development. This paper considers three important factors as contributing to the evolution and dynamics of poverty in north-East Nigeria despite efforts by various governments to reduce poverty using various reduction mechanisms (for details of these efforts please see Raimi et al. (2010)). First is the state of demographic growth.

Indicators	2008	2009	2010	2011	2012	2013	2014
<i>Population Statistics</i>							
Population (m)	151.12	155.21	159.42	163.77	168.29	172.82	177.48
Northeast Population	15.17	16.13	16.73	17.58	18.45	19.37	20.34
% Population	.1	.103	.104	.107	.109	.112	.114
<i>Insurgency Statistics</i>							

Reported Deaths	May, 29	1,485	3,955	8,486
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There is also Poverty Incidence.

Zone	Food Poor %	Absolute Poor %	Relative Poor %
North Central	38.6	59.5	67.5
North East	51.5	69.0	76.3
North West	51.8	70.0	77.7
South East	41.0	59.7	67.0
South South	35.5	55.9	63.8
South West	25.4	49.8	59.1

*Economic demographic dynamics.* Population impacts the economy of the region as it impacts on externalities like government social provisioning (Miles, 1999). On the higher or encouraging scale, demographic transition may presents opportunities for economic growth and development as the evidence of China and India indicates (Bloom and Williamson, 1998). However, demographic dynamics presents challenge as criminality may increase. Second, it exacerbates extent of social stratification and this has implication on the growth prospects making the rich, richer and the poor, poorer. The region is socially stratified according to religion (predominantly Muslims but with up to 30% Christians) and by tribe. This is in itself a concern for worry as poverty may influence several young people to take arms against each other (on religious or ethnic bases (see for example, Falola, 1998)) or the people they perceive are their oppressors. From the tables above, it is evident that as population in the region continue to grow, poverty raises, so also violence. In order to prevent violence, we argue that poverty require to be eliminated or reduced. We thus propose Islamic PRS paradigms as alternative PRS.

## 6. Islamic Ethical System

This paper considers Islamic ethical system as the system that forms solution pathway to poverty and hence violence in north-East Nigeria. There are four basic tenants of Islamic ethical system (Siirageldin, 2000): a unified society, equall approach to development, individual freedom and human dignity.

We posit due to dominance Islamic culture in northeast Nigeria, PRS should be developed in line with Islamic ethical system. As indicated earlier poverty policies if not properly designed in line with contextual conditions may produce net social negative consequences. This indicates poverty reduction policies should be made in line with the prevalent contextual ethical conditions within which the area of implementation. In Nigeria for example, poverty reduction policies are largely designed to promote production and productivity, while some are designed purposefully as social welfare to increase current consumption of the poor (Raimi et al., 2010). These policies had been reported to have failed. We argue their failure may be due to insufficient appropriate design and implementation taking Islamic contextual conditions into cognisance.

## 7. Quantitative Analyses

The aim of this section is to empirically assess the perception of both the chronically poor (those living below \$1 for a period of 3 – 5 years (Alkire and Santos, 2011, Hulme and Shepherd, 2003)) and the transiently poor (Jalan and Ravallion, 1998) (including those who were rendered poor due to insurgency). Respondents include those who are poor and those who are victims of the insurgency. The aim is to locate the root cause of poverty and as poverty is hypothesised to be related to violence help in developing poverty elimination violence through development of poverty reduction policies that are rooted in Islamic paradigms. Therefore, this section will answer the following question: What conditions motivate poverty in the areas surveyed. In this section quantitative analyses are done to answer research questions one and two. This section also reports the development of the constructs used, tests conducted and the results of the various tests.

### 7.1 Development of an Instrument to Measure Perception of Effect of Poverty on Individual Tendency to Violence

This sub-sections reports on the development of an instrument designed to measure the influence of poverty on the perceptions of an individual towards its causes. The instrument is intended to be a tool for the study of the impact of poverty on the individual, particularly, when those individuals are growing up. Importantly, the influence of poverty on these individuals on their cognition and tendency towards negative emotions leading to violence, as we presented in our theory, possible involvement of the individuals in insurgency and terrorism. We have adopted constructs development paradigms in Hinkin (1995) and Schmitt (2011). First, we conceptualized and then operationalized the constructs using a multi-item 7-point likert scales to



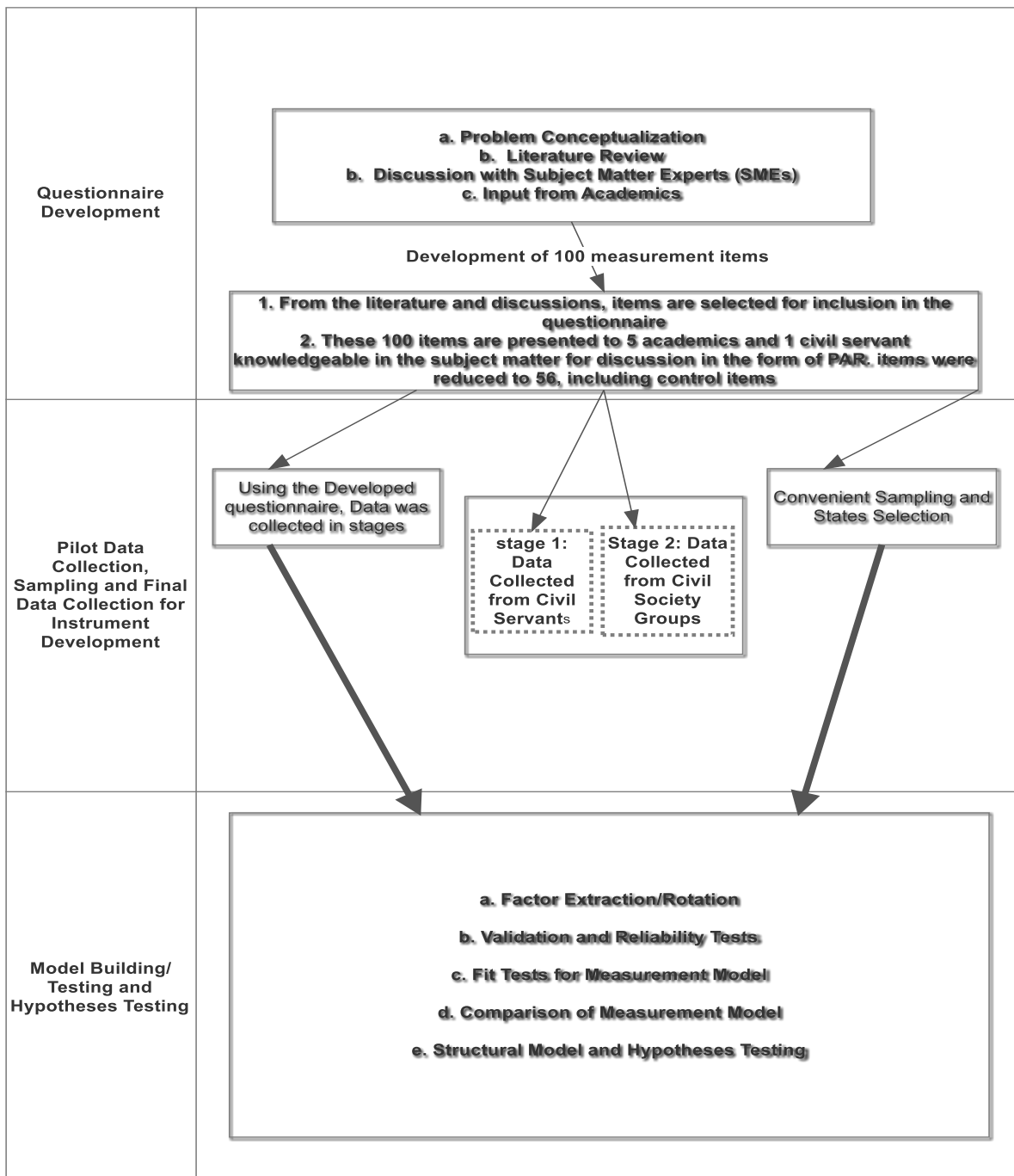
capture different concepts of the perceptions of poverty and its effect on the poor. The figure below provides step-by-step processes followed in the development of the instrument. The following paragraphs explained each of the steps and elaborate on the actions at each step. As indicated earlier, Northeast Nigeria comprises 6 states. To support scale generalization as argued in Moore and Benbasat (1991) three most affected states (Adamawa, Yobe and Borno) were conveniently sampled. Even though only 3 states were focused on, these states experienced more than 90% of the attacks by the insurgents and research indicates most of these insurgents are citizens of these states (Agbiboa, 2013).

The instrument was initially pilot tested with respondents from the academia, civil servants and civil society groups. The feedback from these groups help in improving the wordings of the questionnaire and in raising issues with ethical implications of items. These were either adjusted, merged or dropped.

## **7.2 Questionnaire Development**

Conceptualization of the problem is as presented in section 3, so also the review of the literature was reported in section 4. From the literature and our experiences in poverty alleviation strategy development and implementation, developed items to be included in the questionnaire. These 100 items were developed to capture various understanding of poverty in the extent literature (Farah et al., n.d, Brown and Pollitt, 1996, Brooks-Gunn and Duncan, 1997, Brooks-Gunn et al., n.d, MILLER and DAVIS, 1997, Kenworthy, 1998, Bradshaw and Linneker, 2003, WEBER, 2004).

**Table 1: Development of an Instrument for Measuring Poverty Perception**



We conceptualized the problem as consisting of four different constructs: Cognitive Poverty, Material Deprivation, Governance/Policy and Engagement. We argue that life experiences influence how individuals perceives his/her poverty conditions. Depending on this perception, we hypothesis that individuals see themselves as being deliberately deprived (materially) or have permanent internal tendency towards perceiving others as barriers to his/her development and thus taking to violent actions. This conceptualization is in line with several other research studies including (Mani et al., 2013) where poverty is found to directly impedes cognitive function. Brown and Pollitt (1996) also indicate poverty and malnutrition affect normal brain development thereby inflicting severe damage to the brain including cognition and intellectual development.

The list of items developed was reviewed by 5 academics (researchers and teachers in poverty (2), political science (1), economic development (1) and sociology (1)) and 1 civil servant knowledgeable in the subject matter as subject matter experts (SMEs). We met with these SMEs three times in three days meeting for 9 hours in all (minimum of 1 and maximum of 4 hours). During these meetings facilitated by the lead researcher, each of these items was considered and its relevance or otherwise to the research was discussed. Items were either reviewed, dropped, re-worded or accepted. After the meetings items were reduced to 66, including control (or experience) items.

### 7.3 Pilot and Final Data Collection

To test the eventual questionnaire developed, pilot data was collected from members of the academic community, civil servants and civil society. Initial 150 questionnaires from the approved items and administered to respondents. We focused on three respondents types because these were agreed at the meetings mentioned above also due to the fact that these classes of respondents will have much knowledge in the issue under consideration.

Further adjustment was done to the questionnaire before final survey was taken. Due to the difficulties obtaining the data, particularly as respondent may not be educated to answer the questionnaire developed in English, a local language version of the questionnaire was developed and the two were administered. Also, convenience sampling was used, where respondents were identified as being poor and at same time being in business or any form of vocation in the three states capital cities (Yola (120 questionnaires), Maiduguri (220 questionnaires) and Damaturu (160 questionnaires), for Adamawa, Borno and Yobe states respectively) where it is believed most of these insurgents come from and where insurgency is most affected. Between May 2011 and August 2016, 25, 519 deaths were recorded due to insurgency in Borno state alone (CFR, n.d). Similarly, in the same period 2,897 deaths were reported in Adamawa and 2,332 deaths in Yobe states respectively. Also, victims of insurgency were identified and administered the questionnaires (56 of them in the three states). After collection of completed questionnaires, 489 of the 500 hand administered questionnaires were hand collected. This represents 97.8% of the administered questionnaires. All 160 questionnaires in Yobe state were collected, 112 collected from Adamawa state and 217 were collected back from Borno state.

### 7.4 Data Screening

Data screening is the process of ensuring your data is clean and ready before conducting further statistical analyses (Field, 2013). It is important to screen data so that we ensure useable, reliable and valid responses for further analyses. For this paper, our Data screening started with the visual inspection of the questionnaires collected. Two of the questionnaires were unanswered at all. Further, screening was done in SPSS. Missing data screening eliminated all cases with more 20 data. This is due to the fact that respondents who missed 20 variables have left more than 30% of the questions unanswered and are likely to be unengaged or did not understand the items. Their responses may not be useful in our analyses. Similarly, all cases with less than .09 standard deviation were also removed. The reason is simply as the scale for each item was between 1 (very unimportant or very true (scale reversal to ensure respondents engagement)) to 7 (extremely important or very untrue), low stand deviation indicates the case made same choice for all or most of the items (including choosing 4 or 4 and 5). In the end 411 (representing 82.2%) cases were used for further analyses.

Missing data was subsequently imputed using the median point, as recommended in Meyers et al. (2013) and Field (2013). Missing data imputation is essential to reduce bias issues. Similarly, as Structural Equation Modelling (SEM) was used in hypotheses testing, missing data imputation is essential for AMOSR to run (Lowry and Gaskin, 2014). Furthermore, univariate and multivariate data analyses to detect outliers were conducted. These were found to be absent in the data. Next we test for normality. This refers to the distribution of the data, the data was found to be normally distributed as the skewness and kurtosis (flat/peaked) where well within allowable value of up to  $\pm 2$ . Linearity was tested. Linearity refers to the consistent slope of change that represents the relationship between an IV and a DV. All variables and the factors computed were found to satisfy conditions of linearity. We then test for Homoscedasticity Multicollinearity. Our variables were found to be independent of one another as they satisfied the tests conducted (see (Field, 2013) for conditions).

### 7.5 Factors Extraction and Rotation

Exploratory Factor Analyses (EFA) was conducted using SPSS<sup>R</sup> (version 22). EFA is a statistical approach for determining correlation among variables in any data sets. For details on EFA and CFA (to be discussed later) interested readers may refer to several statistical text books. Some of these used in this work include Field (2013), Thompson (2004), Fabrigar and Wegener (2012) and Henson and Roberts (2006). Henson and Roberts highlight errors encountered in EFA. EFA is used to prepare variables to reflect on a factor so that the factor or combination of factors can be used to measure a concept. It is a method for identifying structure that underlies the relations among a set of observed variables. It also explores the inter-relationships among variables to discover if those variables can be grouped into a smaller set of underlying factors. This way many variables are grouped into a smaller number of factors. When items are loaded on a factor they reflect, factor rotation is done to have factor loadings more clearly differentiated, a condition that allows proper interpretation.

In this work, factors were extracted using Maximum Likelihood extraction method and Promax rotation was used. The pattern matrix presented in the Appendix shows all items and their relationship to the factors. Only items with factor loadings more than .5 were retained. There were no cross loadings of items on factors, indicating convergent and discriminant validity.

### 7.6 Reliability and Validity

Table in Appendix indicates reliability and validity assessment. We first conducted reliability assessment on the basis of item-factor correlation analysis using Chronbach's Alpha as described in Meyers et al. (2013). Confirmatory Factor Analysis (CFA) was used to access how well the variables reflect on the unobserved or latent variables indicated in the hypothesised model in section. A reasonable fit was returned as indicated in the table is appendix. The reliability test indicates that all Alpha values are greater than the recommended value of 0.7 (.704, .928, .903 and .841). Similarly, all model fits parameters were within acceptable ranges (CMIN/DF = 2.483, CFI = .912, REMSEA = .060 and SRMR = .0439) indicating good fit and reliable reflection of the factors as representation of the concept being measured.

### 7.7 Results of Hypotheses Testing

Structural modelling equation using AMOS<sup>R</sup> was used to test the following hypothesis:

*Childhood/Growing up experiences (affection or otherwise) of adults who are in poverty are significantly related to their current perception of poverty*

To test for this hypothesis 18 variables were used as grouping variables and state variable was used to control the outcome. Citizens engagement and good governance were used as dependent variables. While cognitive poverty and material deprivation were used as the independent variables. Of the 18 grouping variables, only 9 returned significant paths and these are presented in the table below. The implications of the results and how these results could be deployed in understanding and eliminating poverty motivators are discussed in the next section. Importantly, in line with the latent factors developed, good governance and engagement of citizens/children in process of governance or while growing up are important. We discuss the result taking cognisance of Islamic perception of the issues investigated.

Variable	p value	Path	Yes class	No class	Comment
Encounter Barrier(s) while growing	0.021**	Lack of Engagement of Citizens Lead to Material Deprivation or material Poverty	√		Engagement of citizens lead to trust and hence confidence
Role Model While Growing	.087*	Lack of Engagement of Citizens Lead to Material Deprivation or material Poverty	√		Do
Confidence in Self while growing Up	.094*	Lack of Self-confidence lead to cognitive diminish intelligence		√	Self-confidence improves intellectual ability and thus innovation
Taking decision while growing up	.097*	Lack of encouragement from government leads to cognitive poverty		√	Young people require participation in decision making
Going to school was compulsion	.027**	Lack of Good Governance lead to cognitive poverty	√		
Access to facilities: health	.008***	Good Governance impact on Cognition	√		
Access to facilities while growing: Health	.028**	Citizen engagement impact on material deprivation	√		
Access to facilities while growing: Transportation	.026**	Good Governance impact on Cognition	√		
Access to facilities while growing: Transportation	.030**	Citizen engagement impact on material deprivation	√		

## 8. Discussion: Islamic Approaches to PRS

The analyses conducted in the above sections indicates although there has been growing concerns on poverty reduction strategy development/design and implementation, these have not been effective in developing countries like Nigeria in general and particularly in Muslim communities. reasons have been advanced in the previous sections. The aim of this section is to present Islamic poverty reduction strategies and using poverty culture and Ghetto poverty theories show how if followed according to provisions of the religion could eliminate poverty in the region of study. It is however important to recall reasons of failure in conventional poverty reduction strategies and why they fail in, particularly, the region of study.

One of the reasons is there is strong emphasis on macroeconomic stability and structural adjustment as a core element in the design and implementation of PRS. This lead to crave for growth and development, a macroeconomic focus involving increase or enhance production, which may be achieved at more cost to the poor. In the process of production environment is often degraded and the poor will often be the one to provide subsistence labour at the expense of his/her health. The short run is most crucial to the poor, particularly the extreme poor. The short run is the focus of the Islamic based PRS. Most strategies are tied to aids and loans for the developing countries. Although these is important, but they are often tied to conditionality that are difficult for the developing countries to meet and when met, the processes become counter-productive to poor people. However, Islamic poverty reduction strategies have permanent system of social safety net to protect vulnerable groups of people. Conventional poverty reduction strategies also do not consider political and social dimensions of poverty. Furthermore, interaction between these dimensions was largely neglected. Islamic approach to poverty reduction adequately addressed all these areas.

Islamic poverty eradication scheme is through eradicating causes of poverty and not the manifestations of it. It is thus necessary to locate or determine what cause poverty and eradicate the root cause. At community level, the concept of equity and income distribution is important. At the individual level the person may be Unemployed or destitute. Islam adopts multidimensional approach to poverty alleviation. Three of these are worthy of mentioned here: Zakah, Sadaqah and Waqf. Islamic approaches to poverty eradication, including the three approaches mentioned here, have been adequately covered in the literature (Khan, 2010, Sadeq, 2002, Raimi et al., 2010). Zakah is a Compulsory Charity on all Muslims. Hassan and Khan (2007) discussed Zakah and how to use Zakah as poverty education strategy in Islamic Societies. In this section only Sadaqah and Waqf will be used to answer research question 2 above.

### 8.1 Definition of Sadaqah and Waqf

From Islamic Shari'ah view, Waqf is a permanent holding of an asset, preventing its use or consumption for the purpose of extracting its benefit for the objective representing righteousness and/or philanthropy (Khan, 2010). Sadaqa is enjoined in Islam as an act of benevolence or sustainable giving. It is an act of personal devotion and seeking piety for the giver in the sight of Allah. The giving purifies the giver (Atia, n.d.). In the sight of Islam, the poor person who accepts the benevolence occupied a higher place than the giver. This is because Sadaqah is given for the sake of Allah and the giver will be repaid bountifully (Quran: 34:39; Quran: 2:271; and Quran: 2:272).

### 8.2 Strategies for Poverty Haram Policies

Islam has provisions to assist with offering holistic and sustainable poverty reduction strategy in Northeast Nigeria and, as a consequence, reduce or eliminate negative emotions and the tendency for violence. We will first address the latent factors formed during factor analyses. Two latent poverty factors were developed from the data: Cognitive poverty and material poverty. These two will be discussed in the next sub-sections line within Islamic ethical system and from the point of two Islamic paradigms for poverty reduction mentioned earlier: Waqf and Sadaqa.

### 8.3 Elimination of Cognitive Poverty and Material Poverty Through Waqf and Sadaqah

Waqf is a viable poverty reduction strategy to help in eliminating poverty due to permanent brain condition developed in the individual. There are several ways this can be done. Two of these are discussed. First, as a preventive measure and second as a curative measure. Waqf signifies the dedication of a property/asset by the legal owner to Allah for the benefit of humanity, the profit derived should be dedicated in the establishment of infrastructural facilities, agricultural production, health and educational services for the poor. Waqf also refers to the gifts of in items of economic values. Therefore, the wealthy in the communities can establish and fund institutions including schools and hospitals and hand them to the poor communities in gifts. The gifts may in turn be used for economic purposes by these communities. As an example, an established school for the poor could also admit the wealthy or the middle class children for fees to generate resources to help the poor in social service provisioning. The wealthy who established the school could as well patronize the services of the school. In this manner the wealthy is in constant interaction with the school and will by doing so monitor performance of the school and provide further assistance in the event of need. Children of the poor as well as those of the rich could socialize and compete on equal basis in class. Furthermore, quality education is assured. A farm land could as well be given Waqf to be cultivated by the poor. The crops and other economic benefits from it could be shared by the poor while the field is held intact.

Using Waqf as a form welfare will not only prevent cognitive poverty but also cure depression due to insufficient basic needs, unemployment and other material deprivation. The poor will have access to economic and social needs and thus enhanced social status. This status may spur ability to think and make progress with life. With improve condition of life of the poor, the tendency is for the poor to improve their living standard through access to housing and other benefits that improve income.

Sadaqah Or voluntary charity is another poverty reduction strategy that could be employed in Northeast Nigeria. A well-coordinated voluntary charity programme which will be well structured to collect charity from the wealthy, distribute to the poor or utilize it in the manner the poor will benefit can collect substantial amount of charity yearly. In line with the tenets of equity and fair distribution of wealth as provided in the Islamic ethical system, Governments in the zone (6 states), may organize a Sadaqah fund that may collect from well to do and apply accordingly. For example, with a population of 20m people with about 65% (13m) of the total population being Muslims. If we assume that only 3m are in absolute poverty, 10m people can afford to give charity of not less than N200 (Nigerian Naira) or USD.50 monthly. With this, a monthly collection of USD5m will be made or a total of USD60m yearly.

With a collection of about USD60m annually, the fund can be used to distribute needed items that will help identified poor and destitute meet an average living standard, meet health, basic social and food needs. In addition, various services including healthcare, school, housing and food to mention a few can as well be established as businesses in the manner described in Yunus



(2008). Through Sadaqa can take many forms. These include material and non-material. For example, a kind word of encouragement is sadaqah. This means that guarding what to say to others especially younger children is a form of sadaqah. The best form of sadaqah is to provide religious knowledge to others. Another form of Sadaqa is to perform voluntary work. As sadaqah can take many forms, Northeast Nigeria through established Sadaqah Fund can help mobilize for volunteer work among the citizens. Some sadaqa funds can be invested to generate more funds and create jobs for the poor.

Using both Waqf and Sadaqah material and cognitive poverty can be eliminated. Some ways to eliminate material and cognitive poverty include eradication of hunger poverty and provide nutrition to poor children needed for normal brain development. Establishment of schools and farm lands or crop cultivations business will boost food cultivation and intake amongst children. This will reduce malnutrition and maternal and child mortality. Improve on the education of growing children help keep the child in a social status lacking deprivation. The child is much aware of the fact that his/her needs are provided throughout their period of growing up. The culture of poverty where the child will feel maligned and reduce to 'inheriting' poverty condition from generations of parents and grandparents is thus eliminated.

#### **8.4 Tackling the Root Cause of Poverty in the Region.**

It has been mentioned earlier that Islamic poverty eradication scheme is from eradicating causes of poverty and not the manifestations of it. We have already established quantitatively causes of both cognitive and material poverty in the area of study. Respondents indicate what they perceive as conditions that have instilled the poverty culture (internal feelings) and social status formation (external conditions) of poverty. In the following paragraphs the seven significant paths as indicated above will be explained.

Childhood barriers. The question is if respondent believed they encounter barriers or challenge that nearly or make them abandoned their childhood dreams. Respondents perceived that those barriers lead to material deprivation or material poverty (at 95% confidence level). Childhood barriers make them believe they have been deprived from achieving certain conditions and consequently grow up in material. Respondents believed that if elders (leaders in government or other places) can engage in positive relationship with the led, they would not have been in material poverty. Thus, for those who have encountered challenges while growing up, they believed the way to overcome those challenges and avoid material poverty is for leaders to be in constant engagement with the led. This seemed logical as leaders could motivate the led can re-direct their attitudes and perception to hard work or even to prosperity.

Barriers could occur from home, in the environment, while attending school and due to bullying to mention only a few. Islam through the principles and practices of caring and moral discipline obligated followers to care for the infirm and children. Therefore, caring for children include allowing them to freely make choices in life (provided these are in line with Shari'ah) is obligated on all Muslim parents.

Role Modelling. Here respondents were asked if they had any role model while growing up. The path is significant (Yes class, 90% confidence level) on material poverty and engagement. This significant path means those who have had role models while growing up and who have their leaders or elders engaging them have 90% chance of avoiding material poverty. In Islam role models are people that one can look up to an emulate their best qualities and attributes. Islam allows role modelling provided the hero who is admired leads the life that a Muslim child should emulate. As this is significant, north-East may be through established structural process should encourage role modelling to eliminate material poverty and hence avoid violence due to negative emotions.

Encouraging Self-Confidence. The survey reveals those with no self-confidence or those who have low self-esteem while growing up tend to have cognitive poverty. To improve or help the individual out of the cognitive poverty, engagement was needed as shown on the path. The result indicates the confidence level of the cognitive poverty path on no self-confidence class on Citizens engagement is 90%. In Islam self-confidence is encouraged on all Muslims. It is an acquired characteristics that the Muslim require to be certain about things happening to the individual. It requires knowledge and Du'a. This is because self-confidence can lead to destructive arrogance and self-admiration, which are abhorred in Islam.

Taking Decisions. Here respondents were asked to indicate if they have made decisions on their own that earn them respect. The class who answered no had cognitive poverty path significant (90% confidence level) on good governance. This results indicate those who responded no believed that insufficient appreciation when a child in school took quality decision could lead to the child developing cognitive poverty or have diminished intelligence. The corrective measure is good governance. In Islam, decision making is encouraged in line with Islamic ethical system. To make decision, consultations is required. Except when it is essentially necessary, Islam expects its followers to consult before taking decision.

Education as Compulsion. Respondents who answered yes to going to school as compulsion have a significant path (95% confidence level) of cognitive poverty on good governance. School and all learning activities need to be easy for all learners.

Access to Facilities. Both respondents who answered 'yes' and 'no' to easy accessibility of health and transportation services have significant paths on both cognitive poverty and good governance and material poverty and good governance (95% level). The respondents also have significant paths, both cognitive and material poverty, on citizen engagements. This is saying good governance and citizen engagement are necessary for elimination of both cognitive poverty and material poverty.

## 9. Conclusion

This paper reports on an empirical investigation of the factors (internal and external) responsible for poverty. Although poverty analyses consider different levels (individual, household, community, etc.), only indicators such as economic, health and standard of living are used. Our analyses indicate that political and ethical considerations are also important. We have empirically investigated people living in poverty (both real and transient) and using ethical social considerations classified these into two. Those who have 'proper' facilities while growing up, including having access to schools and other facilities and those who have not. Our research indicates that individuals who grew up in areas with standard living facilities despite facing barriers in life believed that poverty means material deprivation. Our findings also indicate that having role models early in life help people fight material poverty. We have thus indicated that using Islamic poverty reduction paradigms, like Sadaqah and Waqf, can be helpful in eliminating poverty and thus become catalyst to lasting peace.

### 9.1 Implications and recommendations

There is no gain saying that virtually all the countries that have become economically strong and stable did not achieve the fit under an insecure environment. Developing and relatively unstable countries, like Nigeria today, need to be concerned about the low level of insecurity and violence. As indicated earlier, governments of these countries should make concerted efforts towards arresting the downward trend. Consequently, government at all levels would need to ensure security of lives and property in order to create the necessary enabling development, provision of qualitative welfare services as required of the government. In Nigeria, for example, violence, such as, emergence of groups like Boko Haram along with other criminal activities such as armed robbery, assassination, and kidnapping which has created fear in the people and hence reduction in the country's growth and development is a result of bad governance. This should be tackled with all seriousness by the government mainly through blocking sources of funds, and weapon supply to groups like Boko Haram and most importantly human security must be adequately handled by the Nigerian government so that poverty, unemployment, provision of qualitative education been the purpose for the existence governance be put in proper perspective.

Similarly, in the case of Nigeria, security agencies must be empowered, motivated and adequately mobilized to combat criminality and insecurity to the barest minimum. Also, effective legislation that will adequately punish offenders and deter potential criminals must be put in place. A situation where criminals are offered amnesty and put on bumper payroll will not only undermine state security, but also encourage more people to take into criminality with the expectation of amnesty and consequent monthly salary from the government, just for being repentant criminals. An example of this is the Niger Delta Amnesty Program in 2009 and the offer of amnesty to Boko Haram insurgents of recent by the government.

For developing countries, especially, those that experience insurgency and violence, intelligence gathering by the security agencies should be intensified, as this will nip many of the security problems confronting the nation in the bud. Also, border patrol should be enhanced and there should be a proper and efficient regulation of the influx of immigrants or aliens, in order to forestall their recruitment into the insurgent groups and reduce cross-border crimes.

Similarly, governments should evolve poverty alleviation programs that should positively change the lives of the people and that is in line with the local dictate and concerns. Governments should be able to provide the citizens with social, economic and political conditions that are necessary for happy people with relative prosperity that are necessary agents for national security. Employment of youths must be taken seriously by governments because if more youths are employed, it automatically reduces the army of youths available for recruitment into various criminal activities such as insurgents like Boko Haram. From all indications, creation of jobs for the youths will bring about reduction in crime, and hence a boast in sustainable good governance will return to Nigeria.

All government functionaries at all levels must abstain from corrupt practices while fighting crime and insurgents. In Nigeria the Billions of monetary-values voted for security for both States and Federal levels for some obvious reasons are not used for the purposes of curtailing these problems (Oshio, 2009).

Similarly, as indicated in the last section, education must be all encompassing in these countries. For Nigeria, Government should as a matter of must carry the Almajiri (Quranic school or Madarassa, see Yusha'u et al. (2013) for description of almajiri system of education and its problems in Northern Nigeria) system in the North along, as formal system educationally, so as to make the children in the system useful to themselves as well as the society. To this end, education must be aggressively pursued and made compulsory for Nigeria children including the Almajiris.

It is obvious in this study, that the Boko Haram insurgents has given Nigeria bad publicity, and adversely affects its business size, with investors discouraged from investing in the country. It further reduces the national funds that would have been used for development of the country, discourages investments and reduces funds that should have been used for development. Consequently, if Boko Haram insurgents is adequately curtailed, and security of lives and property is guaranteed in Northeast Nigeria and other part of the country, rapid development in the area of good governance which is the sole responsibility of the government and highly needed at this stage of the nation's existence, will have an enabling environment to take place.

For Research, this paper open an area of research that was hitherto uninvestigated. Researchers should explore how negative emotions leads to insurgency. Although earlier research (Darma et al., 2016) indicates that negative emotions like desperation, frustration and anger lead to violence, this has not been investigated with respect to insurgency. Therefore, as emotions can as well be context dependent, research is needed on the relationship between negative emotions and insurgency in more environments.

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## Appendix

Appendix 1: KMO and Bartlett's test output

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.917
Bartlett's Test of Sphericity	Approx. Chi-Square	6448.972
	df	496
	Sig.	.000

Appendix 2: TVE table

Factor	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total
1	9.267	28.959	28.959	8.705	27.203	27.203	8.245
2	5.048	15.776	44.735	4.612	14.414	41.617	4.846
3	2.133	6.664	51.399	1.586	4.956	46.573	5.806
4	1.207	3.773	55.172	.820	2.563	49.136	2.248



Appendix 3: Pattern Matrix

	Factor			
	Factor 1	Factor 2	Factor 3	Factor 4
OP.1			.646	
OP.2			.763	
OP3			.543	
OP4			.701	
OP5			.637	
OP6			.626	
OP7			.610	
OP18	.607			
OP19	.570			
OP21	.656			
OP24	.617			
OP25	.536			
OP27	.735			
OP28	.690			
OP29	.743			
OP30	.625			
OP31	.733			
OP32	.676			
OP33	.765			
OP34	.663			
OP35	.727			
OP36	.720			
DEF 1				.560
DEF 2				.849
DEF 4		.616		
DEF 5		.729		
Def6		.657		
Def7		.766		
DEF 8		.762		
DEF 9		.784		
DEF 10		.751		

DEF 11		.743		
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**Appendix 4: Cronbach's Alpha and Items Count for Constructs**

Factor Name	No of Items	Cronbach's Alpha Value
Good Governance	15	.928
Citizens' Engagement in Governance	8	.903
Cognitive Poverty	7	.841
Material Deprivation	2	.704

**Appendix 5: Model Fit Outcome**

Indicators	Threshold value	Model Value
CMIN/DF	<3	2.483
CFI	>.95, Great; >.90, Traditional	.912
RMSEA	<.05, Good; .05-.1 Moderate	.060
PCLOSE	>.05	.000
SRMR	<.09	.0439