

Migrant and Diaspora Cash In-flows and the Opacity of Insurgency Funding in Nigeria

Musibau O. OYEBODE, PhD

Department of Peace Studies and Conflict Resolution
National Open University of Nigeria, Abuja.
Email: ooyebode@noun.edu.ng

Abstract

In recent times, insurgency has pervaded some regions of Nigeria. The militants hold sway in the South-South, the secessionists in the South-East and the Boko Haram in the North-East. Unveiling the sources of funding of these insurgent groups continue to be shrouded in secrecy. African in diaspora are said to be sending over 40 billion US dollars in remittance to Africa every year. For what purposes? This study examines the role of diaspora cash inflows in poverty alleviation and probable funding of festering insurgencies in Nigeria. The study used descriptive survey method by drawing data from secondary sources obtained through the documents of World Bank, Central Bank of Nigeria and other financial research institutions as well as scholarly and research articles. Data drawn from primary sources include the authors' close observations of events in Nigeria and oral inputs from other academics. Findings revealed that while cash inflows from Nigerians in diaspora have helped in alleviating poverty in many instances, some of the funds are unaccounted for and have been used to fund insurgencies. Brinkmanship anchored on grudges, primordial sentiments, irredentism and feelings of marginalization of kinsmen has driven some Nigerian diaspora away from the task of nation building and national integration. It is recommended that greater searchlight is beamed on funding of insurgency, the political class should address poverty by providing enabling environment for job creation, and provide alternative narratives on religion to reduce fundamentalism.

Keyword: insurgency, militants, secessionists, security, poverty, primordial sentiment.

1.0 INTRODUCTION

Insurgency in Nigeria started in the Niger-Delta as a form of militancy in response to perceived marginalization and environmental degradation. The first known insurgency or terrorism attempt

in Nigeria may be credited to the movement to liberate the Niger Delta people led by Major Isaac Jasper Adaka Boro (Muzan, 2014). Insurgency has assumed different dimensions in different geopolitical zones of Nigeria since then. Today, the Niger Delta Avengers (NDA) and other militant groups maintain their presence in the Niger-Delta area, the Independent People of Biafra (IPOB) constitutes major secessionist campaigners in the South East and the Boko Haram and Islamic State of West Africa insurgents hold sway in the North-east of Nigeria. Banditry has assumed unimaginable security threat in the Northwest. Although the activities of Odua Peoples' Congress and the Arewa Boys are at the lowest ebb, however, they still pose challenges to nation-building.

Scholars have used inequality, marginalization, poverty and consequential grievance as theoretical backgrounds and theses to underpin causes of insurgency. For example, insurgency is perceived as a violent outcome of unequal distribution of resources at local and national levels (Forest, 2012). Also, Muzan (2014) opined that inequality results in bitterness, and bitterness generates envy and hate and that this situation is true across the entire political spectrum in Nigeria. According to Aghedo & Osumah (2015) insurgencies are products of the dysfunctional character of the Nigerian state arising from poor governance. However, it should be noted that inequality and resulting poverty are not the only causes of insurgency. Other factors that have been identified in literature include greed, fundamentalism, ideological disorientation and radicalization. Felbab-Brown (2006) stressed the evolution of insurgents linked to illegal economies due to their resulting benefits.

In the asymmetric warfare, money is needed to promote terrorists' presence along with their activities locally and globally (Durnagöl, 2009). The importance of money cannot be farfetched as it is needed to buy arms and ammunition, provide logistics, pay foot soldiers, make propaganda, provide a social networks and sympathy base, as well as fulfill myriad purposes. Terrorists who do not have strong natural resource base to exploit are therefore forced to look abroad for funds they need to support their armed struggle. For example, during the Cold War era insurgents formed alliances with either the West or the East (i.e., US or USSR who were the two major contending powers). The post-Cold War era changed the scenario to seeking help from diasporas and individual foreign sympathizers who have now proven to be important sources of cash. Funds given by diasporas, both voluntarily and through extortion, and wealthy individuals have been vital

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to the success of the LTTE, the PIRA, Sikh militants, and the mujahedin, to cite a few examples (Byman, Chalk, Hoffman, Rosenau & Brannan, 2001).

The sources of funding of insurgent groups in Nigeria continues to be shrouded in doubt. The Chief of Army Staff, Lt. General Buratai claimed that the Military had degraded Boko Haram (Guardian, 2018), Operation Python Dance was carried out against the IPOB and militant groups in the Niger Delta, yet reports from newspapers suggested that insurgent groups continue to wax stronger with state-of-the-art weapons at their disposal (Foyou, Ngwafu, Santoyo & Ortiz, 2018). One wonders how they get funds to re-organise and re-group.

There is no accurate figure on Nigerians in diaspora. Nigerian Diasporas are said to be between 2 million to 15 million (Pew Research Centre, 2019). The Nigerian Diaspora are found across the globe; the largest populations being in the UK, USA, Dublin, Dubai and South Africa. In Europe, London's Peckham can be called "Little Lagos" and in the USA, Houston, Texas has the largest population of Nigerians in the country (Cuevas-Mohr (2019). Migrant remittances were 77.2% of the federal government's budget in 2018 and more than 10 times the foreign direct investment (FDI) flows in the same period (PricewaterhouseCoopers Limited Report, 2019). PricewaterhouseCoopers Limited Report (2019) estimated that migrant remittances to Nigeria could grow to \$25.5 billion, \$29.8 billion and \$34.8 billion in 2019, 2021 and 2023 respectively. According to the World Bank Report Sub-Saharan Africans in diaspora are said to have sent about 48 billion US dollars in remittance to their homeland in 2019 (Business News Report, 2020). Remittances of migrants and diasporas have become significant poverty alleviation succour to many Nigerians, however, apart from this succour; for what other purposes are the monies sent home used for?

There are also illicit funds coming into the country through migrants and diasporas. Akinfala (2018) suggested that the international community has shown interest in the issues of illicit financial flow and money laundering due to the tendency of laundered money to find its way to terrorist organizations for the financing, recruitment and radicalization of extremists. However, most literature accounts for IFFs outflow from Africa and other developing economies. In 2018, Africa is said to have lost more than 50 billion Dollars in IFFs (AGI, 2020). The World Bank's (2015) report submitted that IFFs pose a huge challenge to political and economic security around

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the world, particularly to developing countries. In the same light, Kar and Spanjers' (2014) reports reaffirmed the \$1 trillion estimate of unrecorded money shifting yearly out of emerging market and developing countries. It is estimated that over \$40 billion (N30.6 trillion) was fraudulently transferred out of Nigeria in the last five years through various sources, such as money laundering, tax avoidance, corruption, tax evasions, illegal mining activities, drugs and human trafficking (Magu, 2018). All these illegal acts are carried out with the connivance of foreigners and migrants abroad.

Unfortunately, government officials and scholars seem not to be talking of the illicit financial inflows which are as dangerous to socio-political well-being of a country as do outflows. However, Onanuga (2018) attempted a compilation of outflows from and inflows to some countries. The table below is adapted from Onanuga's table.

Table 1 Illicit Financial Outflows and Inflows to some African Countries (in \$)

Country	Outflows	Inflows
Nigeria	87,739,570	112,457,735
Mali	8,469,913	3,347,035
Cote de Ivoire	5,453,123	21,744,347
Tanzania	49,647,867	8,082,969

Adapted from Onanuga (2018)

In another scholarly attempt, case studies and theoretical analyses by Herkenrath (2014) suggested that the opportunity to transfer capital unnoticed and untaxed abroad provides powerful incentives for organized crime, corruption, and rent seeking — all of which are irregularities that in turn fuel even more IFFs. Thus, it is important to carry out further investigation on illicit financial inflow with the aim of unravelling the sources and the damage they can do to the socio-structure of a society.

Three main gaps in remittances literature are; one, a lack of a clear data on foreign remittances, two, illicit financial inflow has not been properly documented, three, tracking of remittances for

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funding of insurgencies. Thus, this study examines the role of migrants and diaspora licit and illicit cash inflows and festering insurgencies in Nigeria. It is aimed at provoking intellectual discourse and intelligence gathering on funding of non-state actors in armed conflicts, more importantly insurgencies. The study used descriptive survey method by drawing data from primary and secondary sources. Data drawn from primary sources include the authors' close observations of events in Nigeria and oral inputs from other academics. The paper used secondary documentary evidence of World Bank, Central Bank of Nigeria and other financial research institutions, newspapers as well as scholarly and research articles.

2.0 CONCEPTUAL CLARIFICATION

Insurgency has attracted many definitions in scholarship because of its violent and amoebic nature. Insurgency is generally viewed as a rebellious act or action taken against the state. It has also been defined as the violent struggle of a group of people who refuse to accept their government's power due to certain ideology that they hold in variance to state perceived interest. Haviland (2012) defined insurgency as an organized movement aimed at the overthrow of a constituted government through the use of subversion and armed conflict. Three central variables in this definition are organized movement (group), intent to overthrow a constituted government and use of violence or force in form of armed conflict.

Thus, this study aligns with scholars' application of the term to cover any armed uprising, typically guerrilla in character, against the recognized government of a sovereign state. In the Cold War era, insurgency was aimed at instigating revolution, overthrowing a government, or resisting foreign invasion (Haviland, 2012). However, modern insurgency tries to create conditions that will destroy the existing government and make an alternative revolutionary government acceptable to the population. Armed violence always plays a major role in such operations and is usually initiated by a small activist group before it festers to a major security challenge to the state. An example of insurgency is Jama'atu Ahlis Sunna Lidda'awati Wal-Jihad better known as Boko Haram; an Islamic terrorist group that has a stronghold in the northeast of Nigeria.

Boko Haram which in general terms simply means "western education is forbidden" was founded in 2002 in Maiduguri in northeastern Nigeria by a charismatic Muslim cleric, Ustaz Mohammed

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Yusuf (Adedire, Ake & Olowojolu, 2016). The ideology of the sect according to Eme and Ibieta (2012) is to bring to an end the secular system of government and introduce sharia law in Nigeria. Boko Haram insurgency has since become an international crisis in the Lake Chad Basin Region. It has become internationalized with its alliance with Islamic State of West Africa Province (ISWAP) and other international terrorist groups like Al-Qaeda in the Maghreb.

Migration is defined according to Perruchoud (2004:41) as: “a process of moving, either across an international border, or within a state a population movement, encompassing any kind of movement of people, whatever its length, composition and cause”. The term includes a number of well-defined legal categories of people, such as migrant workers; persons whose particular types of movements are legally-defined, such as smuggled migrants; as well as those whose status or means of movement are not specifically defined under international law, such as international students.

The etymology of diaspora has been traced to the Greek word “diaspeirein”, meaning “to scatter, spread about.” It initially related to the settling of the Jewish people outside of Palestine after the Babylonian exile thousands of years ago. In modern times diaspora has been defined as the movement, migration, or scattering away from an established or ancestral homeland to different locations across the world of a people who still recognize and maintain relationship with original homelands. Mohamoud (2003) described diaspora as a community of people who do not live in their country of origin, but maintain their heritage in a new land. These are people who left their homelands to settle permanently in a different one having crossed international boundary. In the same light, diaspora has been defined as a community of people living outside their country of origin (Nweke & Nyewusira, 2014). Thus, once a person crosses the territories of his country of origin and decides to live permanently in the new place, he belongs to the diaspora population. According to Nweke & Nyewusira (2014:62), the African Union defined African Diaspora as ‘the geographical dispersal of people whose ancestors, within historical memory, originally came from Africa, but who currently domicile, or claim residence or citizenship outside of the continent.’ The Nigerian diasporas being referred to in this study belong to the group of African diasporas and are been treated within this context.

Cash inflow is an economic term used to describe monies that come into a country from another country through remittances for different purposes. It is often used interchangeably with foreign remittance. A foreign remittance is a transfer of money from a foreign worker to their family or other individuals in their home countries and it constitutes a significant portion of a nation's gross domestic product (GDP) in many countries (Chen, 2018). Official foreign transfer is done through the banks with platforms and applications which include MoneyGram, Western Union, TransferWise, Wave, Trade forex and CFDs. Another term that is used interchangeably with money transfer is wire transfer which is an electronic transfer of funds across a network administered by hundreds of banks around the world.

Illicit financial flows (IFFs) are illegal movements of money or capital from one country to another through covert operations. IFFs are described as “money that is illegally earned, used or moved and which crosses an international border (The World Bank, 2015). In the same vein, Kar & Catwright (2010) saw illicit financial income as money that is obtained through extra-legal either by transfer or earnings without considering the type of transfer process. This type of transfer does not follow due process in modern parlance or entirely sidelined the legal process. Akinfala (2018), however, posited that the fact that they are all illicit does not make them all illegal; it only speaks to the intentionality of an action or a set of actions with potentially deleterious consequences for the most vulnerable segments of the population in the countries from where these flows emanate or go to.

On the other hand, The World Bank (2017) emphasised its illegality and identified three categories of illicit financial flows as consisting of:

1. The acts themselves are illegal (e.g., corruption, tax evasion); or
2. The funds are the results of illegal acts (e.g., smuggling and trafficking in minerals, wildlife, drugs, and people); or
3. The funds are used for illegal purposes (e.g., financing of organized crime).

In another light, the Africa Growth Initiative (2020) distinguished three categories of IFFs according to their sources: illegal transfer within the context of regular trade activities; capital transfers of illegal origin (money laundering from various criminal activities including corruption,

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counterfeiting and trafficking in human beings); funds transfer used for illegal purposes (financing of organized crime, including terrorism, but also money intended to pay bribes in foreign currency). According to Global Financial Integrity (2019), examples of illicit financial flows might involve drug cartel using trade-based money laundering techniques to mix legal money from the sale of used cars with illegal money from drug sales, importer using trade mis-invoicing to evade customs duties, value added tax, or income taxes, corrupt public official using an anonymous shell company to transfer dirty money to a bank account, human trafficker carrying a briefcase of cash across the border and depositing it in a foreign bank and member of a terrorist organization wiring money to an operative in another country.

It is estimated that the value of IFFs into and out of developing countries amounted to on average, over 20 percent of developing countries trade with advanced economies over ten years between 2006 and 2015 (Global Financial Integrity, 2019). In brief, monies moved from one country to another with either deceptive declaration or non-declaration of source, intent and destination are classified as illicit financial flows.

2.1 Push-Pull Theory of Migration

Theories related to migration and by extension diaspora found in literature include but not limited to the neo-classic economic theory, new economic of labour migration theory, functionalist and structuralist theory, spatio-temporal migration theory and push-pull model (Amaral, 2018; Tella, 2019). All these theories point to the fact that migration may be self- induced or externally imposed.

Although a single theory may not be sufficient to explain issues in this discourse, however, this study stands to benefit maximally from the push-pull theory. The push-pull model first coined by Ravenstein of England in the 19th century is based on the idea that there are socio-economic factors that encourage migrants to leave their country of birth and migrate to a new country that offers more socio-economic gains (Tella, 2019). The premise behind the neo-classical theory, that an individual would move to improve his or her economic situation, is one of the bases for the “push-pull” model (Figueiredo, 2005; Peixoto, 2004). Thus, for every migration there are socio-economic propellants.

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Push-pull theoretical framework perceives migration as a consequence of the interaction of “push” factors that motivate people to move and leave their places of origin, and “pull” factors that attract people to particular places (Portes, 1995). The “push factors” include demographic pressures, poverty or social and political hardship, while the “pull factors” can include the perceived economic, political and social prosperity or freedom at the prospective receiving country (Portes, 1995; Portes and Borocz, 1989). This explains why migration most of the time is more from under-developed or developing economies to developed economies. It is opined that the opportunity of “getting jobs or employment which can guarantee improved standard of living is a major pull factor in migration while the push factors include among others insecurity, political instability, unemployment and natural disaster” (Tella, 2019:44). All the push factors often arise from bad governance, vision-less leadership and corrupt populace. These doldrums stem largely from "failure of successive governments in most countries, over the years, to boldly address the issue of poverty which has stymied development” (Omotola, 2011:24).

In the light of the foregoing, it is argued that migration commonly takes place because of the push factors of less opportunities in the socio-economic situation and also because of pull factors that exist in more developed areas (Thet, 2014). In his study, Thet (2014) posited that better living condition, better environment and better public service are pull factors to the new residents while the push factors include poor public service, unemployment, unsatisfactory public transportation and lack of safety in previous places.

It is pertinent to point out the relevance of the push-pull theory of migration to this study at this juncture. Factors that push migrants out of their traditional comfort zones are linked to structural imbalance and may continue to linger in their memory and may be a cause of hatred for the government that failed to provide enabling environment for them to achieve their potentials at home. In this kind of situation, migrants develop grudges, ill-feelings towards the government at home and may lose confidence in the nation-building project. Such migrants may willingly support dissidents at home or even sponsor revolt against the government. The case of Nnamidi Kanu and IPOB members in diaspora may be a good illustration of the foregoing. They have never hidden their grudges and contestation against the Nigerian government which they accuse has failed in providing for the teeming youths and have constantly been alleged of marginalising their Igbo

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kinsmen at home. Victims of structural conflict, who are pushed to move to new destinations, are most likely to have sympathy for different political and economic interests and linings in their original homelands and be supportive of diverse and conflicting forces which may be centrifugal or petri-fugal to nation-building.

Realities of Insurgency in Nigeria

Insurgency in form of militancy actually started in the Niger Delta region of Nigeria and it has lingered for too long; thus becoming protracted. Years of oil and gas exploration, degradation and neglect have created a restive environment in which militarized section of the communities are ready to adopt asymmetric forces in their confrontation with the state. The Niger Delta today is a region of intense violence and criminal activities as insurgency has become a regular phenomenon through the activities of the Movement for the Survival of Ogoni people (MOSOP), Niger Delta Avengers, Movement for the Emancipation of Niger Delta (MEND) and a host of other militia groups who anchor their protests on environmental injustice and neglect of the oil-rich region (Nwankwo, 2015).

The Boko Haram train joined insurgency in Nigeria in 2009. In the last one decade the territorial integrity of Nigeria has seriously been threatened by Boko Haram insurgents that have been tagged terrorists by the United State of America. Initially, Boko Haram was a way of thinking, politically driven philosophy, loosely organised grassroots insurrection against the Abuja government and the traditional Muslim establishment as well as those they felt marginalised them (Campbell, 2011). In a twist of approach, Boko Haram insurgents and other splinter groups have unleashed terror in the Northeastern part of Nigeria in the last ten years leading to the death of thousands of people and displacement of thousands of persons. After nearly a decade of extremists' violence perpetrated by Boko Haram, it seems Nigeria government still does not have an effective strategy for dismantling it.

Boko Haram insurgency has attracted attention among scholars. Examining the causes of Boko Haram, Fabunmi, Jonh, Ndagana, Bulama, Alimba and Sakiyo (2018) posited that structurally, insurgencies most often occur in poorly developed or inequitable political, social or economic conditions of which the northeast of Nigeria where Boko Haram is domiciled serves as an example

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of a society that suffers socio-economic depravity. The number of illiterates, unemployed youths and al-majiri population in the Northeast of Nigeria are indices of under-development, backwardness and inequality. Thus, it could be affirmed that the emergence of Boko Haram was attributable to the maturation of long festering extremist impulses and poverty that run deep in the social reality of northern Nigeria.

Nigerian Migrant/Diaspora Remittances

According to Adjetey (2019) four hundred years ago, in 1619, English privateers sold African captives to Jamestown colonists. Although Spaniards had brought enslaved Africans to North America during the previous century, the English trade in human life and labour jump-started what became known as the “peculiar institution”: An American economy built on chattel slavery. After the abolition of slave trade, Africans continued to migrate to Europe, America and Asia for different purposes ranging from acquisition of western education to employment. The number of international migrants was estimated to be above 250 million in 2015 (The World Bank, 2015). In 2013, 34 percent of migrants were said to be from developing countries (The World Bank, 2015). This is not surprising in view of the fact that developed countries have many pull factors while developing ones have more push factors for immigration.

Apart from the United Kingdom and the United States of Americas, an increasing number of Nigerians have migrated to countries such as Germany, France, the Netherlands, Belgium as well as the Gulf states (Afaha, 2011). According to PricewaterhouseCoopers Limited Report (2019), official records of United Nations in 2017 indicate that there are 1.24 million migrants from Nigeria in the diaspora. However, there are no official records that sufficiently captured those who have taken unofficial routes to reach foreign land and settle there and those who may refuse to align or register with any diaspora organization abroad. Just like the Diasporas from other countries of the world, many members of the Nigerian Diaspora maintain strong ties with their families, friends and relatives back in Nigeria, and influence the social, political and economic development of Nigeria through remittances.

Remittances are monies that are officially reported and go through bank transactions. Nigeria was one of the top five countries of the world which received about \$613b in remittances in 2017 (Central Bank of Nigeria, 2018). Quoting the World Bank report on

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remittances in 2017, the Governor of the CBN, Mr. Godwin Emefiele, said that Nigerians in the Diaspora and other African nationals sent \$72 billion in 2017 (Vanguard, 2018). Remittances inflow is said to contribute substantially to foreign exchange earnings in Nigeria. In order to benefit macro economy of Nigeria, the federal government floated \$300 million Diaspora Bond as a deliberate step to attract Nigerians in the Diaspora to remit funds home for development in 2017 (Business a.m, 2018). It is expected that total remittance flows to Nigeria will grow by almost double in size from \$18.37 billion in 2009 to \$34.89 billion in 2023(PricewaterhouseCoopers Limited Report, 2019). Since many transactions are unrecorded or take place through informal channels, the actual amount of remittance flows into Nigeria is expectedly higher than what is reported in official records. However, some official records are shown below:

Table 2: Migrant remittance inflows (US\$ million) to Nigeria in Ten Years

2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
18,368	19,745	20,617	20,543	20,797	20,806	21,158	19,679	22,001	24,311=6.1%

Adapted from The World Bank, 2019 Records

The table above represents migrant remittances to Nigeria for a period of ten years. The table reveals steady growth in migrant remittances except in 2016 when recession in Nigeria affected the figure. This is paradoxical as it is expected that that year would witness the highest remittance to assist brethren at home. This brings the suspicion that the remittances from abroad may be tied to some illicit trades which the recession made difficult to prosecute.

Figure 1: Top Remittance Receivers in Africa (2018), US\$ Million

Egypt, Arab Rep.	28,918
Nigeria	25,081
Morocco	7,375
Ghana	3,803

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Kenya_____2,720

Senegal_____2,213

Tunisia_____2,027

Algeria_____1,933

Zimbabwe_____1,856

Congo, Dem. Rep._____1,405

Source: PricewaterhouseCoopers Limited Report, 2019

In 2017, Nigeria led the Continent in terms of remittance receipts but dropped to second place behind Egypt in 2018. The total oil earnings of the nation stood at \$15 billion in 2018, while the total remittance from Nigerians in Diaspora amounted to \$25 billion in 2018 [\$24.3billion, according to The World Bank data] (African Courier, 2019).

Figure 2: Top 10 remittance-sending countries to Nigeria, US\$ Millions (2017)

United States_____6,191

United Kingdom_____4,119

Cameroon_____2510

Italy_____1,047

Ghana_____874

Spain_____771

Germany_____699

Benin_____652

Ireland_____473

Canada_____436

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Source: PricewaterhouseCoopers Limited Report, 2019

Remittances from the United States to Nigeria were the highest in 2017. Benin Republic that is engaged in trans-border trade with Nigeria also made the list of first ten high cash remitting countries to Nigeria.

Remittances are interest free and they are used to construct houses, pay school fees, offset medical bills and many other more personal expenses of relatives. The primary benefits of remittances to recipient households is the improvement in their general welfare, and studies show that 70% of remittances are used for consumption purposes, while 30% of remittance funds go to investment-related uses (PricewaterhouseCoopers Limited Report, 2019). Remittances by African migrants and diaspora reduce the rates of poverty and financial constraints in Nigeria. The remittances are means of livelihood for the aged, household investments in entrepreneurship for relatives, sponsorship of education and settlement of health bills which collectively enhance standards of living.

Nigeria diaspora set up business individually and in partnership with people at home. Investments are mostly in agriculture, food processing, transportation, communication, energy and financing. These businesses generate employment opportunities. This is rightly captured by Nweke & Nyewusira, (2014:64) that “African diaspora stimulates economies of its homelands and contributes effectively to the eradication of poverty.” In collaboration with local traders and government institutions at home, migrants also open up avenues for bilateral and international trade. Business networks continue to flourish as a result of openings initiated by diaspora and migrants. Business and trade forums opened up by embassies and associations of diaspora population abroad are used to attract foreign investors who are matched with suppliers, exporters, distributors and merchants (Plaza & Ratha, 2011). Diaspora organisations also interface with Nigeria missions and embassies abroad in facilitating direct investment, connecting overseas businesses with those in Nigeria and expanding import-export corridors. In a nutshell, Diaspora cash flow is a vital source of foreign exchange.

It is also observed that remittances and migrant savings offer a substantial source of financing for development projects that can improve lives and livelihoods in developing countries,” (The World

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Bank Group's Global Knowledge Partnership on Migration and Development (KNOMAD) Initiative, 2016). These projects may include building of market stalls, plazas, road construction, building of health and event centres, and installation of electricity. These projects employ the youths as well as create enabling environment for businesses for survival in semi-urban communities especially now that governments at all levels are cutting their recurrent expenditure on salaries and overheads.

Illicit Financial Inflows into Developing Countries and Probable Funding of Insurgencies

All criminals and insurgents need funds to recruit and support members, maintain logistics, conduct operations and buy arms. Purchasing sophisticated and lethal weapons, the type used by insurgents, kidnapers and militants, are very expensive. The funds needed have to be sourced from different individuals and groups. According to Omilusi (2016), Inter-Governmental Action against Money Laundering in West Africa (GIABA) and the Financial Action Task Force (FATF, 2013) identified four main methods used by West African terrorists and terrorist groups to support their activities to include financing through trade and other lucrative activities; financing through NGOs charity organisations and levies; financing through smuggling of arms, assets and currencies by cash couriers and financing through drug trafficking. In a nutshell, insurgents and terrorist groups engage in several networks of trans-border crimes that include among others extortion, kidnapping for ransom, smuggling of contraband, wire-fraud and counterfeit goods. It is also suggested that Boko Haram is indirectly funded by some elements within the state (Maza, Koldaş & Aksit, 2020).

Informal trade along the border area serves as the conduit pipe through which illicit financial flows in and out of Nigeria. Migrants to neighbouring countries are the ones mostly involved as link to their hosts and homelands. Hoffmann and Melly (2015) rightly observed that because informal trade falls outside the regulatory framework, it does not conform with health, safety or environmental standards and particularly in Nigerian borders there is high volume of informal cross-border trade payments-financial flows that pass entirely unrecorded. In addition, they discover that significant volumes of unrecorded financial flows relate to activity that is clearly criminal, such as trafficking in people and drugs.

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Clarke (2015) presents the business side of terrorism, taking a look at the cash-producing ventures which he labels "gray activities" such as diaspora support, charities, fraudulent businesses, front companies, and money laundering as well as "dark activities" including kidnapping for ransom, robbery, smuggling, trafficking, and extortion. According to Hathorn & Abbott (2015), Boko Haram is thought to generate bulk of its over \$10 million from various criminal activities which include kidnapping for ransom, levies on farmers and looting of markets.

It has also been argued that in most conflicts the phenomena of greed and grievance often reinforce each other rather than being mutually exclusive (Aghedo, 2013). In situations where insurgents and terrorists are able to capture mineral-rich areas, they prolong the conflict through rapid exploitation of the resources and partnership with foreign buyers and sometimes diaspora population. For instance, the insurgent groups in the Niger-Delta area of Nigeria have been severally fingered in the crude oil bunkering business in the Gulf of Guinea with foreign and immigration accomplices (Balogun, 2018).

Illicit Drug and Insurgency Funding in Nigeria

In 1983, Peruvian President, Belaunde Terry, for the first time, introduced the term "Narcoterrorism", and it got very popular within a short period of time (Hartelius, 2008 cited in Mohammad, Basir & Sobotian, 2016). According to Hartelius, the concept of Narcoterrorism has gradually obtained two major usages. One of its meanings is associated with drug squads, employing the methods of terrorism, to guard their own drug trafficking operations, for example, by assassinating judges or journalists. Another concept deals with Narcoterrorism as the engagement in drug trafficking by terrorist organizations to support financially their ideology-driven operation. He claims that organised terrorism takes advantage of the money obtained through Narco-trafficking to hold up their political, religious and other purposes. The later perspective is apt to this discourse.

Insurgents and their diaspora sympathizers easily converge along border areas to exchange drugs and monies for the prosecution of guerrilla warfare. Maza, Koldaş & Aksit (2020) posited that the black-market operations, created an alternative economy and source of funding for Boko Haram to carry out its illegal activities which include bank robbery, illegal trafficking of persons and drugs. This illicit trading activities along the border areas have been used to sustain livelihood and

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cross-border crimes. Insurgents across the Lake Chad Basin have sustained their exploits through the use of illicit funds derived in trading in narcotics along the official borders and borderless borders (Organisation for Economic Co-operation and Development-OECD, 2018) in exchange of for cash from migrants and diasporas who sympathize with their cause. Stephen Davis an Australian negotiator in 2014 had accused that one of the biggest suppliers of arms and military uniforms to Boko Haram lived in Egypt and received money sent by political sponsors from outside Nigeria (Akhigbe, 2014). He affirmed that the legal transaction of the funds was carried out with the help of the CBN and transaction was done through a legal channel, through the gatekeeper, the CBN, which had made it very easy to cover up.

In the light of the foregoing, some media reportage of activities of diaspora/migrants that have been tracked in recent time are highlighted to substantiate the proposition of insurgency funding by Nigerians in diaspora.

Some Media Reported Cases of Illicit Financial Flows and Probable Insurgency Funding in Nigeria

1. IPOB receiving funding from France, says FG

The Federal Government, on Wednesday, alleged that apart from receiving money from looters in Nigeria, secessionist group, the Indigenous People of Biafra, was receiving a large chunk of its financing from France... Mohammed said it would, however, be difficult to block the funding because some innocent Nigerians were receiving money from France for legitimate reasons. He said, "We have the records, we know IPOB collects money from many people in diaspora "Let me tell you, the financial headquarters is in France... (Punch, September 21, 2017)

2. Presidency Discovers More Sources of IPOB Funding.

Senior Special Assistant to the president on Diaspora Affairs, Honourable Abike Dabiri, who spoke with Sunday Tribune at the sideline of the ongoing 72nd Session of the United Nations General Assembly (UNGA) in New York, disclosed that foreign sources of funds for the secessionist group were more than the two already named by government... (Nigerian Tribune, September 24, 2014).

3. Abduction of Girls an Act Not Even Al Qaeda Can Condone.

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It has long been alleged that Boko Haram had a relationship with al-Qaeda. In 2011, letters from Boko Haram were reportedly found in bin Laden's compound. In 2002, Osama bin Laden dispatched an aide to Nigeria to hand out \$3 million in local currency to a wide array of Salafist political organizations there that shared al Qaeda's goal of imposing Islamic rule. Three weeks after the 2009 Boko Haram uprising began, al-Qaeda in the Islamic Maghreb expressed sympathy for Boko Haram. Speaking by phone to reporters in November 2012, group spokesman Abu Qaqa said: "We are together with al-Qaeda, they are promoting the cause of Islam, just as we are doing. Therefore, they help us in our struggle and we help them, too (The New York Times, 2014).

4. UK-based Nigerian Footballer's Ex-Girlfriend Jailed for Funding Terrorists.

Amaani Noor, a former girlfriend of Nigerian-born Liverpool footballer Sheyi Ojo, has been jailed and sentenced to jail for 18 months. A former beauty queen, Amaani Noor, who once dated Nigerian-born Liverpool footballer Sheyi Ojo, has been convicted of funding terrorism. Ms. Noor was handed an 18-month jail term on Friday (today) after she was found guilty of sending money overseas to a jihadist fighter who she had met online and later married. Noor, 21, was wooed online by a man she fondly addressed as "Hakim My Love;" and had told him, "It's been my dream to marry a fighter for a long time and my dream to be a fighter myself even longer." Noor, of Cinema Drive in Wavertree, Liverpool, had claimed she believed that the \$45 she donated to the Merciful Hands organisation on May 23, 2018, would go to buy food for women and children in Syria (Skynews, 2019).

5. UEA convicts 6 Nigerians for wiring \$782,000.00 to Boko Haram, FG official indicted. An Abu Dhabi Federal Court of Appeal in the United Arab Emirate has convicted six Nigerians over alleged funding of Boko Haram. United Arab Emirate National Security Bureau said investigation of the Nigerians confirmed Surajo Abubakar Muhammad, Saleh Yusuf Adamu, Ibrahim Ali Alhasan, AbdulRahman Ado Musa, Bashir Ali Yusuf and Muhammad Ibrahim Isa's involvement and membership of Boko Haram. They were subsequently convicted and sentenced to various terms of imprisonment. Court documents show that between 2015 and 2016, the convicts were allegedly involved in cash transfers totaling \$782,000.00 to Boko Haram. An accomplice, Alhaji Ashiru was described as a "Nigerian

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government official” who also funneled misappropriated public funds to terrorists (Daily Post, 2020).

The cited cases above point to the fact that insurgents enjoy some degree of funding from diaspora population while governments across the globe have not been able to unearth the enormity of such funding and track major funders.

International Efforts at Curbing Illicit Financial Flows

Clarke (2015) considers the transnational efforts to stop terrorist activities — from wiretaps and electronic surveillance to financial sanctions and the freezing of funds and accounts — and points to the emergence of interagency task forces for detaining and destroying the operations of major criminal organizations across the globe. In order to unveil the sources of terrorist funds, the Terrorism Prevention Branch (TPB) of the United Nations Office on Drugs and Crime (UNODC) works on the legal aspects of countering the financing of terrorism. Also, International Convention for the Suppression of the Financing of Terrorism (1999). TPB works in close partnership with UNODC's Global Programme against Money Laundering, Proceeds of Crime and the Financing of Terrorism (GPML) to prevent remittances getting into terrorist hands.

The Law Enforcement, Organized Crime and Anti-Money-Laundering Unit of UNODC is also responsible for carrying out the Global Programme against Money-Laundering, Proceeds of Crime and the Financing of Terrorism, which was established in 1997 in response to the mandate given to UNODC through the United Nations Convention against Illicit Traffic in Narcotic Drugs and Psychotropic Substances of 1988.

All legal instruments and institutions put in place to curb terrorism and insurgency funding have not recorded much success probably due to three reasons. One, that it is difficult to ascertain that cash flows through legal means are spent on legal purposes. Two, that focus on IFFs are mostly from developing countries to developed economies while neglecting IFFs inflow into developing economy. Three, lack of political will by governments across the globe to synergise efforts at curbing illicit financial flows.

3.0 CONCLUSION

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Remittances from diasporas play crucial function of contributing to Gross Domestic Product of Nigeria. Such remittances (licit and illicit financial flows) also pose challenges as diasporas who share in the vision and mission of insurgents assist them. During a number of recent conflicts, cross-border sanctuaries appear to have been a major contributor to insurgent effectiveness, particularly when counterinsurgent forces are highly capable (Byman, Chalk, Hoffman, Rosenau & Brannan, 2001). Such sanctuary allows guerrillas and their commanders to raise funds. Boko Haram is believed to have links with Al-Qaeda in the Islamic Maghreb (AQIM) for logistical support. Indeed, Boko Haram spokesmen have boasted of their ties with militants in Somalia, links that have been confirmed by African Union forces in that country (Pham, 2012). Such links have provided Boko Haram access to training, weapons, and financial support using migrants and diaspora population.

Without a safe haven, insurgencies are constantly vulnerable to government forces. Unfortunately, diasporas not only provide hideouts for runaway insurgents, they are also known to provide funds through clandestine means. Brinkmanship anchored on primordial sentiments, irredentism and feelings of marginalisation of kinsmen whipped up in the minds of Nigerian diaspora has driven them away from the task of national integration and made them sympathizers of insurgents. The attack of Senator Ekeremadu by IPOB members in Germany in 2019 is a testimony to the fact that insurgent groups get sympathizers among the migrant and diaspora population. A list of migrants who have been trapped in the act of funding insurgents as provided in this study validates the thesis that both licit and illicit cash inflows are being used to prolong insurgencies in Nigeria.

In the light of findings from this study, the following steps are recommended:

1. greater searchlight is beamed on discovering sources of funding of insurgency through intellectual discourse, intelligence gathering and commissioned researches.
2. the political class should address the fundamental causes of insurgency which include poverty, unemployment, fundamentalism and poor security architecture. There is an urgent need to improve infrastructure that will create wealth in the northeast.
3. government needs to provide counter narratives through aggressive publicity to make diaspora understand the situation in their home countries. Hitherto, diasporas rely on

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Western media that only promote negative stories about Africa and her peoples. There should be alternative platforms to beam African positive happenings.

4. It is high time search light was beamed on illicit financial flows from developed economies to developing economies. Effective monitoring of inflows into the economy of Nigeria has become important.
5. Donor agencies and NGOs' activities in the northeast of Nigeria must be monitored. Donations, sponsorships and grants need serious scrutinizing.

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