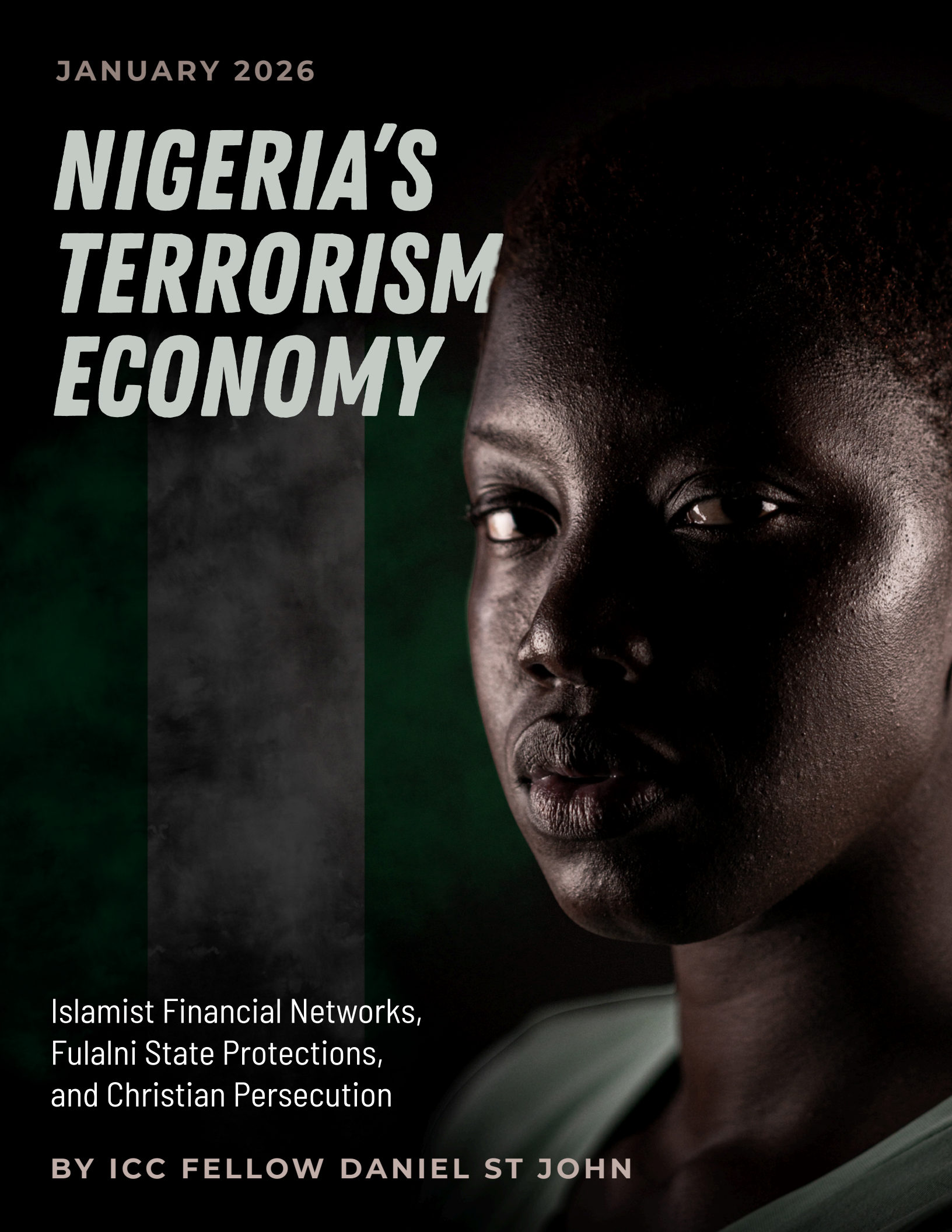
JANUARY 2026

NIGERIA'S TERRORISM ECONOMY



Islamist Financial Networks,
Fulalni State Protections,
and Christian Persecution

BY ICC FELLOW DANIEL ST JOHN

Nigeria's Terrorism Economy: Islamist Financial Networks, Fulani State Protection, and Christian Persecution

Daniel St John

“Do not pervert justice; do not show partiality to the poor or favoritism to the great, but judge your neighbor fairly.”

—Leviticus 19:15

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Introduction

On Oct. 31, 2025, President Donald J. Trump designated Nigeria as a *Country of Particular Concern*.[1] The Nigerian establishment responded negatively to the president's perspective regarding the murder of Nigerian Christians — expressing denial and downplaying the crisis. Political commentators have debated whether Christians are targeted for their faith in Nigeria.

In 2025, about 7,000 Christians were murdered by Islamists.[2] Since 2009, more than 50,000 Christians have been murdered.[3] Nigeria has contributed to the 16.2 million Christians displaced in sub-Saharan Africa.[4] About 3.2 million Nigerians were internally displaced in 2021 due to Islamic extremism.[5] In 2024, 3.4 million Nigerians were displaced due to violent conflicts.[6]

President Trump stated on social media, "when Christians, or any such group, is slaughtered …,"[7] acknowledging that various ethno-religious groups are indeed victims of targeted Islamist killings.

Christians are disproportionally killed for their faith. Open Doors calculated from October 2019 to September 2023, Christians were killed 2.7 times more compared to Muslims.[8] The Observatory for Religious Freedom in Africa (ORFA) reported from October 2019 to September 2024 that 2.4 Christians were murdered for every Muslim. Christians, though a minority in the Middle Belt, were killed at 5.2 times the rate of Muslims relative to population size, confirming disproportionate targeting.[9]

The debate of whether Christians are targeted for their faith or if they are disproportionately targeted in Nigeria has overshadowed the fact that Nigeria has significantly contributed to West Africa being the primary hub of the Islamic State group and global terrorism. According to the Global Terrorism Index 2024, "The epicentre of terrorism has now conclusively shifted out of the Middle East and into the Central Sahel region of sub-Saharan Africa."[10]

The Nigerian government resists any association with terrorism, preferring to frame extremist violence as "herder–farmer clashes" or climate-driven disputes. Yet the evidence shows a functioning terrorism economy: Islamist groups, including Fulani Extremists, Boko Haram, and ISWAP, exploit financial networks and state-protected resources to sustain systematic attacks against Christians. Protected grazing reserves, opaque donor flows, and business subsidies create a shielded environment where extremist violence is incubated rather than dismantled.

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[1] U.S. Department of State (n.d.). *Countries of Particular Concern, Special Watch List Countries, Entities of Particular Concern*. United States Department of State. Available at https://www.state.gov/countries-of-particular-concern-special-watch-list-countries-entities-of-particular-concern/ (Accessed Oct. 13, 2025.)

[2] King, J. (2025). *7,000 Christians Have Been Killed in Nigeria This Year, Group Says*. Newsweek. Available at https://www.newsweek.com/christians-killed-nigeria-religion-2116416 (Accessed Oct. 13, 2025.)

[3] International Christian Concern — Giving hope to persecuted Christians since 1995. (2024). *ICC Releases Report on Concerning Religious Persecution Trends in Nigeria — International Christian Concern*. Available at https://persecution.org/2024/07/10/icc-releases-report-on-concerning-religious-persecution-trends-in-nigeria/ (Accessed Dec. 13, 2025.)

[4] Open Doors (n.d.). *Nigeria — Serving Persecuted Christian's Worldwide*. www.opendoors.org. Available at https://www.opendoors.org/en-US/persecution/countries/nigeria/ (Accessed Dec. 8, 2025.)

[5] UNDP. (2022). *Assessing the impact of displacement on IDPs and host communities in Nigeria | Data Futures Platform*. Available at https://data.undp.org/insights/impact-displacement-idps/NGA (Accessed Dec. 8, 2025.)

[6] Kefas, S. (2025). *How Fulani Militias Became Nigeria's Deadliest GroupWhile Escaping Global Notice — ORFA*. orfa.africa. Available at https://orfa.africa/how-fulani-militias-became-nigerias-deadliest-groupwhile-escaping-global-notice/ (Accessed Dec. 8, 2025.)

[7] Sapper, P. (2025). *BREAKING: U.S. government designates Nigeria 'Country of Particular Concern.'* ADF International. Available at https://adfinternational.org/news/us-government-designates-nigeria-country-of-particular-concern (Accessed Dec. 8, 2025.)

[8] NO ROAD HOME: Christian IDPs displaced by extremist violence in Nigeria. (2024). *Open Doors*, Open Doors, pp 4. Available at https://www.opendoors.org/research-reports/advocacy-resources/NoRoadHome-SummaryReport.pdf (Accessed Dec. 8, 2025.)

[9] Kefas, S. (2025). *How Fulani Militias Became Nigeria's Deadliest GroupWhile Escaping Global Notice — ORFA*. orfa.africa. Available at https://orfa.africa/how-fulani-militias-became-nigerias-deadliest-groupwhile-escaping-global-notice/ (Accessed Dec. 8, 2025.)

[10] Institute for Economics & Peace (2023). *GLOBAL ACTIVATING TERRORISM POSITIVE INDEX PEACE*. *www.economicsandpeace.org*, pp 5. Available at https://www.economicsandpeace.org/wp-content/uploads/2024/02/GTI-2024-web-290224.pdf (Accessed Dec. 8, 2025.)

This report examines the financial sources sustaining Islamist groups, the mechanisms of state protection afforded to Fulani extremists, and the resulting persecution of Christian communities. Drawing on intelligence-style analysis and evidence from multiple sources, it argues that until Nigeria confronts the financing and protection structures enabling these groups, the state itself remains implicated in the terrorism economy it denies.

Chapter 1:
A Brief History

Boko Haram and ISWAP

As of 2025, observers report that Islamic State West Africa Province (ISWAP) is expanding in the Northeast region in Gombe, Bauchi, and further into Niger in the North Central region.[11] Nigeria comprises 36 states and one Federal Capital Territory, Abuja. Islamic terrorist groups operate across 12 northern states. Boko Haram and ISWAP maintain strongholds in Borno, Yobe, and Adamawa.[12]

Boko Haram was founded in 2002 by Salafist cleric, Mohammed Yusef, in Maiduguri, Borno state.[13] After the Nigerian Police Force (NPF) killed him in 2009, his student Abubakar Shekau assumed leadership of the group.[14] Under Shekau's command, Boko Haram indiscriminately attacked Christians and moderate Muslims. Splinter groups emerged. In 2012, al-Qaida affiliate Ansaru was formed.[15] Its name in Arabic, Jama'atu Ansarul Muslimina Fi Biladis Sudan, means "Vanguards for the Protection of Muslims in Black Africa."[16] The group was formed in response to Shekau attacking and killing moderate Muslims.

In 2015, Abubakar Shekau reluctantly pledged allegiance to ISIS and rebranded Boko Haram to Islamic State West Africa Province (ISWAP). ISIS appointed Abu Musab al Barnawi as the de facto leader of ISWAP, resulting in internal disputes within the faction and between Shekau and ISIS leadership.[17] In 2021, Shekau died during a skirmish with ISWAP, detonating a suicide vest.[18] Although Shekau rebranded Boko Haram to ISWAP, these groups operate independently.

Islamist Motivations

Christians are targeted by terrorist groups due to being perceived as an extension of Western ideological influence in West Africa. Intersociety reports that, since 2009, when Shekau assumed leadership of Boko Haram, nearly 125,000 Christians have been killed in Nigeria.[19] The name Boko Haram reflects this antagonism. It roughly interprets as "Western education is forbidden."[20] Others may interpret it as "Western civilisation is forbidden."

In 2012, former President of Nigeria, Goodluck Jonathan, characterised Boko Haram as a cancer. Shekau responded, saying, "Everyone knows democracy is unbelief, and everyone knows the Constitution is unbelief, and everyone knows that there are things Allah has forbidden in the Qur'an."[21]

Following the Charlie Hebdo cartoon incident in 2015, Shekau declared, "Anyone who insults our Prophet is an unbeliever. Anyone who doubts that is an unbeliever. Anyone who boasts of this is an

[11] USMAN, Mustapha. "Report Shows ISWAP's Resurgence Worsening as Experts Urge Rethink of Nigeria's Counter-Terrorism Strategy | the ICIR — Latest News, Politics, Governance, Elections, Investigation, Factcheck, Covid-19." *The ICIR-Latest News, Politics, Governance, Elections, Investigation, Factcheck, Covid-19*, July 22, 2025, www.icirnigeria.org/report-shows-iswaps-resurgence-worsening-as-experts-urge-rethink-of-nigerias-counter-terrorism-strategy/ (Accessed Oct. 10, 2025.)
[12] EconomyFootprint. "Troops Repel Boko Haram/ISWAP Attacks, Kills Over 50 Terrorists in Borno and Yobe." *EconomyFootprint*, Oct. 23, 2025, economyfootprint.com/2025/10/23/troops-repel-boko-haram-iswap-attacks-kills-over-50-terrorists-in-borno-and-yobe/ (Accessed Oct. 10, 2025.)
[13] Britannica. "Boko Haram | Nigerian Islamic Group." *Encyclopædia Britannica*, Dec. 5, 2018, www.britannica.com/topic/Boko-Haram
[14] counterextremism. "Nigeria: Extremism and Terrorism." *Counter Extremism Project*, www.counterextremism.com/countries/nigeria-extremism-and-terrorism
[15] IBID
[16] IBID
[17] United Nations Security Council. "Islamic State West Africa Province (ISWAP) | Security Council." www.un.org, Aug. 4, 2014, main.un.org/securitycouncil/en/content/islamic-state-west-africa-province-iswap-0
[18] Kurtzer, Jacob, and Judd Devermont. "Boko Haram's Leader Is Dead: What Are the Humanitarian and Security Implications?" *www.csis.org*, June 15, 2021, www.csis.org/analysis/boko-harams-leader-dead-what-are-humanitarian-and-security-implications
[19] Staff, ZENIT. "Nigeria: Report Shows That 100 Churches Are Attacked Every Month and 32 Christians Are Killed Every Day in the Country — ZENIT English." *ZENIT English*, Sept. 19, 2025, zenit.org/2025/09/18/nigeria-report-shows-that-100-churches-are-attacked-every-month-and-32-christians-are-killed-every-day-in-the-country/
[20] Pérouse de Montclos, Marc-Antoine. *Boko Haram: Islamism, Politics, Security and the State in Nigeria*. IFRA-Nigeria, Jan. 1, 2014. (Accessed April 30, 2023.)
[21] THURSTON, Alex. "'The Disease Is Unbelief': Boko Haram's Religious and Political Worldview." Jan. 2016. pp 18

unbeliever… 'O you who believe, do not take the Jews and the Christians as allies (awliya). They are allies of one another. And whoever is an ally to them among you, then indeed, he is one of them.'" (Quran 5:51)[22] ISWAP and other Islamist groups perceive Christianity as ideologically, politically, and religiously in conflict with an established Islamic caliphate in West Africa.

On Aug. 7, 2025, ISIS released issue 507 of its weekly newsletter, Al-Naba, and it stated, "If they [the Christians in Africa] refuse Islam and the *jizyah* tax, **the third option is murder and displacement**, which is what they have witnessed and suffered for years."[23] The newsletter reiterates the Qur'an: "Fight those who do not believe in Allah or in the Last Day and who do not consider unlawful what Allah and His Messenger have made unlawful and who do not adopt the religion of truth from those who were given the Scripture — until they give the jizyah willingly while they are humbled." (Qur'an 9:29, Sahih International translation).

It also encouraged African ISIS members to expand their jihad to Europe: **"The hearts still ache for revenge against the Christians of Europe.** The call is still open to the heroes of Islam to attack them again and invade them in their own backyards and implement the divine rulings against them as their brothers did in Africa, and Allah will surely support those who support Him."[24]

Christians in Middle Belt Nigeria

The majority of Nigerian Christians reside in the Southwest and Central regions of the country, but there are still Christian populations in the northern states.[25] Nigeria's constitution prohibits the adoption of a state religion, whether it is by the federal government or the state government. However, the constitution allows states to establish their own courts on either Sharia law or customary law. There are 12 Sharia courts, which operate in 12 northern states and the federal capital territory.[26]

In these states, blasphemy is classified under Islamic law as a criminal offense, with capital punishment prescribed when an alleged violation against Islam is proven in court.[27] This includes a prison sentence and death.[28] The Supreme Court of Nigeria also recognizes blasphemy as a Sharia offence.[29] This compounds the insecurity of Christians from physical harm by terrorists to Nigeria's legal system.

Security forces receive criticism for not providing the necessary security response to vulnerable Christian communities and not providing proliferation to protect them. This has created security vacuums in northern Nigeria and the Middle Belt that are vulnerable to attack.[30] Boko Haram is responsible for the deaths of 30,000 people.[31] Initially, Christians experienced persecution in the northern Muslim states, but targeted attacks have spread to Christian-majority areas and into the middle belt and southern states.[32]

[22] THURSTON, Alex. "'The Disease Is Unbelief': Boko Haram's Religious and Political Worldview." Jan. 2016. pp 16
[23] MEMRI. "Islamic State (ISIS) Weekly Editorial Praises Operatives' Jihad against Christians in Africa." *MEMRI*, Middle East Media Research Institute, Aug. 8, 2025, www.memri.org/jttm/islamic-state-isis-weekly-editorial-praises-operatives-jihad-against-christians-africa-carry (Accessed Dec. 13, 2025.)
[24] Ibid
[25] House of Commons. "Religious Minorities in Nigeria." Apr 12, 2023, pp 6
[26] House of Commons. "Religious Minorities in Nigeria." Apr. 12, 2023, pp 6
[27] Hirst, Guy. "Nigeria Must Strike Down Blasphemy Law — Top African Court." *Humanists UK*, Apr. 25, 2025, humanists.uk/2025/04/25/nigeria-must-strike-down-blasphemy-law-top-african-court/ (Accessed Oct. 13, 2025.)
[28] Hirst, Guy. "Nigeria Must Strike Down Blasphemy Law — Top African Court." *Humanists UK*, Apr. 25, 2025, humanists.uk/2025/04/25/nigeria-must-strike-down-blasphemy-law-top-african-court/ (Accessed Oct. 13, 2025.)
[29] Ibid
[30] counterextremism. "Nigeria: Extremism and Terrorism." *Counter Extremism Project*, www.counterextremism.com/countries/nigeria-extremism-and-terrorism
[31] IBID
[32] Open Doors (n.d.). *Nigeria — Serving Persecuted Christian's Worldwide*. www.opendoors.org. Available at: https://www.opendoors.org/en-US/persecution/countries/nigeria/ (Accessed Dec. 8, 2025.)

Christians in northern states are subjected as second-class citizens under Sharia law. Furthermore, Christians have not been provided adequate security. About 44,000 Christians have been killed by Boko Haram, ISWAP, and Fulani militants, according to Open Doors.[33] Christians are also targeted by Fulani and local bandits. Around 30,000 Fulani extremists in northern Nigeria intentionally target Christians, enforcing local laws on Christian farmers. The attacks also disrupt the economy of local Christian farmers.[34]

Christians in Nigeria are not receiving sufficient security or political support. Minister of Information and National Orientation Muhammed Idris stated on Sept. 28, 2025, in response to comedian Bill Maher's lamenting remarks on Christian genocide in Nigeria that "false, baseless, despicable, and divisive … The violent activities of terrorist groups are not confined to any religious or ethnic community. Muslims, Christians, and even those who do not identify with any faith have suffered at their hands. These feats expose as unfounded the notion that Nigeria is passively tolerating religiously motivated terrorism … **The Nigerian story is not one of religious genocide or persecution**, but of resilience, diversity, and peaceful coexistence."[35]

In contrast, retired Nigerian Military Chief of Policy and Plans Lt. Gen. Lamidi Adeosun delivered his lecture, Strategies for Tackling Insecurity in the Middle Belt: An Insider's Perspective, at Lagos State University's Centre for Peace and Security Studies. He outlined his concerns with the vulnerabilities of Christians and the government's lack of political will to protect them. He said, "**Criminality in the Middle Belt is no longer incidental; it is systemic, profitable, and politically protected** … The Middle Belt has become a theatre of overlapping violence where identity, land, and politics intersect dangerously. The 'indigene' versus 'settler' dichotomy, religious bigotry, and **elite-backed militias have combined to turn communal grievances into bloodbaths**."[36]

Lt. Gen. Adeosun also stated political elites have sponsored the crisis by arming youths around election seasons, turning local thugs into militia commanders and warlords.[37] Unlike the Nigerian government, he attributes the crisis in Nigeria partially to ethnic and religious tensions, including, and not dismissing, the issue of land conflicts.[38] As a policy recommendation, he urged the government to involve faith-based institutions, among other things, to be active as a multi-layered security strategy through community participation.[39]

[33] Bradfield, Philip. "Belfast News Letter." *Belfast News Letter*, Oct. 19, 2025, www.newsletter.co.uk/news/politics/nigeria-massacre-of-christians-44000-killed-by-boko-haram-islamic-state-west-africa-province-iswap-and-fulani-militants-says-open-doors-5365008 (Accessed Oct. 13, 2025.)
[34] "USCIRF–RECOMMENDED for COUNTRIES of PARTICULAR CONCERN (CPC)."
[35] Bankole, Idowu. "Insecurity in Middle Belt Is a Mirror of Nigeria's Larger Governance Crisis — Ex-Military General." *Vanguard News*, August 2025, www.vanguardngr.com/2025/08/insecurity-in-middle-belt-is-a-mirror-of-nigerias-larger-governance-crisis-ex-military-general/ (Accessed Dec. 2, 2025.)
[36] IBID
[37] IBID
[38] IBID
[39] IBID

Chapter 2:

Revenue and Governance

Islamic State Financial HQ

Maktab al-Furqan is ISWAP's financial head office. Abu Bakr ibn Muhammad ibn Ali al-Mainuki, also known as Abubakar Mainok, directs operations. [40] The office is in northern Nigeria near Lake Chad. [41] Mainok has been active since ISWAP's inception. He provides regional strategic guidance and oversees international funding.[42] The office uses the financial sector systems and bank accounts to move money. Al-Furqan also manages finances for affiliates in the Sahel:

- **Sahel:** Islamic State in the Greater Sahara (ISGS)
- **Tunisia:** Islamic State affiliate
- **Algeria:** Islamic State affiliate
- **Libya:** Islamic State affiliate
- **Cameroon:** Operates under the ISWAP structure
- **Niger:** Combines ISWAP and ISGS elements
- **Chad:** Combines ISWAP and ISGS elements

Abu Bakr ibn Muhammad ibn Ali al-Mainuki has been designated a Specially Designated Global Terrorist under Executive Order 13224.[43] The purpose of this is: "Terrorist designations expose and isolate entities and individuals and prevent them from exploiting the U.S. financial system."[44] Additionally, citizens of the United States are prevented and prohibited from engaging in any financial transaction with Ali al-Mainuki.[45] Poland also sanctioned Ali-al-Mainuki. [46] Only the United States and Poland have sanctioned him, meaning that he has flexibility in other financial systems in other countries.

Sanctions

On March 18, 2024, the Nigerian government named nine individuals and six Business Development Companies (BDCs) tied to Islamist financing. The offenses date back nearly a decade, indicating delays in financial security detection. Authorities imposed sanctions due to financing terrorism through money laundering in the region.[47] The document, Designation of Individuals and Entities for March 18, 2024, was publicly released by the federal government after the attack against the St. Francis Catholic Church in Ondo, Nigeria. The government linked the named individuals and BDCs to the June 2022 attack. The mass shooting and bomb killed 40 people.[48] The government withheld the full document and released excerpts from the document to the Nigerian media.

Takur Mamu is listed for "… financing of terrorism by receiving and delivering ransom payments over the sum of $200,000 U.S. in support of ISWAP terrorists for the release of hostages of the Abuja-Kaduna train attack."[49] Mamu negotiated with the victims of the hostage families, attempting to retrieve funds for

[40] Rousselle, Adam. "Combating Islamic State Finance: West Africa and the Sahel — GNET." *GNET*, Feb. 18, 2025, gnet-research.org/2025/02/18/combating-islamic-state-finance-west-africa-and-the-sahel/
[41] IBID
[42] "Abu Bakr Ibn Muhammad Ibn 'Ali Al-Mainuki." *Counter Extremism Project*, 2023, www.counterextremism.com/extremists/abu-bakr-ibn-muhammad-ibn-ali-al-mainuki (Accessed Dec. 13, 2025.)
[43] "Terrorist Designation of ISIS General Directorate of Provinces Leaders — United States Department of State." *United States Department of State*, June 8, 2023, 2021-2025.state.gov/terrorist-designation-of-isis-general-directorate-of-provinces-leaders (Accessed Oct. 13, 2025.)
[44] Miller, Matthew. "Terrorist Designation of ISIS General Directorate of Provinces Leaders — United States Department of State." *United States Department of State*, June 8, 2023, 2021-2025.state.gov/terrorist-designation-of-isis-general-directorate-of-provinces-leaders
[45] IBID
[46] "ABUBAKAR MAINOK." *OpenSanctions.org*, 2025, www.opensanctions.org/entities/NK-3mmm9s4ifvGrrpuysWiYN5/ (Accessed 14 Oct. 14, 2025.)
[47] Taofeek Oyedokun. "Full List of Individuals, BDCs Indicted in Terror Financing by Nigerian Government - Businessday NG." *Businessday NG*, March 20, 2024, businessday.ng/news/article/full-list-of-individuals-bdcs-indicted-in-terror-financing-by-nigerian-government/ (Accessed Oct. 14, 2025.)
[48] Godsgift Onyedinefu. "FG Uncovers Suspected Attacker of Owo Church, Kuje Correctional Centre — Businessday NG." *Businessday NG*, March 20, 2024, businessday.ng/news/article/fg-uncovers-suspected-attacker-of-owo-church-kuje-correctional-centre/ (Accessed Dec. 14, 2025.)
[49] Sanusi, Abiodun. "FG Names 15 Terrorism Financiers, BDCs, Plans Sanctions." *Punch Newspapers*, March 20, 2024, punchng.com/fg-names-15-terrorism-financiers-bdcs-plans-sanctions/ (Accessed Oct. 14, 2025.)

ISWAP. An unidentified individual was discovered to be the "senior commander of the Islamic State of West Africa Province Okene."[50] The document also describes a female who was "a financial courier to ISWAP in Okene (a Nigerian state). She was responsible for the disbursement of funds to the widows and wives of the terrorists."[51] It's likely this individual is Hassana-Oyiza Isah, who is the only female designated on the list.[52]

Another extract of the document describes an unknown individual who "in 2015, transferred ₦60 million [$300,000] to terrorism convicts … received a sum of ₦189 million [$945,000] between 2016 and 2018 …." It also stated that this person owned "… entities and business reported in the UAE court judgment as facilitating the transfer of terrorist funds from Dubai to Nigeria."[53] This indicates Nigerian terrorists use the main banking sector in Nigeria and internationally. Authorities kept track of this individual due to his involvement in Boko Haram.[54]

Business Development Companies

Businesses appeared on the designation list. In 2017, West and East Africa General Trading Co. LTD transferred ₦153 million ($406,000) to Mustapha Musa Adamu. Transfers of ₦50 million ($149,000) to Ali Abdullahi Yasuf, who is a sibling of two Islamist convicts: Ibrahim Ali Alhassan and Bashir Ali Yusuf. The company transferred ₦160 million ($479,000) to Ambare Mohammed, a terrorist suspect in Nigeria.[55] All individuals named are associated or affiliated with terrorist activities or groups. Authorities sanctioned G. Side General Enterprises. In 2015, company director Yusuf Ghazali transferred ₦20 million ($101,000) to Surajo Abubakar Muhammad, convicted in the United Arab Emirates for financing terrorism.[56]

Desert Exchange Ventures transferred ₦20 million to terrorist suspect Surajo Abubakar Muhammad. A year later, the company transferred ₦198 million to terrorist suspect Usaini Adamu.[57] Authorities designated these BDCs and prohibited their operations in 2024. The weakness in this investigation is that the transfers occurred between 2015 and 2018. Increased targeted terrorist attacks against Christians require expedient processes to identify and halt these transfers. Nigerian officials took up to 10 years to identify the purpose of these transactions. In today's financial climate, authorities must apply sophisticated methods to catch terrorists sooner.

Cryptocurrency

The U.S. Treasury reports that the Islamic State has used cryptocurrencies in Africa since January 2024.[58] About 33% of Nigerians made more than $60 million in cryptocurrency transfers in 2023, raising the risk of large amounts transferred by terrorists.[59] Reports indicate that the Islamic State decreased its use of digital currencies Bitcoin and Tether coin, in favor of Monero coin.[60] In ISWAP's publication Voice of Khorasan, a poster titled "Jihad with Wealth" urges donors to contribute via Monero (XMR).[61]

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[50] IBID
[51] IBID
[52] Taofeek Oyedokun. "Full List of Individuals, BDCs Indicted in Terror Financing by Nigerian Government — Businessday NG." *Businessday NG*, March 20, 2024, businessday.ng/news/article/full-list-of-individuals-bdcs-indicted-in-terror-financing-by-nigerian-government/ (Accessed Oct. 14, 2025.)
[53] Sanusi, Abiodun. "FG Names 15 Terrorism Financiers, BDCs, Plans Sanctions." *Punch Newspapers*, March 20, 2024, punchng.com/fg-names-15-terrorism-financiers-bdcs-plans-sanctions/ (Accessed Oct. 14, 2025.)
[54] IBID
[55] "EntSancDetails — Nigsac." *nigsac.gov.ng*, 2015, nigsac.gov.ng/EntSancDetails?id=1 (Accessed Oct. 14, 2025)
[56] "G. SIDE GENERAL ENTERPRISES." *opensanctions.org*, March 2016, www.opensanctions.org/entities/nigsac-93bfa9efa516554ccc045e7df95579230cafd517/ (Accessed Oct. 14, 2025.)
[57] "EntSancDetails — Nigsac." *nigsac.gov.ng*, 2015, nigsac.gov.ng/EntSancDetails?id=1 (Accessed Oct. 14, 2025.)
[58] Rousselle, Adam. "Combating Islamic State Finance: West Africa and the Sahel — GNET." *GNET*, Feb. 18, 2025, gnet-research.org/2025/02/18/combating-islamic-state-finance-west-africa-and-the-sahel (Accessed Oct. 14, 2025.)
[59] Ibid
[60] Ibid
[61] Rousselle, Adam. "Combating Islamic State Finance: West Africa and the Sahel — GNET." *GNET*, Feb. 18, 2025, gnet-research.org/2025/02/18/combating-islamic-state-finance-west-africa-and-the-sahel (Accessed Oct. 2025.)

At the West Africa Compliance Summit, SEC Director General Dr. Emomotimi Agama cited GIABA's (Inter-Governmental Action Group against Money Laundering in West Africa) report. He stated there were $2.1 billion in suspicious crypto-linked transactions in West Africa: "… GIABA reported $2.1 billion in suspicious crypto-linked transactions in West Africa in 2024, with terror groups exploiting privacy coins to evade detection."[62] Vulnerabilities in Nigeria's and other West African financial systems were highlighted when Dr. Agama stated, "We must harmonise our regulatory frameworks, share intelligence, and adopt best practices to close loopholes exploited by bad actors."[63] Although this is a transnational issue, it reflects the movement of financial assets and funds across the transnational network of ISWAP and its affiliates in the Sahel.

[62] Okafor, Chinedu. "Nigeria Hits Panic Button as West Africa Logs $2.1bn in Suspicious Crypto Transactions." *Business Insider Africa*, Aug. 4, 2025, africa.businessinsider.com/local/markets/nigeria-hits-panic-button-as-west-africa-logs-dollar21bn-in-suspicious-crypto/rww9zgs (Accessed Oct. 14, 2025.)

[63] Ibid

Chapter 3:

Resources, Weapons, and Funding

ISWAP Funding

The Iraqi National Intelligence Service (INIS) investigated the Islamic State's financial networks in Syria and Iraq. INIS discovered ISWAP funds the Islamic State in Syria, Iraq, and other affiliates in West Africa.[64] On Sept. 1, 2025, INIS released an assessment of its operation on X. It stated, "The arrest operation was executed in several West African countries following the monitoring of movements and communication lines between this network and other networks inside and outside Iraq, aimed at supporting Daesh's financial structure and planning terrorist attacks targeting European countries and Iraqi interests abroad."[65]

Caleb Weiss, senior analyst at the Bridgeway Foundation, reported ISWAP funds affiliates in the Sahel, Congo, Uganda, Mozambique, South Africa, Yemen, Turkey, and Afghanistan.[66] ISWAP collects local income and directs it to other affiliates and the General Directorate of Provinces (GDP).[67] Analysts assess ISWAP as the strongest GDP within the global Islamic State, including Syria and Iraq.

Kidnapping

Islamists use kidnapping for ransom as a critical fundraising method. Boko Haram partnered with Cameroonian financier Alhaji Abdalla. Abdalla secured $3.14 million from the Cameroon government to release the French Moulin-Fournier family of seven.[68] Unsatisfied, Boko Haram abducted the wife of the Cameroon Deputy Prime Minister, Amadou Ali. She represented the government in the Moulin-Fournier negotiations. Cameroon paid an additional $600,000. Boko Haram released Ali's wife and other hostages.[69]

Similarly, Jama'at Nusrat al-Islam wal-Muslimin (JNIM) conducted 845 out of about 1,100 recorded kidnappings in Mali, Burkina Faso, and Niger.[70] JNIM recently demanded $50 million after kidnapping a royal family member of the United Arab Emirates, according to a Malian security source.[71]

SBM Intelligence reported 4,722 kidnappings in Nigeria between July 2024 and June 2025. [72] Terrorists demanded ₦48 billion but received ₦2.57 billion. In 2022, ₦653.7 million ($1.13 million) was paid out to Nigerian Islamists. In 2023, ₦302 million ($3087,179) was paid out to Nigerian Islamists. In 2024, ₦1.05 billion ($655k) was paid out to Nigerian Islamists.

[64] Weiss, Caleb. "Iraqi Intel Busts Islamic State Financial Network in West Africa." *FDD's Long War Journal*, Sept. 3, 2025, www.longwarjournal.org/archives/2025/09/iraqi-intel-busts-islamic-state-financial-network-in-west-africa.php (Accessed Nov. 14, 2025.)
[65] https://x.com/INIS_IQ/status/1962567719473291692
[66] Weiss, Caleb. "Iraqi Intel Busts Islamic State Financial Network in West Africa." *FDD's Long War Journal*, Sept. 3, 2025, www.longwarjournal.org/archives/2025/09/iraqi-intel-busts-islamic-state-financial-network-in-west-africa.php (Accessed Nov. 14, 2025.)
[67] IBID
[68] Porter, Geoff. "Boko Haram: Recruitment, Financing, and Arms Trafficking in the Lake Chad Region." *Combating Terrorism Center at West Point*, Oct. 31, 2014, ctc.westpoint.edu/boko-haram-recruitment-financing-and-arms-trafficking-in-the-lake-chad-region
[69] Ibid
[70] Egodi Uchendu, and Muhammed Sani Dangusau. "Funding Terror: How West Africa's Deadly Jihadists Get the Money They Need to Survive." *The Conversation*, May 25, 2025, theconversation.com/funding-terror-how-west-africas-deadly-jihadists-get-the-money-they-need-to-survive-242306
[71] AFP. "Royal Ransoms, Kidnappings: How Al-Qaeda Linked Group Wants to Rule Mali." *NDTV*, Nov. 13, 2025, www.ndtv.com/world-news/royal-ransoms-kidnappings-how-al-qaeda-linked-group-wants-to-rule-mali-9626752 (Accessed Dec. 14, 2025.)
[72] Owolabi, Awwal. "Kidnappers Abduct 4,722, Collect N2.57bn Ransom in One Year-Report | Daily Times Nigeria News — Nigeria and World News." *DAILY TIMES Nigeria*, Aug. 27, 2025, dailytimesng.com/kidnappers-abduct-4722-collect-n2-57bn-ransom-in-one-year-report/ (Accessed Oct. 14, 2025.)

The report stated: “The perpetrators are demanding increasingly higher sums in Naira to compensate for the currency’s weakening purchasing power, thus transforming these crimes from a symptom of a weak security apparatus to a self-sustaining business model.”[73]

Arms Race

Analysts must dissect small arms and light weapons (SALW) acquisition in the context of Christian persecution. Understanding acquisition methods enables security forces to disrupt jihadist supply chains. Conflict Armament Research (CAR) recovered more than 700 weapons from jihadists in the Sahel, concluding that the weapons' origins were Chinese and Russian.

Recovered weapons were predominantly AK assault rifles. These groups were ISWAP, Islamic State Sahel Province (ISSP), JNIM, and Jama’atu Ahlis Sunna Lidda’adati walJihad (JAS).[74] Terrorist groups loot local military personnel and bases.[75] CAR assessed that 18% of ISWAP and JAS weapons originated from state custody in Nigeria, Niger, and Chad.[76] The report stated, “One-fifth of the weapons seized in relation to Salafi jihadist activity in the central Sahel were most likely diverted from the state custody of eight countries in North and West Africa.”[77]

The fall of the Gaddafi regime in 2011 increased arms flows southward of Africa, enabling jihadist groups with weapons and ammo stockpiles.[78] Hassane Koné from the Institute of Security Studies stated that, “After the fall of Libyan president Muammar Gaddafi in 2011, southward arms flows from Libya rose significantly.”[79] He also said, “As demand for guns in Libya increased, Jihadist groups looked elsewhere — escalating attacks on army barracks in Burkina Faso, Mali, and Niger to loot their arms and ammunition stockpiles.”[80] Islamists in Northern Nigeria have taken advantage of this scenario — transporting weapons from Niger to Nigeria using three routes, which take advantage of weak border security.[81]

Drone Warfare

ISWAP’s purchasing power has enabled it to acquire commercial drones and weaponised it for reconnaissance and offensive purposes. ISWAP’s drone capability contrasts distinctively with the Nigerian Police Force and the Multinational Joint Task Force (MNJTF), comprising Cameroon, Chad, Nigeria, and Niger.[82]

In 2023, Malik Samuel warned of drone use among ISWAP insurgents.[83] Taiwo Adebayo stated, “According to ISS interviews with ex-fighters, ISWAP’s ability to acquire and weaponize drones stems from a combination **of smuggling routes, arms trafficking networks, and modifications of commercially available drones**.”[84] Taiwo further states that their research, “has revealed how ISWAP exploits trade routes in the Lake Chad Basin for vital supplies such as fuel, vehicle parts, weapons, materials for explosives, and food.”[85]

[73] Owolabi, Awwal. “Kidnappers Abduct 4,722, Collect N2.57bn Ransom in One Year-Report | Daily Times Nigeria News — Nigeria and World News.” *DAILY TIMES Nigeria*, Aug. 27, 2025, dailytimesng.com/kidnappers-abduct-4722-collect-n2-57bn-ransom-in-one-year-report/ (Accessed Oct. 14, 2025.)
[74] “SALAFI JIHADISTS in the CENTRAL SAHEL — ISSUE 02 | Conflict Armament Research.” *conflictarm.com*, 2025, www.conflictarm.com/perspectives/salafi-jihadists-in-the-central-sahel-issue-02/ (Accessed Oct. 14, 2025, pp 4)
[75] IBID
[76] “SALAFI JIHADISTS in the CENTRAL SAHEL – ISSUE 02 | Conflict Armament Research.” *conflictarm.com*, 2025, www.conflictarm.com/perspectives/salafi-jihadists-in-the-central-sahel-issue-02/ (Accessed Oct. 14, 2025, pp 10)
[77] IBID
[78] CISA EDITORIAL. “Arms Trafficking and the Spread of Conflict in West Africa.” *CISA NEWSLETTER*, Aug. 31, 2025, cisanewsletter.com/index.php/arms-trafficking-and-the-spread-of-conflict-in-west-africa/ (Accessed Oct. 14, 2025.)
[79] Hassane Koné. “Arms Trafficking from Libya to Niger Is Back in Business.” *ISS Africa*, July 28, 2022, issafrica.org/iss-today/arms-trafficking-from-libya-to-niger-is-back-in-business
[80] IBID
[81] IBID
[82] “Lake Chad Basin Insurgents Raise the Stakes with Weaponised Drones | ISS Africa.” *ISS Africa*, 2025, issafrica.org/iss-today/lake-chad-basin-insurgents-raise-the-stakes-with-weaponised-drones
[83] ISSAfrica.org. “ISWAP’s Use of Tech Could Prolong Lake Chad Basin Violence.” *ISS Africa*, April 13, 2023, issafrica.org/iss-today/iswaps-use-of-tech-could-prolong-lake-chad-basin-violence
[84] “Lake Chad Basin Insurgents Raise the Stakes with Weaponised Drones | ISS Africa.” *ISS Africa*, 2025, issafrica.org/iss-today/lake-chad-basin-insurgents-raise-the-stakes-with-weaponised-drones
[85] IBID

ISWAP's tactical advantage over both the local Nigerian Police Force and the MNJTF creates vulnerabilities to the protection of Christian communities, who are their intentional targets. MNJTF officials admitted tactical frustration and said their counter-terrorism efforts should have restricted ISWAP's financing and access to resources.[86] Recruits are receiving training on drone use from the exchange of foreign fighters and video material within the Islamic State.[87]

Recruitment

ISWAP's recruitment process is an essential part of its governance, insurgent operations, and transitional growth in the region. Operational links between Nigerian Islamists and Lake Chad groups strengthen recruitment. Insurgent growth and operations are a societal threat to Christians. It is also an essential part in understanding how its financing correlates with the recruitment of soldiers and local allies, while targeting Christians. The Institute for Security Studies estimates 3,000 child soldiers have been recruited. The purpose is to replace dead soldiers from previous operations.[88]

The United Nations stated that from 2017 to 2019, Boko Haram recruited 1,385 boys and girls.[89] Recruits undergo religious indoctrination and insurgency training. The Nigerian Army identified that foreign fighters are deployed into Nigeria to support ISWAP and Boko Haram for training and operations.[90] Though no official estimated figure has been reported, this has been detrimental to ISWAP's tactical success against Nigeria's military in joint forces in Lake Chad.[91] ISWAP's continued recruitment equates to the concurring displacement and persecution of Nigerian Christians. It was reported in 2023 that 50 million Nigerian Christians have been displaced because of ISWAP, Boko Haram, and other groups.[92]

Taxes

The New Humanitarian reported ISWAP's annual taxation, generating $191.5 million annually. ISWAP applies three Islamic taxation types: Haraji, Zakat, and Darayib.[93]

Haraji taxation applies to non-residents who enter the territory for livestock reasons (farmers and fishermen). ISWAP generates around $156,000 annually from around 15,000 visitors. Haraji taxation generates $183 million annually.[94]

Zakat taxation applies to every resident, mainly from herders. Annual revenue is estimated at $3.7 million — for every 1,000 herders, there are 400 cattle.[95]

Darayib taxation applies to every resident, mainly from herders. ISWAP taxes herders $12 for each cattle. Annual revenue is estimated at $4.8 million.[96]

The New Humanitarian reported a former ISWAP cleric's account of hearing a current leader of ISWAP, Abu Musab al-Barnawi, saying, "This [darayib] was supposed to be a once-a-year levy on the people, only when there was a need …. ISWAP has turned it into a recurring practice, collecting it annually and even multiple times within the same year."[97]

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[86] IBID
[87] IBID
[88] "Children on the Battlefield: ISWAP's Latest Recruits | ISS Africa." *ISS Africa*, 2022, issafrica.org/iss-today/children-on-the-battlefield-iswaps-latest-recruits
[89] IBID
[90] Omonobi, Kingsley. "Army Identifies Foreign Mercenaries Training Boko Haram, ISWAP Fighters; Arrests Four Pakistanis." *Vanguard News*, May 28, 2025, www.vanguardngr.com/2025/05/army-identifies-foreign-mercenaries-training-boko-haram-iswap-fighters-arrests-four-pakistanis/ (Accessed Oct. 14, 2025.)
[91] *Foreign Mercenaries Deployed as ISWAP Forces Overrun Boko Haram in Lake Chad*. www.abujapress.com/2025/11/foreign-mercenaries-deployed-as-iswap-forces-overrun-boko-haram-in-lake-chad/ (Accessed Oct. 10, 2025.)
[92] Zengarini, Lisa. "Over 50,000 Christians Killed in Nigeria by Islamist Extremists — Vatican News." *www.vaticannews.va*, April 17, 2023, www.vaticannews.va/en/church/news/2023-04/over-50000-christians-killed-in-nigeria-by-islamist-extremists.html
[93] Samuel, Malik. "When Rebels Rule: ISWAP's Formula for Winning Support in Nigeria's Northeast." *The New Humanitarian*, July 24, 2025, www.thenewhumanitarian.org/analysis/2025/07/24/when-rebels-rule-iswap-formula-winning-support-nigeria-northeast-tax-control (Accessed Oct. 16, 2025.)
[94] IBID
[95] IBID
[96] IBID
[97] IBID

Chapter 4:

Fulani Extremism and State Protection

Terminology

The Global Terrorism Index (2019) designated Fulani factions as "Fulani extremists." [98] This section adopts that terminology to distinguish extremist actors from the wider Fulani population. The designation provides analytical precision and aligns with international terrorism research conventions. Contextualizing their history, culture, and religious identity is necessary to understand their role in systematic violence against Christian communities in Nigeria's Middle Belt. Subsequent analysis will examine the political protection that enables their resources and financial structures to sustain their activities.

Fulani Religious History

In the 1800's, Islamic scholar and Fulani Usman Dan Fodio initiated a jihad conquest in Northern Nigeria. Mobilising ethnic groups, Fulani and Hausa, he led a campaign that targeted practices outside Islamic traditions. The Sokoto Caliphate was established until British colonial rule in 1903.[99] In Usman Dan Fodio's book, "Bayan Wujub al-Hijrah," which translates to the "Obligation of Migration," he outlines the principles of conquest permitted by Islamic texts. Nigerian Islamic academic Muhammad Maga Sule wrote, "Migration or Hijrah refers to decampment from an infidel's land to Muslim land, to find a conducive environment to perform religious activities, with enough security, peace, and harmony. It is obligatory to migrate from the infidel land according to the Qur'an, Sunnah, and the consensus of Islamic scholars."[100]

Academic July Blalack wrote that Dan Fodio used the Quran and the hadith to argue that hijra was mandatory and Muslims could only live under Islamic rule.[101] The Sokoto Caliphate has been argued to provide a template for the current Fulani extremists.[102] After British Colonial rule expired in Nigeria in 1960, the grandson of Usman Dan Fodio said, "The new nation called Nigeria should be an estate of our great grandfather Othman Dan Fodio. We must ruthlessly prevent a change of power. **We must use the minorities in the North as willing tools and the South as a conquered territory** and never allow them to rule over us and never allow them to have control over their future."[103] Analysts assess that current Fulani Extremist actions reflect themes in this speech and the concepts written by Usman Dan Fodio.[104]

Fulani Migration (Hijrah)

Climate change is one of the factors contributing to Fulani migration from Northern Nigeria due to desertification and drought. Climate change contributes to migration dynamics but does not independently account for the conflict. Ecology expert Temidayo Ebenezer Olagunju reported in 2015

[98] Institute for Economics and Peace. "GLOBAL TERRORISM INDEX 2019 MEASURING the IMPACT of TERRORISM." 2019, https://www.visionofhumanity.org/wp-content/uploads/2020/11/GTI-2019-web.pdf, pp 23

[99] Afriklens. "Fulani Conquest Agenda in Nigeria: History, Politics, Analysis." *Afriklens*, Nov. 22, 2025, www.afriklens.com/fulani-conquest-agenda-in-nigeria-history-politics-analysis/ (Accessed Nov. 14, 2025.)

[100] Musa, Salihi, and Muhammad Sule. "Historical Significance of the Last Five Chapters of Bayan Wujub Al-Hijra of Shaykh Usman Bn Fodio." *International Journal of Humanities and Social Science Research International Journal of Humanities and Social Science Research*, vol. 4, no. 6, 2018, www.socialsciencejournal.in/assets/archives/2018/vol4issue6/4-4-45-945.pdf (Accessed Nov. 14, 2025.)

[101] Blalack, July. "The Migration of Resistance and Solidarity: Abd Al-Qādir Al-Jazāīrís Promotion of Hijra." *https://muse.jhu.edu*, 2020, muse.jhu.edu/pub/353/article/776235/pdf

[102] Afriklens. "Fulani Conquest Agenda in Nigeria: History, Politics, Analysis." *Afriklens*, Nov. 22, 2025, www.afriklens.com/fulani-conquest-agenda-in-nigeria-history-politics-analysis/ (Accessed Nov. 14, 2025.)

[103] Femi Fani-Kayode. "The Children of Usman Dan Fodio and the Manifestation of the Fulani Empire." *Nigerian Voice*, The Nigerian Voice, Nov. 11, 2019, www.thenigerianvoice.com/news/282849/the-children-of-usman-dan-fodio-and-the-manifestation-of-the.html (Accessed Nov. 14, 2025.)

[104] Fani-Kayode, Femi. "Tools of Uthman Dan Fodios Estate 1." *Nigerian Voice*, The Nigerian Voice, July 2, 2015, www.thenigerianvoice.com/news/184323/tools-of-uthman-dan-fodios-estate-1.html (Accessed Nov. 14, 2025.)

that desertification encroaches on 63% of Northern Nigeria.[105] In 2018, Telegraph correspondent Adrian Blomfield reported that desertification had consumed up to 75% of grassland.[106] Due to the scarcity of natural resources in the north, some experts would ascribe the Fulani's migration to the south as a matter of survival.[107] Nineteen Nigerian states adopted anti-grazing laws to restrict Fulani cattle from roaming freely into territories not belonging to them. The anti-grazing law legally protects Christian farmers in the Middle Belt, but enforcement was limited without federal backing, which raises questions about political will.[108] Nigeria's government failed to enforce the law despite having resources — this reflects government corruption and lack of political will.[109]

Anti-grazing laws required Fulani herders to obtain ranches for their livestock.[110] The anti-grazing law contradicts the Fulani's nomadic lifestyle, and enforcement faces practical challenges in implementation. Researcher Victor Onyilor Achem said, **"Farmers, mostly Christian crop growers, view the grazing law as an instrument of protection. Herders, often Fulani and Muslim, perceive it as a threat to their way of life."[111]**

According to the Observatory for Religious Freedom in Africa (ORFA), researcher Steven Kefas reports that 79% of civilian killings are motivated by land disputes and that Fulani "**invade mostly small Christian farming settlements to kill, rape, abduct, and burn homes."**[112] **Fulani extremists are documented as responsible for 47% of civilian killings**, five times more deaths than Boko Haram and ISWAP.[113] SBM Intelligence reports that 2.2 million people were displaced by Fulani extremists migrating to the Southern Belt.[114] Climate change partially explains Fulani migration, but Fulani extremists are responsible for the killings and displacement of millions of Christians.

National Policy Incompetencies

The Nigerian establishment refuses to acknowledge that Christians are targeted due to their religion. They reiterate that other groups are also killed. The Nigerian establishment emphasises that the country's security concerns are multifaceted and complex due to climate change, land scarcity, and alleged "herder-farmer clashes."[115]

Under the National Livestock Transformation Plan (NLTP), the Nigerian Federal Government plans to increase funding annually from $32 billion to $74 billion by 2035.[116] Minister of Livestock Development Idi Maiha said, "If achieved, this target could significantly reduce Nigeria's dependence on imported animal products, create millions of rural jobs, and position the country as a major player in Africa's livestock market."[117] Even if the government reversed desertification and protected Middle Belt Christian farmers from Fulani Extremist migration, implementation would take considerable time.

In 2017, Nigeria committed to restoring 4 million hectares of land under the U.N. Sustainable

[105] Olagunju, Temidayo Ebenezer. "Journal of Ecology and the Natural Environment Review Drought, Desertification and the Nigerian Environment: A Review." *Journal of Ecology and the Natural Environment*, vol. 7, no. 7, 2015, pp 1, academicjournals.org/journal/JENE/article-full-text-pdf/4505E2154369, https://doi.org/10.5897/JENE2015

[106] Adrian Blomfield. "Nigeria Cattle Conflict Pushes Christian and Muslims to the Edge of Civil War." *The Telegraph*, June 17, 2018, www.telegraph.co.uk/global-health/terror-and-security/battle-scarce-resources-muslim-cattle-herders-christian-farmers/

[107] Achem, Victor. *How Nigeria's Grazing Law Also Shapes Land Divisions and Violence*. Nov. 11, 2025, theconversation.com/how-nigerias-grazing-law-also-shapes-land-divisions-and-violence-268923

[108] Opinion Nigeria. "Open Grazing Conflicts Claim 2,800 Lives in Five Years as State Laws Struggle with Enforcement." *Opinion Nigeria*, Aug. 30, 2025, www.opinionnigeria.com/open-grazing-conflicts-claim-2800-lives-in-five-years-as-state-laws-struggle-with-enforcement/ (Accessed Nov. 14, 2025.)

[109] *How Nigeria's Grazing Law Also Shapes Land Divisions and Violence*. Nov. 11, 2025, theconversation.com/how-nigerias-grazing-law-also-shapes-land-divisions-and-violence-268923

[110] IBID

[111] IBID

[112] Kefas, Steven. "How Fulani Militias Became Nigeria's Deadliest GroupWhile Escaping Global Notice — ORFA." *orfa.africa*, July 14, 2025, orfa.africa/how-fulani-militias-became-nigerias-deadliest-groupwhile-escaping-global-notice/

[113] IBID

[114] Timileyin Akinmoyeje. "REPORT: Pastoral Conflict in Nigeria Has Killed 542, Displaced 2.2 Million in 7 Years." *Foundation for Investigative Journalism*, March 27, 2025, fij.ng/article/report-pastoral-conflict-in-nigeria-has-killed-542-displaced-2-2-million-in-7-years/ (Accessed Nov. 14, 2025.)

[115] Jazeera, Al. "Herder-Farmer Clashes in Nigeria Kill at Least 56." *Al Jazeera*, April 19, 2025, www.aljazeera.com/news/2025/4/19/herder-farmer-clashes-in-nigeria-kill-at-least-17

[116] Owede Agbajileke. "FG Unveils Strategy to Grow Livestock Sector from $32bn to $74bn by 2035." *The Guardian Nigeria News — Nigeria and World News*, Nov. 23, 2025, guardian.ng/business-services/agro-care/fg-unveils-strategy-to-grow-livestock-sector-from-32bn-to-74bn-by-2035/ (Accessed Nov. 14, 2025.)

[117] IBID

Development Goals by 2030.[118] This target is unlikely to be met. The United Nations Convention to Combat Desertification reported, "land can degrade rapidly, restoring it is generally a long-term endeavor that requires sustained effort and funding."[119] China began its reverse desertification program, the Great Green Wall, in 1978 to address degradation affecting 27% of its land. By 2050, China aims to cover 2,800 miles — a 70-year timeline.[120] If the U.N. and the Nigerian government maintain that climate change drives Fulani extremist killings of Middle Belt Christian farmers, their logic implies the so-called herder-farmer clash could take 70 years to resolve. Despite millions invested, Nigeria is unlikely to meet this target. The UNCCD report warns: "… some land is quickly approaching tipping points from which it will not recover."[121]

State-Enabled Impunity

The federal government enables impunity for Fulani extremists and jihadists. The government initiated the program in 2016 after policymakers and activists urged a non-kinetic approach to radicalization.[122] The impunity program is called Operation SAFE CORRIDOR (OPSC). The program claims to achieve peacebuilding without military force.[123] Government website labels Jihadists as "ex-combatants,"[124] and "bandits."[125] The program's stated aim is to "provide the opportunity for disarmament, deradicalization, and integration of repentant bandits back into society."[126] Active in Nigerian states: Jigawa, Kaduna, Kano, Katsina, Kebbi, Sokoto, and Zamfara — the program reintegrated 2,190 "repentant" jihadists.[127]

OPSC undermines Nigerian national counter-terrorism legislation: Terrorism Prevention Act (2011/2013) and the Money Laundering Act (2011/2012).[128] It risks legitimising jihadists, undermines justice for victims, and incubates ethno-religious tensions. Researcher Celestina Atom reported critical programme failures. Victims accused the government of prioritizing perpetrators over victims and questioning the sincerity of the program's participants. [129]

Atom reported Nigeria's military feels betrayed by its government due to the program. Soldiers reported delayed salaries, poor welfare, and inadequate equipment despite increase defence budget.[130] Soldiers doubted participants' sincerity. Atom stated, "They suspect that hunger, dwindling supplies, or factional infighting — not moral transformation — drive surrender."[131]

Farooq A. Kperogi cautions Nigeria's program, citing a U.K. case study. The U.K.'s deradicalizing program is called "Desistance and Disengagement Programme." Three participants murdered 24 people between 2017 and 2019, after their deradicalization process.[132]

Kperogi cited a July 26, 2020, social media message sent from a soldier fighting Boko Haram: "Good evening sir. I'm presently in Monguno. I've been wanting to hint you on the recent happenings. During the last two attacks June and July (in Monguno), some of the so called rehabilitated Boko Haram guys-

[118] "THE GREAT GREEN WALL IMPLEMENTATION STATUS and WAY AHEAD to 2030 ADVANCED VERSION." https://www.unccd.int/sites/default/files/2024-08/1551_GGW_Report_ENG_Final_040920.pdf, pp 27, Aug. 2024.
[119] THE GREAT GREEN WALL IMPLEMENTATION STATUS and WAY AHEAD to 2030 ADVANCED VERSION." https://www.unccd.int/sites/default/files/2024-08/1551_GGW_Report_ENG_Final_040920.pdf, pp 25, Aug. 2024.
[120] China's Green Great Wall: A Bold Effort to Tame the Deserts
[121] THE GREAT GREEN WALL IMPLEMENTATION STATUS and WAY AHEAD to 2030 ADVANCED VERSION." https://www.unccd.int/sites/default/files/2024-08/1551_GGW_Report_ENG_Final_040920.pdf, pp 25, Aug. 2024.
[122] A. Aja, Uchenna, and Olusola Ogunnub. *The De-Radicalization, Rehabilitation and Reintegration Project in Nigeria's Counterterrorism Strategy: Operation Safe Corridor in Context*. doi.org/10.1080/14725843.2022.2125365
[123] o*psc.gov.ng*, 2015, opsc.gov.ng/ (Accessed Dec. 14, 2025.)
[124] IBID
[125] "OPERATION SAFE CORRIDOR: UNCONDITIONALLY SURRENDER YOUR WEAPONS before IT'S TOO LATE, GOV. LAWAL WARNS BANDITS." *opsc.gov.ng*, 2025, opsc.gov.ng/post/operationsafecorridor-unconditionallysurrenderyourweaponsbeforeitstoolategovlawalwarnsbandits (Accessed Nov. 14, 2025.)
[126] IBID
[127] Abiodun Jamiu. "Nigeria Bets on Deradicalization Program in North West." *dw.com*, Deutsche Welle, March 3, 2025, www.dw.com/en/nigeria-bets-on-deradicalization-program-in-north-west/a-71811067
[128] A. Aja, Uchenna, and Olusola Ogunnub. *The De-Radicalization, Rehabilitation and Reintegration Project in Nigeria's Counterterrorism Strategy: Operation Safe Corridor in Context*. doi.org/10.1080/14725843.2022.2125365, pp 7
[129] Atom, Celestina. *Nigeria's Boko Haram Rehabilitation Efforts Ignore the Emotional Trauma of Soldiers: Why This Matters*. Oct. 14, 2025, theconversation.com/nigerias-boko-haram-rehabilitation-efforts-ignore-the-emotional-trauma-of-soldiers-why-this-matters-267023
[130] IBID
[131] IBID
[132] A. Kperogi, Farooq. "Welcome to Zscaler Directory Authentication." *farooqkperogi.com*, 2025, www.farooqkperogi.com/2020/08/de-radicalization-of-terrorists-doesnt.html (Accessed Nov. 14, 2025.)

Non-State Armed Groups (NSAG) joined their former colleagues in attacking the community and ran back to the BUSH with them. This is to say that the whole rehabitation [sic] narrative is a sham."[133]

On July 30, Senator Ali Ndume (Borno South) told ChannelsTV that a recently "de-radicalized," "rehabilitated," and "reintegrated" Boko Haram fighter murdered his father, stole his father's cows, and disappeared. He said, "Some of them that returned to Damboa, after two, three days, they disappeared … **I learnt reliably that even in the course of de-radicalisation, they said they are not willing to come to live with the infidels.** This programme really needs to be looked into immediately. I am gathering information and position of my people and even go legal."[134]

[133] IBID

[134] IBID

Recommendations for the Federal Government of Nigeria

1. Acknowledge Domestic Terrorism

The Federal Government must publicly recognize the scale of domestic terrorism disproportionately targeting Christian communities. It must provide assurances, both national and international, that mass killings will cease. Security forces must be deployed under the Terrorism (Prevention) Act, 2011 (as amended 2013), to protect displaced populations. Nigeria must expand international collaboration to strengthen its counterterrorism strategy and safeguard vulnerable Christian communities.

2. Strengthen Foreign Vetting Procedures

Nigeria must implement rigorous vetting protocols for foreign nationals, particularly from terrorism-designated countries. Immigration authorities must enforce the Immigration Act, 2015, mandating intelligence screening before entry.

3. Secure Borders and Modernize Administration

Nigeria must accelerate border control reforms, review sovereignty measures, and build infrastructure on the Nigeria-Lake Chad borderlines. Administrative processes must transition to digital platforms under the National Identity Management Commission Act, 2007, enabling the real-time sharing of information across federal and state agencies. Border security must use electronic surveillance.

4. Criminalize Illegal Taxation and Capture Territories

The government must outlaw terrorist-imposed taxation schemes under the Criminal Code Act, 1990, and prosecute offenders under the Terrorism (Prevention) Act. Security forces must retake territories controlled by ISWAP, Boko Haram, and Fulani extremists. Failure to act will allow ISWAP to sustain global Islamist financing networks through taxation schemes and expand campaigns against Christians in Africa and Europe.

5. Upgrade Financial Detection Systems

Nigeria must modernize its financial infrastructure to detect terrorist financing. The Central Bank of Nigeria (CBN), in coordination with the Money Laundering (Prohibition) Act, 2011, must establish robust monitoring systems across local banks and financial institutions. Detection timelines must be shortened from a decade to immediate alerts, enabling early interdiction of terrorist suspects.

6. Maintain Military Morale and Protect Communities

The government must ensure fair treatment of military personnel engaged in counterterrorism operations. Under the Armed Forces Act, 2004, Nigeria must sustain morale through adequate pay, equipment, and welfare. Military units must safeguard vulnerable Christian communities from Fulani extremist migration and targeted attacks.

7. Enhance International Intelligence Cooperation

Nigerian intelligence and military must coordinate with Iraqi counterparts in counter-ISIS operations. The Federal Government must demonstrate recognition of global jihad threats. Engagement must include international stakeholders under the Mutual Assistance in Criminal Matters Act, 2019, ensuring accountability and shared security objectives.

8. Expand Regional Financial Collaboration

Nigeria must intensify collaboration with financial systems in Sahel states and East/Central Africa — including Mozambique, Uganda, Somalia, Mali, Congo, Cameroon, and Burkina Faso. Joint task forces must sanction individuals, businesses, and NGOs engaged in terrorist financing under the Economic and Financial Crimes Commission (Establishment) Act, 2004.

9. Enforce Anti-Gun Laws Against Fulani Extremists

Nigeria must strictly enforce the Firearms Act, 1959 (as amended) against Fulani extremist groups. Police and military units must identify and imprison individuals illegally possessing arms. National identification systems must be leveraged to track and prosecute offenders.

10. Upgrade Military Equipment and Drone Capabilities

The government must modernize military hardware to sustain morale and operational effectiveness. Reconnaissance units must undergo drone warfare training under the Defence Industries Corporation of Nigeria Act, 2004, enabling proactive identification of Islamist strongholds and pre-emptive disruption of insurgent operations targeting Christian communities in the Middle Belt.

Recommendations for the International Community

1. Weak responses must be rejected in favor of coercive advocacy

International actors must avoid merely symbolic measures such as parliamentary debates, humanitarian aid without leverage, or diluted multilateral statements. These approaches fail to deter extremist violence or protect Christian communities. States must adopt coercive mechanisms of advocacy and diplomacy, including sanctions regimes under the U.K. Global Human Rights Sanctions Regulations 2020, the EU Global Human Rights Sanctions Regime, and the U.S. International Religious Freedom Act IRFA 1998.

2. Islamist persecution in Nigeria is the first phase of a wider plan

International actors must acknowledge that Nigeria's persecution of Christians represents the initial phase of the Islamic State's global strategy. The second phase targets European Christians. United States, United Kingdom, and European Union intelligence agencies must prioritize monitoring Islamic State finances, movement of operatives, and strategic planning in Nigeria to prevent expansion into Europe.

3. Intelligence agencies must be deployed against terrorist financing

The United States, European Union, and United Kingdom must direct their intelligence services — the CIA, MI6, and EU INTCEN to assist Nigeria in identifying financiers of terrorism. Intelligence must feed into targeted sanctions against individuals, businesses, and NGOs under frameworks such as the U.S. Global Magnitsky Act 2016 and Nigeria's Economic and Financial Crimes Commission Establishment Act 2004.

4. Persecution must be condemned and sanctions applied immediately

The international community must condemn persecution of Christians in parliamentary debates, United Nations forums, and direct diplomatic engagements with Abuja. Intelligence agencies must provide actionable data to sanction terrorists and suspected financiers. Sanctions must be applied immediately under instruments such as the EU Council Regulation EC No 2580 2001 on terrorist financing and the U.S. Executive Order 13224 on global terrorism.

4. Nigeria must be held accountable and blasphemy laws repealed

The United States must hold Nigeria accountable for prosecuting Islamist actors and Fulani extremists responsible for mass displacement and killings of Christians. Nigeria must repeal blasphemy provisions in its 12 Sharia governed states and ensure compliance with the Universal Declaration of Human Rights (UDHR, 1948). The Trump administration must condition aid and security cooperation on measurable reforms including warning systems for vulnerable Christian communities; increased patrols by the Nigerian Police Force and Nigerian Army units; and deployment of reconnaissance units trained in military grade drone operations under the Defence Industries Corporation of Nigeria Act 2004 in vulnerable Christian communities in the Middle Belt.

5. Priority reforms must secure Christian communities and enforce justice

Key measures include increased security and reliable early warning systems for Christian communities particularly in the Middle Belt where Fulani militant attacks are most severe, swift prosecution of attackers, facilitating the safe return of internally displaced persons, and repealing Nigeria's draconian Sharia blasphemy laws.

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