



---

**EFFECT OF BOKO HARAM INSURGENCY ON HUMAN CAPITAL DEVELOPMENT IN SELECTED COMMERCIAL BANKS IN MAIDUGURI METROPOLITAN COUNCIL, BORNO STATE.**

**ALHAJI MODU MAINA<sup>1</sup> & ALHAJI UMAR MODU<sup>2</sup>**

*Dept. of Business Administration & Management, Ramat Polytechnic, Maiduguri.*

---

***Abstract***

*This study examined the Effect of Boko Haram Insurgency on Human Capital Development in selected Commercial Banks Maiduguri Metropolitan Council, Borno State, Nigeria. . The population of the study is 198 respondents with a sample of 132. Data was collected using structured questionnaires administered to the respondents. The data collected was analysed with simple linear regression analysis. The major findings of the study reveals that there is significant effect of Boko Haram insurgency on employee level of productivity in selected commercial banks, there is significant effect of Boko Haram insurgency on employee attitude to work in commercial banks, and there is also significant effect of Boko Haram insurgency on employee turnover in commercial banks in Maiduguri Metropolitan Council, Borno State. The study concludes that Boko Haram insurgency affect the performance and manpower planning of the banks employees which lead to the lower productively because some of the employees had to leave for other safer places. Therefore, the study recommends that government should address the incessant attack by Boko Haram insurgency so as to improve the conceptual skills of the employees, banks should provide enabling environment with the provision of various incentives, such as risk allowance and excessive load allowance to prevent the employees from leaving the banks.*

***Keywords:*** *Boko Haram Insurgency, Human Capital Development, Commercial Banks.*

## Introduction

Human capital development plays a pivotal role in the development of any nations in the world. Most countries in the world are blessed with abundant natural resources may not adequately utilize same without effective and efficient human resource. Therefore, the differences to the extent of socio economic development across the world is attributed not so much to natural resource but to the quality and quantity of human resource. It is a generally-accepted view that human capital plays a key role in the development of any nation. Most nations who are abundantly blessed with natural resources may not adequately harness or appropriate same without enlarged stock of quality human capital. In fact, the differences to the extent of socio-economic development. Therefore, actions or functions of the government or the governed that would negate the advancement of human capital could impact on socio-economic development (Anumedu, 2010). Human capital is difficult to measure and define just like the way organization manages jobs, products and technology. This is partly because if valued employees leave the organization, they take their human capital with them and any involvement the organization has made in training and developing those employees is loss. It is one of the most important requirement to ensure the sustenance and improvement of a nation at micro or macro levels. In a nutshell, human capital development is a continuous process from childhood to old age, and a must for any society or organization that wishes to survive under the complex, challenges of a dynamic world (Igbaokemen and Odivwn, 2014).

For so many years, Nigeria has had her fair share of socio-economic interruption, Boko Haram insurgency in the North-East, kidnapping and vandalization of oil installations in the East and South-South. Each and every one of these anti-social vices has disrupted economic activities in Nigeria. The aforementioned anti-social variables that affect the North-East, seems to pose greater challenges in the study area (Tukur and Ahmed, 2014). Insurgency seems to be a serious threat to human capital. The current Boko Haram Insurgent in the North-East geographical zone of Nigeria which originally a sectarian religious violence, has escalated into the terrorist activities with international linkages and affiliations, that makes it a relatively difficult nut for the Nigerian Government to crack. (Gilbert 2013). In effect, a situation whereby people migrate due to insurgency, would undermine human capital development in that human capital development can only be achieved in an

atmosphere of peace and stability. Consequently, this study seeks to ascertain the effect of Boko Haram insurgency on human capital development in selected commercial banks in Maiduguri Metropolitan Council, Borno State.

### **Statement of the Problem**

It is a well-known fact that Borno State has been worst affected by insurgency. At a particular point in time, viable commercial activities in the state became epileptic as movements of people are voluntary/involuntarily restricted. Vibrant employers and employees left the state to other safer places; banks were close down, it was also not easy for both high and low level staff of the banks as they bear the brunt of cross-fire between the soldiers and Jama'atul Ahlul Sunnah li DawatiWal Jihad (Boko Haram). This to some extent affects skills development of employees, increase the rate of turnover of employees as well as employee attitude to work as many senior staff had to leave for other safer place elsewhere for fear of being abducted or killed. Though, many studies have been carried out on the Boko Haram insurgency in Born State, North-East, Nigeria such as Tukur and Ahmed (2014), examined the effect of insurgency on economy in Borno State. Oladoyo (2012), carried out a study on the effect of insurgency on socio-economic in the North-East of Nigeria. Faed (2015), conduct a study on the impact of Boko Haram insurgency on business entrepreneurship environment in North-East of Nigeria. Olowoselu (2015) conducted a study on effect of insurgency on Universal Basic Education in Borno State of Nigeria. Despite this studies, there appears to be paucity of empirical evidence on the effect of Boko Haram insurgency on human capital development in selected commercial banks in war thorn Maiduguri Metropolis.

### **Objectives of the Study**

The main objective of the study is to assess the effect of Boko Haram insurgency on Human Capital development in selected commercial banks. The specific objectives are to;

- i. assess the effect of Boko Haram insurgency on employee level of productivity in selected commercial banks.
- ii. examine the effect of Boko Haram insurgency on employee attitude to work in selected commercial banks.
- iii. assess the effect of Boko Haram insurgency on employee turnover in selected commercial banks.

## **Conceptual and Theoretical Framework**

### **Concept of Human Capital Development**

The human capital of an organisation consists of the people on whom the success of the business enterprise depends. Personnel and material success is increasingly related with the possession of skills. Skilled individuals can authorized a high salary in periods of high economic activity. Worldwide, unemployment level remains high while organizations have difficulty in filling vacancies that required specific experts.

Human capital has been defined in various ways; the general definition given by the United Nations Economic Commission for Africa (UNECEA, 2011) encapsulates global view on the concept. According to the commission the concept of human capital refers to the knowledge, skills, attitudes, physical and managerial effort required to manipulate capital, technology, and land among other things, to produce goods and services for human consumption.

Health field (2011) defined human capital development as a framework for helping employees develop their personal and organizational skills, knowledge and ability. He further stated that, HCD include such opportunities as employee training, employee career development, performance management and development, coaching, monitoring, succession planning, key employees' identification, tuition assistance and organization development. However, Health field suggests that the shortage of skilled people can act as a limiting factor on individual, organization and on economy as a whole. It is in the interest of individual organization and nation to maximize its human resource by investing in the skills of its workforce, its human capital.

Human capital is a crucial component of an organization's overall competitiveness. It can be argued that economic growth, employment level and availability of a skilled workforce are interrelated. Economic growth creates employments but economic growth partly depends on skilled human resources organization. According to Okojie (2013) human capital development is associated with investment in man and his development as a creative and productive person. Similarly, it is a continuum, a continuing process from childhood to old age, and a must for any society or enterprise that desires to survive under the complex challenges of a dynamic world.

### **Concept of Boko Haram Insurgency**

Insurgency is a political movement or effort with a specific aims and this movement makes use terrorism, guerrilla war fair or conventional to achieve its objectives (Ezenunle, Anozodo and Chadaue, 2014). Insurgency, therefore, involve the use of coercion to take control of a country by any illegitimate reasons; illegitimacy here means dubious of getting control of personal aggrandizement. They further suggested that government activities had come to

stand still during insurgency in the affected states. Therefore, they asserted that financial resources which would have been used to develop the state were spent on controlling the areas of the insurgency. According to Thomas (2008), insurgency is best defined as an organized movement aimed at the overthrow or destruction of a constituted government through the use of subversion, espionage tension and armed conflict.

### **Causes of Boko Haram Insurgency**

The first and very strong cause has to do with manipulation of religion (Ohiwere, 2014). There is no doubt that those who took up the part of extremism sow its seed from manipulating and distorted religion teachings. However, disconnect between government and the governed, the growing gap between the leader and the lead has created a space that made it possible for the ideas of taking over the space and propagating their murderous ideology (Imasuem, 2015). Furthermore, the global terror epidemic such as contagious terrorism in Yemen, in Afghanistan, in Somalia spread its covetous effect destroying lives and property. Therefore, all things happen because of poverty by the mind, poverty of education, poverty of pocket, all manner of poverty and disease (Egburomu, 2012). Bader (2015) stated that, when there exists wide gap between the rich and the poor, there comes a breaking point where there is bound to be a class conflict that materializes in various form of revolution such as Arab spring, Movement for the Emancipation of Niger Delta (MEND), Biafra and others. Similarly, Ogunrohta (2013), analyzed Boko Haram Insurgency from the point of view of class struggle between the ruling class and the ruled. He further stated that, it is a global capitalist system which creates imbalance and inequality.

There are different opinion over the precise date and conditions under which the group that become known as Boko Haram was first established, but a senior Nigerian Military officer has suggested that the group has existed in some form or another since 1995 (Onuoha, 2010). While others have written that it was founded in 2004. Adetiloye (2014), opined that the group attacked and destroy Churches, Mosques, Schools, Police Stations and private and public owned facilities.

### **Effect of Boko Haram Insurgency on Employee Level of Productivity**

Productivity is the amount of goods and services that a worker produces in a given amount of time. An increase in productivity means that a worker can produce more goods and services than before (Motowildo, 2012). The above statement indicates that productivity is result oriented. It clearly indicates how an employee would efficiently and effectively result in the realization of goals and objectives of the organization. Also, Cole and Kelly (2011), see

productivity as an “economic measure of efficiency that summarizes the value of output relative to the value of input used to create them. They further indicate that productivity is all about value addition to a given level of input. This means that efficiency can only be achieved when output is produced at a minimal cost. The definition propounded by Cole and Kelly was a fair attempt to indicate that productivity is about value creation and value addition. Value creation is achieved when resources are efficiently utilized to produce goods and services. Value added when such goods and services are produced to the satisfaction of customers or end user. Rouse (2014) views that productivity may be evaluated in terms of the output of an employee in a specific period of time. Typically, the productivity of a given worker will be assessed relatively to an average for employees doing similar work, because much of the success of any organization relies upon the productivity of its workforce, employee productivity is an important consideration for business.

### **Effect of Boko Haram Insurgency on Employee Attitude to Work**

Employee attitude deals with how an organization behaves. It involves the management directing employees into improving organisational and personal effectiveness. It plays an enormous role in determining the attitude of employees. However, Bagherian (2009) states that an attitude is referred to as a hypothetical construct representing an individual's degree of like or dislike for an item. Robbins (2005) opines that attitudes are evaluative statements and they can be either favourable or unfavourable concerning objectives, people or events. Therefore, they reflect on how one feels about something.

### **Effect of Boko Haram Insurgency on Employee Turnover.**

Employee turnover is expensive from the views of all organizations. Voluntary quits which represent an exodus of human capital investment from an organization and subsequent replacement process entails manifold costs to the organization. These replacement costs include search for the external labour market for a possible substitute, selection between competing substitutes, induction of the chosen substitute and formal and informal training of the substitute until he or she attains performance levels equivalent to the individual who quit (John, 2000). Arguably, high turnover rates might have negative effects on the output of banks if not managed properly. Similarly, Wood (2006) suggested that employee turnover is the placement cycle each time a position is vacated either voluntarily or involuntarily.

### **Theoretical Framework**

There are so many theories that can explain the study of this nature. Therefore, Classical Social theory, The System theory and Structural violence theory will be reviewed for the purpose of this study.

### **Classical Social Theory**

This theory was developed by Marx (1818 – 1883), based on a dialectical materialist account of history, he posited that capitalism like previous socio-economic system would inevitably produce internal tension leading to its own destruction. It ushered in radical change advocating proletarian revolution and freedom from the ruling classes. At the same time, he was aware that most people living in capitalist societies did not see how system shaped the entire operation of society just like how we see property, or the right to pass that property to our children as natural, many of the member in capitalist societies see the rich as earned their wealth through hard work and education while seeing the poor as lacking in skill and initiative. Therefore, he rejected this type of thinking and termed it false consciousness, explanation of social problem as the short-coming of individuals rather than the flows of society. In the same vein, he wanted to replace this kind of thinking with something angels termed class. Workers recognition of themselves as a class unified in opposition to capitalist and ultimately to the capitalist system itself. In general he wanted the proletarians to raise up against the capitalist and over throw the capitalist system.

### **The System Theory**

The system theory is postulated by Bertalanffy in 1968. Bertalanffy and his colleague in the field of biology developed the first perspective on system in this respect, a system is seen as analogous to living organism that is maintained and sustained by its internal components. For instance, all the anatomical features that perform vital functions and developed in the organism such as the heart, brain, eyes and ears. These organs must work in harmony to enable the organism put effective resistance against pressures exerted on it by exogenous forces. In other word, the survival of an organism depends on the extent to which it can maintain a form of dynamic equilibrium with the ever changing environment in which it operates.

Therefore, the system is seen as analogous to self-controlling serve mechanism which has a component than regulates the flow of information and signals, in and out of the system from outside is received and processed by the component of the system referred to as receptor. Once these signals are received and interpreted as favourable, they would be recorded for action and kept in another component of the system referred to as memory. The memory is a device into which processed information is stored and retrieved any time for the purpose of future decision making; his can take the form of official files in open and secret registry or electronic devices such as tapes, computer flask disk, computer diskettes or data bank on electronic and hard copy types.

The Ashby machine model operates in a slightly different way from that of cybernetics. The system is regarded as a black box and it has gadgets in the box that can convert inputs from the environment through a feedback loop and finally come back into the system as a fresh input.

### **Structural Violence Theory**

This theory was postulated by Gatung in 1969. The theory stated that some violence are avoidable but becomes inevitable due to deprivation of some basic human needs in the area of political, socio-economic and cultural structures because those suffering from this deprivation are linked with the variables mentioned above by structure which occur as a result of lack of human agencies which may make an action of a person's resources. Similarly, structural violence exist when some groups, classes, genders and nationalist are assumed to have intact to have more access to good resources and opportunities than other groups. Class genders and nationalist in the unequal advantage is built into the various social, political and economic systems that govern societies, state and the world.

From the stated theories, Structural violence theory is the most relevant. The justification for the adoption of this theory is that, it is generally believed that violence is caused by lack of basic necessities of life. If human being do not have likelihood, it will result in poverty, unemployment and inequality. If such situation persist the individual will feel deprived, thereby resulting in violence and by extension will affect all strata of society and workers output will be hampered, organization will be experiencing high rate of turnover because there will be exodus of employees in search of jobs in non-violence places, and employees attitude to work will be in a state of dilemma which lead to trauma and frustration.

### **Methodology**

The research work is restricted to six (6) selected commercial banks in Maiduguri Metropolis, Borno State, Nigeria. Six (6) banks was selected using stratified sampling. The population of the study is 198 respondents with a sample size of one hundred and thirty two (132) obtained through Yamane (1967) formula. The banks under consideration are, First Bank of Nigeria Plc, UBA Plc, Diamond Bank Plc, Eco Bank Plc, FCMB Plc and GT Bank Plc. Therefore,  $n = N/(1 + Ne^2)$  where  $n$  = sample size  $N$  = population,  $e$  = error margin = 5%,  $1$  = constant, from the data given  $N = 198$ ,  $e = 5\%$ ,  $n = 198/1 + 198(0.05)$ , therefore sample size was 132.

Questionnaires were distributed to the 132 respondents. The data was analyzed using Statistical Package for Social Science (SPSS) and the model was specified in line with the hypothesis that:



Ho<sub>1</sub>: There is no significant effect of Boko Haram insurgency on employee level of productivity in selected commercial banks.

**Table 1.1: Model Summary**

Model	R	R-Square	Adjusted R-square	Std. Error of the Estimate	Durbin Watson
<b>1</b>	0.811 <sup>a</sup>	0.804	0.75	2.99170	2.323

a. Predictors (constant), Boko Haram Insurgency

b. Dependent variable: Employee level of productivity.

Table 1.1 show a strong correlation between Boko Haram insurgency and employee level of productivity, with an R-value of 0.811 which is 81% and R-square value of 0.804 shows that 80.4% of the variability on employee level of productivity are explain by Boko Haram insurgency. It indicates that there is positive correlation between Boko Haram insurgency and employee level of productivity in selected commercial banks.

**Table 1.2: Regression Coefficients<sup>a</sup>**

Model	Unstandardized coefficient		Standard coefficient	T	Sig.
	B	Std. error	Beta		
<b>Constant</b>	19.896	1.164		19.762	.000
<b>Employee level of productiv.</b>	.322	.243	.084	1.611	.000

**Source:** Field Survey, 2020

a. Predictors (constant). Boko Haram Insurgency

b. Dependent variable: Employee level of productivity.

Table 1.2: Shows that standardized beta weights of the coefficient and part correlation signifying the correlation between human capital development and Boko Haram insurgency with a P-value < 0.05 implying that Boko Haram insurgency has significant effect on employee level of productivity in selected commercial banks. Therefore, the null hypothesis is rejected, which shows that there is significant effect of Boko Haram insurgency on employee level of productivity in selected commercial banks.

Ho<sub>2</sub>: There is no significant effect of Boko Haram insurgency on employee attitude to work in selected commercial banks

**Table 1.3 Model Summary**

Model	R	R. square	Adjusted square	Std. Error of the estimate	Durbin Watson
<b>1</b>	0.9162 <sup>a</sup>	0.8631	0.7824	2.8932	2.354

- a. Predictors (constant), Boko Haram insurgency  
b. Dependent variable: Employee attitude to work.

Table 1.3 show a strong correlation between employee attitude to work and Boko Haram insurgency, with an R value of 0.9162 which represent 91% and R square value of 0.8631 which shows 86% of the variability in employee attitude to work are explain by Boko Haram insurgency. It indicates that there is positive correlation between Boko Haram insurgency and employee attitude to work in the study area.

**Table 1.4 Regression Coefficients<sup>a</sup>**

Model	Unstandardized coefficient		Standard coefficient	T	Sig.
	B	Std. error	Beta		
<b>Constant</b>	19.865	1.001		19.756	.000
<b>Employee attitude to work</b>	.365	.234	.087	1.621	.000

**Source:** SPSS, Version 20.0

Table 1.4 shows that standardized beta weights of the r coefficients and part correlations signifying the correlation between employee attitude to work and Boko Haram insurgency with a p-value < 0.05 implying that Boko Haram insurgency has significant effect on employee attitude to work of the study area. Therefore, the null hypothesis which states that insurgency has not significantly affected employee attitude to work of selected commercial banks is not accepted.

Ho<sub>3</sub>: There is no significant effect of Boko Haram insurgency on employee turnover in selected commercial banks.

**Table 1.5 Model Summary**

Model	R	R. square	Adjusted square	R. estimate	Std. Error of the estimate	Durbin Watson
<b>1</b>	0.8834 <sup>a</sup>	0.7436	0.6874		2.6743	2.148

- a. Predictors (constant). Boko Haram insurgency  
b. Dependent variable: Employee turnover

Table 1.5 shows strong correlation between employee turnover and Boko Haram insurgency, with an R value of 0.8834 which represent 88% and R square value of 0.7436 which the shows that 74% of the variability in employee turnover are explain by Boko Haram insurgency. It indicates that there is positive correlation between Boko Haram insurgency and employee turnover in the study area.

**Table 1.6 Regression Coefficients<sup>a</sup>**

Model	Unstandardized coefficient		Standard coefficient	T	Sig.
	B	Std. error	Beta		
<b>Constant</b>	19.754	1.011		19.824	.000
<b>Employee turnover</b>	.342	.242	.076	1.623	.000

Source: SPSS Version 20.0

Table 1.6 show the standard beta weights of the r coefficient and part correlations signifying the correlation between employee turnover and Boko Haram insurgency with a p-value < 0.05 implying that Boko Haram insurgency has significant effect on employee turnover of the study area. Therefore, the null hypothesis which states that there is no significant effect between Boko Haram insurgency and employee turnover of selected commercial banks is not accepted.

### **Results and Discussions:**

Since the R-square value of (0.804) which represent 80% by which the variables explain the model fits of the data. However, T-value of the coefficient of regression is 1.611. Therefore, the Beta value of coefficient (0.84) which represent 84% of the coefficient in response to P-value of the regression are also significant at the level of (0.000) which is less than alpha value of (0.05), that is  $P < 0.000$   $P < 0.05$ . This concludes that null hypothesis is rejected and the result reveals that there is significant effect of Boko Haram insurgency on employee level of productivity in selected commercial banks.

Similarly, the R-square value of (0.8631) which represent 86% by which the variables explained the model fits of the data. However, T-value of coefficient is 1.621. Therefore, the Beta value of coefficient (0.87) which represent 87% of the coefficient in response to P-value of the regression are also significant at the level of (0.000) which is less than alpha value of (0.05), that is  $P < 0.000$   $P < 0.05$ . This concludes that null is rejected and the result shows that there is significant effect of Boko Haram Insurgency on employee attitude to work in selected commercial banks in Maiduguri Metropolitan Council, Borno State, Nigeria.

In addition, the R-square value of (0.7436) which represent 74% by which the variables explain the model fits of the data. However, T-value of the coefficient of simple linear regression is 1.621. Therefore, the Beta value of coefficient is (.076) which represent 76% of the coefficient in response to P-value of the regression are also significant at level of (0.000) which is less than alpha value of (0.05) that  $P < 0.05$ . This concludes that null hypothesis is rejected and the

result indicates that there is significant effect of Boko Haram Insurgency on employee level of productivity in selected commercial banks in Maiduguri Metropolitan Council, Borno State.

### Conclusion

Based on the findings of the study, it clearly reveals that Boko Haram insurgency has significant effect on human capital developments in selected commercial banks. All the indicators of human capital development (employee attitude to work, employee level of productivity and employee turnover) predicts the significant effect of Boko Haram insurgency in selected commercial banks. It can be concludes that if insurgency is not curtail, it will affect the employees commitments toward banks. In addition to the output of such banks, employees had to leave for other safer place which affect the banks performance. The study concludes that employee attitude to work are related to how an individual feels and reacts toward his surroundings which results to not punctual to his work place.

### Recommendations

Based on the findings of this study, the following recommendations were made:

- i. Management of the banks should address the incessant attack by Boko Haram insurgents through the provision of enough security so as to improve the conceptual skill of the employees.
- ii. Management of the banks should provide enabling environment through the provision of various incentives, such as risk allowance and excessive load allowance to prevent the employees from leaving the banks.
- iii. Banks should be able to come up with policy and strategy toward the attitudinal change through counselling the mindset of the employees.

### References

- Adebayo, A.A. (2013). The challenges of poverty in the Rural Area in Nigeria: Implication for National Development Europe. *Journal of Social Science*, 46 (2), 262-302.
- Adebayo, A.A. (2013). Youth unemployment and crime in Nigeria: A means and implication for international development. *International Journal of Sociology and Anthropology*, 5 (8), 350-357.
- Babalola, K.M. (2009). Human Capital Development and Economic Growth in Nigeria. *Journal of Economic Literature* 29 (7): 22-29. Kwara.
- Bader, A. (2015), Sunday Trust 9<sup>th</sup> September 2015.
- Bagherian, R. (2009). Social Exchange Approach to People's Participations in Watershed Management Programme in Iran. *European Journal of Scientific Research*. 34(3): 411-428B.B.C. New (10-01-2015).

- Balduran U. & John K.I. (2012) Employees training decision (PDF) Development in Nigeria Human Capital Development in Africa Selected paper for 2012 NES Annual conference, Nigeria economic society Ibadan.
- Campbell, S. (2013). Performance Concept and Performance Theory on Economic Growth Applied Economic LETTER 4: 121-124.
- Chukwurah, D, E. & Ogbaye, E. P. (2015). Implication of Boko Haram Terrorism on Northern Nigeria. *Journal of Social Science* Vol. 6. No 3.
- Cole, M & Kelly, R. (2011). Making money by doing less: analysis of outsourcing and its effects on firm performance. *Journal of Management*, 26: 763 -790.
- Datta, O.K. (2014), Human Resource Management and Labour Productivity: Does Industry Matter, *Academy of Management Journal* 46: 135-145. Kaduna.
- Day, D.V. (2012). The nature of leadership development. The nature of leadership (pp. 108-140). Los Angeles, CA: Sage.
- Deerwer, K. (2008). The training package development handbook for units of competency.
- Diest, F. & Winterton, J. (2005). What is competence, *Human Resource Development International*, 8 (1), 27-46
- Fatima, M.J. (2015). Effect of Insurgency on Girls Education in North-Eastern Nigeria. *Journal of Education and Development psychology*. 3 (1): 44-50.
- Galtung, G. (1969). The structural Violence Theory.
- Garavan, M. & Berge K. (2002) Employees Training and Development, a vital tool for organization IOSR, 3 (4), 13-19.
- Imasuum, E. (2015). Insurgency and Humanitarian Crisis in Northern Nigeria. The case of Boko Haram. *Journal of Political Science and International Relation*. 9 (7): 284-296.
- John, O. E. (2009). The Challenges of National Security and Development. *Being a paper delivered at the Delta State Christian Professional*. Asaba.
- Joseph, O. (2015). Impact of Boko Haram Insurgency in Northern Nigeria and the Quest for a Permanent Solution of the Crisis. *Journal of Economic*. Kano.
- Kanyabi, Y. & Devi, S. (2011). Use of Professional Accountants' Advisory services and Its Impact on SME Performance in an Emerging Economy; A Resource-based View. *Journal of Management and sustainability*, 1(1): 43-55
- Karl, M. (1818). Classical social conflict theory.
- Morel, C. (2004). Skills development strategies for local government in a context of Poverty Alleviation in Central Asia. Draft.
- Motowildo, M.O. (2012). Human Resource Practice and Job Performance Department of Finance 3 (2). Lagos.
- Neevid, G, N & Maryam F, M. (2014), The impact of training and Development on Employee Performance and Productivity, A case study of United Bank Limited, Peshawar Kpk Pakistan.
- Nel, P.S. (2004). Human Resource management 6<sup>th</sup> edition South African Oxford University Press.
- Padraza, M. (2014). Management Studies and Organization Effectiveness: An Approval of Practice Enterprises Eastern Nigeria. Nsukka.
- Palmer, R. (2005). Skills for work? From skills development to decent livelihoods in Ghana's rural informal economy. Paper to the 8<sup>th</sup> Oxford International Conference Learning and Livelihoods 13-15 September, 2005, New College, Oxford.
- Price, J. L. (2007). The study of turnover, first edition, Iowa State University press, IA, pp. 10 – 25.
- Robbins, S.P. (2007). Essential of Organizational Behaviour. New Jersey. Pearson publication.

- Rouse, I. & Agha, O. (2014). Achieving Organisational Performance through Business Process outsourcing. *European Scientific Journal* 11(4): 457 – 473.
- Sullivan, A. and Steven, I. (2003), *Organizational Culture and Leadership* 3<sup>rd</sup> Edition Jessey-Bass.
- The Guardian Newspaper (13-02-2014). The Guardian Newspaper (12-01-2015).
- Thomas, H. (2008). Human Capital Development and Economic Growth, the Nigerian Experience in Human Capital Development, *Africa Selected paper for 2007 Annual Conference*. Anambra State, Nigeria.
- Tukur, M. and Ahmed, F. (2014). Effect of Insurgency on Economy in Borno State. *Journal of Economic and Sustainable Development*. 6 (16).
- United Nation World Commission on Environment and Development (2011).
- Uzoduke, U.O. & Maianguwa, B. A. (2012), “Boko-Haram Terrorism in Nigeria. Casual Factors and Central Problematic. *African Renaissance* 9 (1) Nigeria Ibadan
- Vetter, S. (1967), *Contemporary Management* 5<sup>th</sup> Edition McGraw Hill Companies Inc. New York
- Woods, R. (2006). Turnover, discipline and exists. In P. Woods (Eds). *Managing Hospitality Human Resources* (4<sup>th</sup> Ed.) (pp. 431). Lasing M.I. American Hotel & Lodging educational Institute.
- Wright C. M. (1962). *The modern conflict theory*. 3<sup>th</sup> edition. New York: Marzani and Munsell. OCLC. 244997.