

## THE INFLUENCE OF ISLAMIC IDEOLOGIES ON TERRORISM AND TERRORISM FINANCING

Monsurat Iṣiaka \*, ORCID: 0000-0003-1250-222X,  
Blessing Oluwaseun Hassan \*, ORCID: 0009-0005-7343-9115,  
Solomon O. Afolabi, ORCID: 0009-0004-6492-7291,  
Azeezat Ijaiya-Mohammed, ORCID: 0009-0008-7049-8699

*University of Ilorin, Ilorin, 240003, Nigeria*

\* Corresponding author: Iṣiaka Monsurat, [isiaka.m@unilorin.edu.ng](mailto:isiaka.m@unilorin.edu.ng)

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**Abstract.** Despite extensive counter-terrorism and financial control measures, Nigeria continues to face violent Islamist insurgency. The persistence of terrorist groups including Boko Haram underscores a critical gap in national counter-terrorism strategy: the absence of coordinated, state-led faith-based de-radicalization programs. This study argues that the lack of institutionalized religious de-radicalization initiatives has contributed to the endurance of Islamist terrorism by enabling doctrinal reframing that legitimizes violence and sustains terrorism financing. Drawing on Social Movement Theory, the study employs a theory-building qualitative synthesis and iterative thematic analysis of peer-reviewed literature, official reports, investigative journalism, and primary doctrinal texts. (a) It examines how Boko Haram reinterprets zakat, sadaqah, hawala, taghūt, takfir, and jihad to construct diagnostic, prognostic, and motivational frames, and (b) evaluates ideological gaps in Nigeria's counterterrorism programs. Evidence reveal that doctrinal reframing underpins recruitment and fundraising through unregulated charitable and hawala networks, while existing state responses remain largely kinetic and theologically disengaged. The study recommends integrating well-resourced, state-led faith-based de-radicalization programs anchored in credible theological counter-narratives, clerical partnerships, and regulated charitable flows to complement security efforts, strengthen community trust, and achieve measurable prevention outcomes.

**Keywords:** *radicalization, religious de-radicalization, state-led de-radicalization.*

**Rezumat.** În ciuda măsurilor extinse de combatere a terorismului și de control financiar, Nigeria continuă să se confrunte cu o insurecție islamistă violentă. Persistența grupurilor teroriste, inclusiv Boko Haram, subliniază o lacună critică în strategia națională de combatere a terorismului: absența unor programe coordonate, conduse de stat și îndreptate spre deradicalizare. Acest studiu susține că lipsa inițiativelor instituționalizate de deradicalizare religioasă a contribuit la rezistența terorismului islamist, permitând o reformulare doctrinară care legitimează violența și susține finanțarea terorismului. Bazându-se pe teoria mișcărilor

sociale, studiul utilizează o sinteză calitativă de construire a teoriei și o analiză tematică iterativă a literaturii evaluate de colegi, a rapoartelor oficiale, a jurnalismului de investigație și a textelor doctrinare primare. (a) Examinează modul în care Boko Haram reinterpretează diferite curente religioase precum zakat, sadaqah, hawala, tagħut, takfir și jihad pentru a construi cadre diagnostice, prognostice și motivaționale, precum și (b) evaluează lacunele ideologice din programele de combatere a terorismului din Nigeria. Dovezile arată că reformularea doctrinară stă la baza recrutării și strângerei de fonduri prin intermediul rețelelor caritabile nereglementate, în timp ce răspunsurile existente ale statelor rămân în mare parte dezangajate din punct de vedere teologic. Studiul recomandă integrarea unor programe de deradicalizare bazate pe credință, conduse de stat și dotate cu resurse suficiente, ancorate în contra-narațiuni teologice credibile, parteneriate clericale și fluxuri caritabile reglementate pentru a completa eforturile de securitate, a consolida încrederea comunității și a obține rezultate măsurabile în materie de prevenție.

**Cuvinte cheie:** *radicalizare, deradicalizare religioasă, deradicalizare condusă de stat.*

## 1. Introduction

In 2024, over 7,555 people were killed in terrorist attacks worldwide and 66 countries recorded at least one terrorism-related death [1]. Despite extensive security and financial counter-terrorism measures, faith-based de-radicalization programs remain underutilized particularly in Africa and in Nigeria creating an ideological vacuum the terrorist groups exploit.

This study argues that the absence of effective, state-led religious de-radicalization mechanisms has materially contributed to the resilience of violent Islamist movements in Nigeria by permitting doctrinal reframing that both legitimizes violence and channels religiously justified resources into terrorism financing. Empirical studies document the centrality of Islamic concepts including tagħut, takfir, zakat, hawala, and jihad in processes of radicalization [2–5]. Where formal state responses are absent, private religious leaders and civil-society actors have offered counter-narratives speaking in mosques, madrassas, and the media but these efforts are limited by funding constraints, threats to outspoken scholars, and the undermining effects of a predominantly militarized approach [6–8]. Also, the marginalization, elite fragmentation, and weak oversight, continue to encourage the expansion of terrorists' activities and gaining across boarder sponsorships which come inform of religious rites. This study shows how ideological dynamics interact with socioeconomic and governance factors to enable recruitment and financing of terrorists.

Drawing on Social Movement Theory [9,10], this paper critically examines Nigeria's counter-extremism policies and proposes an integrated faith-based de-radicalization model grounded in theological counter-narratives, community-led reintegration, and doctrinal clarification. Specifically, the study aims to: (1) analyze how Boko Haram reinterpret Islamic doctrines (e.g., zakat, sadaqah, hawala, tagħut, takfir, jihad) to construct diagnostic, prognostic, and motivational frames to radicalize into terrorism financing and violence extremism; (2) evaluate Nigeria's counterterrorism programs for gaps in ideological engagement and religious de-radicalization. Hence, this article uses empirical evidence to highlight how doctrinal reframing underpins recruitment and financing as well as evaluating policy gaps; the paper contributes policy-relevant recommendations for reducing extremist resilience and disrupting the financial mechanisms that sustain violent Islamist groups in Nigeria.

## **1.2. Theoretical Framework**

The theoretical base of this work is anchored on Social Movement Theory. Social Movement Theory (SMT) posits that collective action typically emerges from the interaction of three interdependent factors: political opportunity structure, mobilizing structures, and framing processes [11–13]. Rather than functioning in isolation, these elements shape and reinforce each other in ways that determine a movement's capacity for growth, persistence, and impact. Political opportunity structure refers to the external political conditions that either facilitate or constrain mobilization, such as the openness of state institutions, elite fragmentation, or the state's capacity and willingness to repress dissent [14]. In conflict-prone contexts like Somalia, the collapse of central governance in 1991 and persistent elite divisions created favorable condition for insurgent actors such as al-Shabaab, Boko Haram, and the Islamic State in Iraq and Syria (ISIS) to expand their influence [15,16].

Mobilizing structures encompass the assemblage of formal and informal networks, organizational arrangements, and material or symbolic resources through which movements recruit, train, and coordinate participants [17]. For example, al-Shabaab, Boko Haram, and the Taliban have relied on zakat, sadaqah, hawala, diaspora and local funding channels, and religious institutions to build durable organizational capacity that enables them to withstand military setbacks and maintain operational continuity [18,19].

The framing process involves the strategic construction and dissemination of interpretive narratives that render a movement's objectives culturally resonant, politically legitimate, and socially urgent [20]. This process operates through diagnostic framing, which identifies problems and assigns blame; prognostic framing, which proposes solutions; and motivational framing, which supplies moral and emotional incentives for participation [21]. Al-Shabaab, Boko Haram, ISIS, and the Taliban have deployed these framing strategies by portraying national governments and foreign military forces as illegitimate occupiers (diagnostic), advocating for Islamic governance as the only solution (prognostic), and invoking religious duty and martyrdom as moral imperatives (motivational) [22,23]. When political opportunities align with strong mobilizing structures and compelling frames, as SMT suggests, insurgent movements are more likely to sustain collective action despite state countermeasures [12,24].

Given SMT's emphasis on the interaction between political opportunities, mobilizing structures, and framing processes, disrupting a movement's momentum requires interventions that target all three dimensions simultaneously [10]. In the Nigerian context, counterterrorism strategies have often concentrated on structural measures such as military offensives and development programs, while giving comparatively less attention to the ideological and framing dimensions that sustain recruitment and commitment [25]. This oversight is significant, as Boko Haram and affiliated groups in Nigeria strategically employ Islamic concepts; including zakat (obligatory almsgiving), sadaqah (voluntary charity), hawala (informal value transfer systems), taghut (rejection of non-Islamic governance), takfir (excommunication of perceived unbelievers), and jihad (armed struggle) to construct powerful diagnostic, prognostic, and motivational frames that resonate with vulnerable populations.

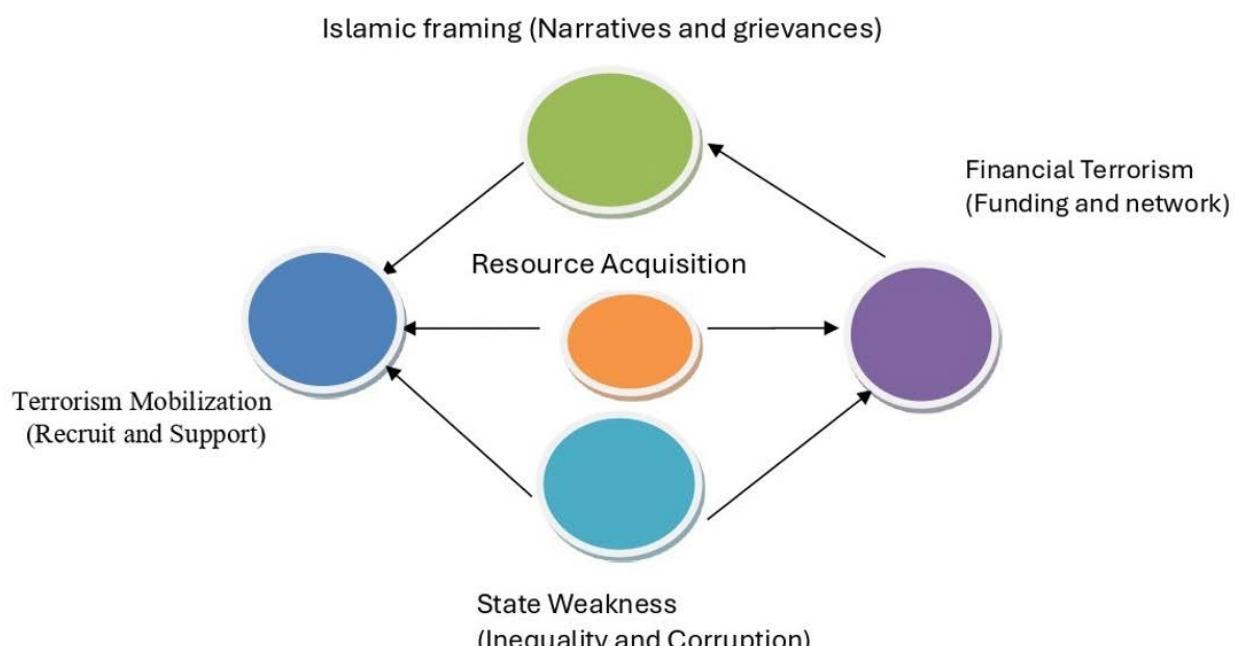
These religious frames, when combined with favorable political opportunities (such as weak governance and corruption) and robust mobilizing structures (including religious networks, diaspora funding, and informal economic systems), create a self-reinforcing cycle of insurgent resilience. Against this backdrop, this study examines how Islamic ideologies

contribute to terrorism in Nigeria amidst lack of state led faith de-radicalization program. Illuminating the interplay between political structures, mobilizing networks, and framing processes. Inorder to bring to light the importance of religious based interventions in the fight against terrorism, this study major on framing process, although acknowledges the importance and contribution of other factors.

Importantly, SMT explains why privately produced counter-narratives often fail to neutralize extremist frames; without adequate mobilizing resources (funding, organizational capacity) and a permissive political opportunity structure (security, state protection), religious leaders and civil-society actors cannot safely scale or disseminate effective theological rebuttals [6–8].

Boko Haram reconstructs taghūt to portray Western ideology, formal education, and civic participation as inherently un-Islamic, selectively deploying scriptural passages and clerical authority to legitimate exclusion and political violence. Empirical studies document this discursive strategy; leaders use diagnostic frames to delegitimize the state, prognostic frames to present an Islamic polity as the sole alternative, and motivational frames to generate moral obligation for violence [26,27].

Beyond recruitment, religious doctrine functions as a channel for resource mobilization. Field reports and monitoring documents identify coerced or voluntary 'charitable' payments, informal transfers, and sympathetic external remittances among Boko Haram's revenue streams [28,29]. In at least one prosecuted case, overseas transfers disguised as charitable donations were criminally linked to terrorist support [30]. These patterns suggest a dual function of doctrinal reframing in the Nigerian case: theological reinterpretation can both legitimize violence and facilitate access to funds through culturally credible mechanisms (e.g., zakat, sadaqah, hawala). Accordingly, this study places primary analytical emphasis on framing processes while recognizing that mobilizing structures and political opportunities remain critical co-determinants.



**Figure 1.** An analogy of the social movement theory and its processes.

## 2. Materials and Methods

This is a conceptual, theory-building study that employs a directed qualitative synthesis of secondary sources [31]. The literature corpus comprised peer-reviewed scholarship on radicalization and terrorist financing, official reports (FATF, UN panels, UNSC, NACTEST), investigative journalism (national newspapers), and selected primary doctrinal texts and recorded statements attributed to Boko Haram leaders. Search terms included combinations of “Boko Haram”, “zakat”, “sadaqah”, “hawala”, “takfir”, “taghut”, and “terrorism financing”; the temporal focus was 2009–2024 to capture the group’s evolution and recent financing trends.

Analytic procedure: I used Social Movement Theory as a deductive coding frame (political opportunity, mobilizing structures, framing process) and conducted iterative thematic analysis to identify diagnostic, prognostic, and motivational uses of Islamic concepts and their links to resource mobilization. Primary doctrinal passages were subjected to contextual exegesis to assess interpretive distortions, and financing claims were triangulated against FATF/UN/NGO reports where possible. Given the interpretive design, the paper aims to produce theoretically generalizable propositions and policy-relevant recommendations rather than causal proofs. Limitations include reliance on publicly available materials and the interpretive nature of textual analysis.

## 3. Results and Discussion

### 3.1. Radicalization and Terrorism in Nigeria

The ideological foundation of Boko Haram rests on a radical reinterpretation of Islamic concepts, particularly taghūt (false deity) and takfir (excommunication). Mohammed Yusuf the founder of Boko Haram and his followers constructed a diagnostic frame in which all institutions outside of their extremist understanding of Islam were declared to be manifestations of taghūt [26]. This framing extended to the Nigerian state, its constitution, democracy, judiciary, Western education, and even fellow Muslims who did not share their interpretation of Islam.

By declaring Muslims who participated in secular democracy, civil service, or Western education as apostates (kuffār), Boko Haram legitimized violence against them under the rubric of religious obligation [26]. This mechanism of takfir which is used to redraw the boundary of the ummah (Muslim believers) was central to their ideological strategy and justified the targeting of Muslim civilians, scholars, and students. According to Social Movement Theory, this diagnostic frame served to activate boundaries, polarize society, and isolate potential recruits from mainstream Muslim communities.

In tandem with the above, Boko Haram deployed a distorted interpretation of jihād as a prognostic frame for violent rebellion. Drawing on selective Qur’anic verses and decontextualized historical references, Yusuf preached that armed struggle against the Nigerian state and its citizens was not only justified but obligatory. The classical concept of jihād, which historically encompassed both spiritual striving and defensive warfare under legitimate authority, was narrowed to mean indiscriminate violence against all perceived kuffār (unbeliever).

A central pillar of Boko Haram’s ideology is its selective appropriation of the medieval Hanbali jurist Ibn Taymiyyah (1263-1328). In mainstream Islamic theology, Ibn Taymiyyah is respected for his calls to uphold sharī‘a (Islamic law) while recognizing the legitimacy of non-Muslim rulers who at least permit religious practice [26]. Boko Haram’s founder, Mohammed

Yusuf, however, cites passages from Ibn Taymiyyah's *Majmū' al-Fatāwā* and *Al-Siyāsa al-Shar'iyya* out of context, emphasizing fatwas that criticize rulers for partial implementation of *sharī'a* to justify violence and political insurgency [27,32].

Some mainstream Islamic authorities and civil-society actors in Nigeria have demonstrated that Boko Haram's theological claims are un-Islamic and often quote the Qur'an out of context. For example, the debate between Muhammad Yusuf, and Isa Ali Pantami pointed this out [33]. Classical scholarship contextualizes Ibn Taymiyyah's anti-ruler fatwas as addressing specific historical conditions rather than a universal license for rebellion [34]. Additionally, Islamic civil-society bodies, including Jama'atu Nasrul Islam and the Muslim Students' Society of Nigeria (MSSN), regularly run counter-messaging campaigns in mosques, madrassas, and the media. As reported by Ishaku, Aksit, and Maza, the MSSN leader explained in a phone interview that:

in our Madrasas and Islamiya, several messages and teachings were given to these little children on the need to embrace peace, coexist peacefully with other communities, and individuals of different faiths, and not to accept radical teachings that will lead them to embrace extremism as an ideology [35, p.9].

However, these private initiatives face severe constraints like financial shortfalls, direct threats to outspoken scholars (including assassinations and arson), and the delegitimizing effects of a predominantly militarized state response which blunt their reach and impact [6-8]. For example, in 2012, the Boko Haram group assassinated Sheikh Adam Albani, a prominent Salafi cleric in Zaria, Kaduna State, who openly criticized their ideology [36]. Similarly, in 2014, Boko Haram militants killed Sheikh Muhammad Awwal Albani Zaria, a respected Islamic scholar, and attacked other clerics who promoted peace and denounced their theology [37]. In Borno State, they burned mosques and executed village imams who refused to support their cause, as documented in multiple human rights reports [38]. These actions demonstrate a systematic attempt to silence dissenting Islamic voices and eliminate alternative religious interpretations that could undermine Boko Haram's theological legitimacy. Such violence against mainstream Islamic leaders highlights the urgent need for credible and protected religious counter-narratives within Nigeria's counterterrorism strategy.

From a Social Movement Theory perspective, this pattern is predictable when counter-frames lack adequate mobilizing structures (funding and organizational capacity) and a permissive political opportunity structure (security and institutional support), they cannot scale effectively, and extremist frames retain traction [11,39]. Restoring the theological context of classical fatwas and supporting mainstream scholarly consensus on sharia; thus, requires coordinated, protected, and resourced state-religious partnerships to make counter-narratives viable.

While Yusuf and his scholars manipulated classical Islamic texts to support their worldviews, a closer examination reveals how these distortions were strategically applied to the deprived Muslims in the fringes of Northern Nigeria. Central to Boko Haram's ideological framework was the categorization of Western education, secular governance, and employment under a non-Islamic system as manifestations of taghut (entities that must be rejected for a true Islamic society to emerge).

Western education was condemned by Boko Haram claiming it would lead to secular influence. Yusuf referred to it as Boko Haram (false or deceitful knowledge), arguing that its curricula displaced Quran instructions and promoted moral decay. He equated the pursuit of

Western education with apostasy, thereby justifying attacks on students, teachers, and educational institutions. In one of his recorded debates, Yusuf openly declared:

We are ready to debate anyone on this creed. Western education is destructive. We didn't say knowledge is bad but that the unbelief inside it is more than is more than its usefulness. I have English books in my possession I read regularly. I didn't say English amounts to unbelief but the unbelief contained therein and the polytheism there in. in the process of becoming educated, you become mushrik (idolater). This is our only fear.... Destruction is destruction whoever it comes from. Because it is the white man that brought it, does it amount to civilization? Yes, our own is traditional, as you call it, but yours is 'shirkasiation' [26, p.18].

This quote vividly highlights his distortion techniques and his ideological framing of Western education as taghut; an embodiment of rebellion against divine order. Such interpretations enabled Boko Haram to construct a religious rationale for violence against educational systems, reinforcing the group's anti-modern and anti-state agenda. Nigerian democracy, with its pluralistic constitution and civil laws, was denounced as man-made legislation opposing divine rule. Yusuf in the process of radicalization invokes Qur'anic verses such as Sūra Al-Ma'idah "Whoever does not judge by what Allah has revealed..." to declare democratic institutions and their supporters kuffār (unbelievers) [40, pp. 146-147].

Furthermore, branding legislators as 'idol worshippers' because of their mace; a symbol of parliamentary authority. Yusuf contended:

Parliamentarians and members of assemblies has combine between them naking themselves god and ascribing partners of allah. This is because their mace is there object of worship in various ways such as bowing to it, subjecting themselves to it, loving it and using it as a symbol of shirk (apostacy), as they do not make any bill or decisions without it. Without the Mace such decision are unacceptable and has no legal backing [26, p.16].

This framing transforms civic duties into religious sins, converting democratic participation into a justification for armed rebellion. Moreover, it directly contradicts the Islamic concept of shūra (consultation), weaponizing scripture to isolate and radicalize followers. In Social Movement Theory terms, this diagnostic framing of the 'secular state' as existentially corrupt creates the moral imperative needed for mobilizing violence [11].

Government workers, police officers, and military personnel were similarly framed as agents of a taghut regime by Boko Haram's founder, Mohammed Yusuf. In one of his sermons, he stated:

Our call refuses employment under the government which does not rule by what Allah has revealed, such as the French law, the American law, the British law or any other constitution or system that goes against the teachings of Islam and negates the Qur'an and Sunnah [26, p.16].

This rhetorical strategy mirrors the group's earlier condemnation of Western education, wherein Muslims pursuing secular education were branded as apostates. In both cases, Yusuf employed a rigid takfir logic that delegitimized any association with the Nigerian state. This allowed Boko Haram to frame civil servants and security personnel including Muslims not as neutral professionals, but as religious deviants deserving of punishment. From

a Social Movement Theory lens, this reflects an act of boundary activation, in which ideological narratives polarize social categories to facilitate recruitment and justify violence.

Similarly, the concept of jihad has been misappropriated by Boko Haram to legitimize violent extremism. During the radicalization process, Boko Haram's leaders selectively cite the Prophet Muhammad's wartime directives, often removing them from their historical and theological contexts to incite aggression [41]. For example, they emphasize narratives from early Islamic society; an era in which, according to Fred Donner, war was considered a normative condition among tribes unless peaceful treaties existed. Donner's perspective, cited by Esposito, captures the context:

In this society, war (harb, used in the senses of both an activity and a condition) was in one sense a normal way of life; that is, a 'state of war' was assumed to exist between one's tribe and all others. Peace was only a special relationship that existed between specific tribes and was always subject to rupture. In this world, survival depended upon the solidarity of the tribe and its ability to defend its interests against others [41, p. 5].

However, contemporary extremist groups fail to acknowledge the contextual specificity of these texts. They use them to support a static and militant vision of Islam, contradicting mainstream interpretations that view jihad as primarily a moral or defensive struggle. The strategic manipulation of taghut, takfir, and jihad serves as framing mechanism to recruit deprived population, leveraging both theological misinterpretation and socio-political grievance.

This strategic distortion of Islamic concepts to recruit and indoctrinate underscores why military or legal measures alone do not suffice. Nigeria also needs credible religious counter-narratives to undercut extremist theology. While some such efforts led by private religious leaders and civil-society actors in mosques, madrassas, and through the media already exist; they remain limited by funding constraints, threats to outspoken scholars, and the undermining effects of a predominantly militarized approach [6-8]. Having seen how extremist groups reframe core Islamic concepts to recruit and indoctrinate, then, there's the need to turn to how they leverage on extremist ideologies to sustain themselves financially; another arena where these constrained counter-narratives and insufficient government oversight leave communities vulnerable [28,29].

### **3.2. Islamic Law (Zakat & Sadaqah) and Terrorism Financing in Nigeria: A Critical Analysis**

Terrorism financing remains central to counter-terrorism debates since 9/11, it revealed how extremist networks harness sophisticated funding methods. Despite stronger legal frameworks, financial support for violent groups persists, often routed through religiously sanctioned mechanisms in Islam. Zakat, sadaqah, and ḥawālah are legitimate instruments designed for social welfare, but their informality, religious protection, and weak regulation make them vulnerable to abuse [42]. This section examines how extremist actors exploit doctrinal reinterpretation and unregulated charitable and transfer systems to mobilize resources under the guise of piety and humanitarian relief. As discussed earlier, private religious counter-narratives exist but are limited by funding, protection gaps, and a dominant militarized state response. These constraints leave donors largely unchallenged and enable doctrinal frames that sanctify illicit transfers.

From a Social Movement Theory perspective, the manipulation of Islamic charitable structures like zakat and sadaqah reflects a broader resource mobilization strategy, whereby

extremist groups frame financial contributions as both religiously obligatory and essential for sustaining their ideological movements. Zakat, a compulsory Islamic obligation requiring Muslims to donate an average of 2.5% of their savings annually, is intended to support categories of beneficiaries outlined in Qur'an, including the poor, the needy, and those striving in the cause of Allah [43]. In contrast, sadaqah is a voluntary form of charity aimed at alleviating hardship. In Nigeria, zakat is typically collected and distributed through informal religious networks, Islamic charities, and community-based organizations; many of which operate without formal state regulation [44].

While these channels reflect deep-rooted religious traditions and community trust, they are increasingly vulnerable to manipulation by extremist actors. For instance, between 2013 and 2019, the Nigerian Financial Intelligence Unit flagged over ₦10 billion in suspicious donations, much of it traced to unregistered Islamic charities and informal zakat networks operating in the North-East, some of which were suspected of redirecting funds to Boko Haram-linked operatives [45,46]. Extremists exploit this opacity by creating front organizations and invoking religious language (e.g., *fīsabīlillāh*) to solicit funds where credible theological rebuttals are weak, such appeals are difficult to contest.

In addition to exploiting unsuspecting donors through deception, terrorist groups also rely heavily on the radicalization of committed supporters who knowingly contribute funds under the belief that they are fulfilling a religious obligation. Through ideological indoctrination, extremist preachers and online propagandists reinterpret Islamic principles such as jihad and *fisabilillah* ('in the path of Allah') to frame financial contributions as acts of spiritual merit.

This dynamic has been observed in Northern Nigeria, where some extremist clerics have issued fatwas encouraging donations to groups like Boko Haram, portraying them as defenders of Islam against Western secularism and apostate regimes [47]. For radicalized contributors, terrorism financing becomes a religiously valorized act, blurring the line between charity and terrorism and complicating law enforcement efforts. Viewing from a framing theory standpoint, extremist groups strategically construct narratives that redefine charitable giving as an act of jihad. By aligning financial support with religious identity and salvation, they mobilize resources not just through deception, but through ideologically driven consent.

### **3.3. Hawala and Terrorism Financing**

Hawala is a trust-based transfer system (classically termed *ḥawālah*) widely used where formal banking is weak. Its reliance on personal relationships and minimal documentation makes it attractive for legitimate remittances but also for covert transfers [48]. Boko Haram has adapted to intensified AML controls by shifting resources into informal networks: hawaladars facilitate cross-border value movement with little trace, undermining standard surveillance. From a SMT perspective, the move to hawala demonstrates resource diversification: when formal channels are constricted, movements exploit embedded Islamic community institutions and transnational trust networks to sustain operations.

This does not only illustrate the unintended consequences of state counter-terrorism policy but also highlights the limits of technocratic surveillance in contexts where informal economic cultures dominate. For example in August 2014, Boko Haram covertly used a hawala promissory note system and even secure central bank of Nigeria official to funnel money for arm purchases, completely bypassing formal surveillance mechanism[49].The

informal nature of hawala, coupled with its religious and cultural legitimacy, makes regulatory intervention particularly difficult, creating a blind spot in Nigeria's financial intelligence architecture that Boko Haram has skillfully exploited. These exploitations flourish because, in the vacuum of religious oversight and guidance, formal state measures alone cannot intercept funds sanctified by extremist theological framing.

#### **4. The Gaps in Nigeria Counter Terrorism Strategies and the need for State-Led Religious De-Radicalization Programs**

Although, Nigeria's National Counter Terrorism Strategy (NACTEST) formally addresses prevention and response through four strands; Forestall, Secure, Identify, and Prepare-implementation have been heavily skewed toward hard-security measures. In practice, the Secure and Identify strands have received the bulk of operational resources and institutional attention, producing extensive military and intelligence activity while investment in rehabilitation sustainability and theologically grounded de-radicalization have been comparatively limited [25, 50]. As a result, programs that explicitly engage religious doctrine and clerical actors to counter extremist theology remain sparse or largely ad-hoc rather than institutionalized, leaving a doctrinal gap that violent ideologues can exploit to recruit and raise funds.

Even though, regional and local security formations have produced important tactical gains; through the Multi-National Joint Task Force (MNJTF), which brings together forces from Nigeria, Chad, Niger, Benin and Cameroon, and local groups such as the Civilian Joint Task Force (CJTF) have helped reclaim territories and improve intelligence sharing [51]. Yet the predominance of 'stick' measures exposes structural limits: as territory was recovered, Boko Haram adapted by shifting to asymmetric and guerrilla tactics, reducing the effectiveness of conventional force and underscoring the need for non-kinetic complements.

Overreliance on heavy-handed counterinsurgency has also blurred distinctions between combatants and civilians and given extremists powerful propaganda material. Military operations that include mass round-ups, arbitrary detentions, and extrajudicial actions have reinforced Boko Haram's narrative of state persecution. The extrajudicial killing of Mohammed Yusuf in 2009 intended to decapitate the movement, instead became a mobilizing symbol that helped expand recruitment and entrench the group's appeal [36, 47]. Absent mechanisms for accountability and community reconciliation, tactical successes can produce strategic setbacks; what some analysts characterize as a revolving cycle of violence [52].

Moreover, the security-first posture not only generates propaganda material but also shrinks civic space, deterring clerics and civil-society actors from public theological rebuttal. Recognizing these limits, the government re-introduced a de-radicalization program; Operation Safe Corridor (OPSC) in 2017. OPSC is a multi-agency rehabilitation effort focused primarily on repentant combatants rather than potential recruits or wider affected communities [53]. Between inception and October 2023, some 2,167 individuals graduated from the program, most of them Nigerian nationals [54]. By early 2025 officials reported that over 5,000 former combatants had been processed through OPSC, although hundreds remained in the pipeline [55, 56]. These figures reveal scale but also a narrow operational focus. OPSC's emphasis on rehabilitation of captured fighters, without robust doctrinal components or community-level preventive measures, leaving the ideological drivers of recruitment largely unaddressed. Without preventive outreach and doctrinal engagement,

extremist framing goes unchallenged in communities, allowing recruiters to reframe charity and grievance as religious duty and thus replenish ranks and funding.

Military states of emergency and prolonged security deployments in the North-East have further complicated outreach. Declaration of state of emergency often accompanied by curfews and military administrators can undermine civil liberties and generate local distrust, weakening the social space in which religious leaders and civil-society actors might safely contest extremist narratives [57]. Private religious counter-narratives do exist; mainstream scholars, mosque programmes, and organizations such as the Muslim Students' Society of Nigeria (MSSN) conduct sermon-based and madrasa-based teaching against violent interpretations but these efforts are constrained by funding shortages, threats to outspoken clerics including documented assassinations and arson), and the delegitimizing effects of a predominantly militarized state responses [35,6-8]. For example, clerics who publicly denounced Boko Haram have been murdered, and mosque leaders intimidated which chills public theological dissent and reduces the reach of counter-narratives [36,38].

While socioeconomic grievances (poverty, marginalization, low literacy) increase vulnerability to recruitment, ideology often mediates the conversion of grievance into violence [58, 59]. From a policy perspective, this suggests that religious de-radicalization is an indispensable complement to kinetic and development approaches. A comprehensive, state-led faith-based programme centered on credible theological counter-narratives, protected networks of mainstream clerics, and targeted outreach to vulnerable populations would address the doctrinal drivers that make extremist messages persuasive while retaining the importance of socioeconomic reform [60, 61]. This study does not claim that religious de-radicalization alone will eliminate terrorism; instead, it argues that integrating religiously grounded interventions into Nigeria's counter-terrorism architecture is essential to challenge the ideological roots that military-led measures leave intact.

## 5. Conclusions

This study argues that the persistence of violent Islamist groups in Nigeria is partly attributable to the absence of coordinated, state-led faith-based de-radicalization. Drawing on Social Movement Theory, the analysis demonstrates how Boko Haram and similar actors reinterpret Islamic doctrines like *taghūt*, *takfir*, *jihad*, *zakāt*, *ṣadaqah*, and informal transfer mechanisms such as *ḥawālah* to construct diagnostic, prognostic, and motivational frames that (a) legitimize violence, (b) recruit adherents, and (c) sanctify financial flows. Analytically, the paper shows that these framing processes operate in tandem with weak oversight of charitable and informal financial networks, and those private clerical counter-narratives.

The evaluation of Nigeria's counter-terrorism architecture, including NACTEST and Operation Safe Corridor reveals a persistent bias toward hard-security and remediation of captured fighters, with limited investment in preventive, theology-centered interventions. From a policy perspective, the findings suggest that durable gains against violent extremism require integrating protected, well-resourced faith-based components into national strategies: institutionalized theological counter-narratives, partnerships with mainstream clerics, and safeguards for charitable flows alongside ongoing socioeconomic programming.

This study's contribution is in twofold: it empirically links doctrinal framing to both recruitment and financing mechanisms in the Nigerian context and it extends SMT by highlighting the centrality of religious framing in resource mobilization for insurgent movements. The study does not claim that faith-based de-radicalization alone will eliminate

terrorism; rather, it argues that such interventions are a necessary complement to military, development, and governance reforms. Future research should evaluate the effectiveness of specific faith-based programs through longitudinal impact studies and explore practical models for protecting and institutionalizing clergy-led counternarratives in fragile settings.

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**Submission of manuscripts:**

[jes@meridian.utm.md](mailto:jes@meridian.utm.md)