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**Systematic Review of The Nexus
Between Terrorist Financing And
Organized Crime In Nigeria**

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The Countering Organized Crime Program is run by the Center for Fiscal Transparency and Integrity Watch to explore and adopt effective strategies in tackling organized crime.

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Systematic Review of the Nexus between Terrorist Financing and Organised Crime in Nigeria

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Abstract

Recent trends have shown terrorism to be linked to and financed by organized criminal activities. In order to assess such nexus, there is the need to systematically review relevant articles published thereon. This Paper employed a quantitative methodology by using data from 30 purposefully selected articles from quality databases. Systematic analysis of the articles revealed that there has been a spike in global interest in links between terrorist financing and organized crime due to the transnational nature of both crimes. However, because conceptual issues bordering on variations in definitions still exist. Therefore, there is the need to deepen research on the area by possibly using more primary data and quantitative analytical methods. The Paper concluded that further conceptualization is required to close definitional gaps. Finally, it recommended that prevention is the best approach to curtail terrorist financing and organized criminal enterprises by implementing a robust anti-money laundering (AML), combating the financing of terrorism (CFT) and countering proliferation financing (CPF) regimes in Nigeria.

Keywords:

Terrorism, Terrorist Financing, Organised Crime, Nigeria

1. Introduction



Organised crime was among the top ten crime trends most frequently perceived to pose a 'high' or 'very high' threat by all member countries. Organised criminal groups and criminal networks appear to be as resourceful and resilient as ever, having proven their ability to rapidly adapt and seize new opportunities.

– INTERPOL Global Crime Trend
Summary Report 2022.

In Africa, the threat of terrorism has increased, especially around the Sahel sub-region, where terrorism-related deaths accounted for 35 per cent of the global total as at 2021 (Interpol, 2022). Perpetrators of terrorism now use advanced technologies such as global positioning satellite systems, encrypted messaging services and drones (Interpol, 2022). In Nigeria, for example, the activities of Boko Haram has had negative consequences on the security of lives and property (Igbinedion, 2019, p. 257).

Ordinarily, the successful carrying out of terrorism entails huge expenditure. Much resources are devoted to the preparation of the men, materials, logistics and technology for a successful operation. The implication is that terrorist financing (TF) is the livewire of terrorism. Terrorists raise funds from both legitimate and illegitimate sources. In Nigeria, it is in a bid to generate such funds that the incidence of kidnapping for ransom has been on the increase. Therefore, there have been concerns over the ways of undermining the capacity of terrorists to

access funds for financing their illegal enterprise. In 2019, the United Nations Security Council (UNSC) adopted Resolution 2482 which, in one of its preambles, acknowledged, inter alia, that terrorists benefit from organised crimes including kidnapping for ransom (UNSC, 2019). Significantly, kidnapping for ransom has become one of the means through which terrorists finance their criminal enterprise. Consequently, identifying, understanding, and assessing the risks of terrorist financing and developing mitigation measures are at the core of curbing its challenge (FATF, 2019). Because of the borderless nature of terrorism and terrorist financing, there is hardly any jurisdiction that is not vulnerable to either of the criminal conducts. In Nigeria, terrorism financing risk was rated high due to the number of terror groups operating within the country. According to Nigeria National Risk Assessment Forum (2022, p. 9), terrorists can raise, transfer and use funds with sophistication.

This paper seeks to assess the links between terrorist financing and organised crime in Nigeria through conceptualisation and systematic review. It is hoped that the findings from this review will provide policymakers and other stakeholders in Counter Financing of Terrorism (CFT) regimes an opportunity to adopt strategies for preventing terrorist financing. Therefore, the central research question relates to the links between terrorism financing and organised crime. The paper consists of literature review, methodology, results and discussions. Finally, conclusions and recommendations follow the discussion.

2. Literature review

There is no consensual definition of an organised crime. However, a working definition of such crime is that it is a continuing criminal enterprise that rationally works to profit from illicit activities that are often in great public demand (UNODC, Defining Organised Crime). According to Jupp & Garrod, an organised criminal group comprises two or more people engaged in serious criminal activities to generate proceeds of financial or material gain (Jupp & Garrod, 2022). Similarly, article 2(a) of the United Nations Convention Against Transnational Organised Crime (UNCATOC) 2000 defines an organised criminal group as a structured group of three or more persons, existing for a period of time and acting in concert with the aim of committing one or more serious crimes in order to obtain, directly or indirectly, a financial or other material benefit. Unlike the mafia type model, organised criminal groups in Nigeria appear to be less formal and organised along ethnic and familial lines, and constitutes a high risk of money laundering (Nigeria National Risk Assessment Forum, 2022). In the great majority of cases, terrorism is an organised crime. Terrorism is difficult to define because of the air of ambiguity that hovers around it, as expressed in the cliché that one man's terrorist is another's freedom fighter. For example Global Terrorism Database defines terrorism as “the threatened or actual use of illegal force and violence by a non-state actor to attain a political, economic, religious, or social goal through fear, coercion, or intimidation.” Obviously, such definition exempts the responsibility of state actors who either sponsor the conduct or throws its borders open for terrorists to plan or plot their operations for execution abroad. It is within this context that terrorism is regarded as a social construct and its meaning shaped by the subjective perspectives of the categorizer (Alan Greene, 2017, p. 414). It is true that there is no single

globally accepted definition of terrorism (Onuh, 2021, p. 3). But article 2(1)(b) of the UN International Convention for the Suppression of the Financing of Terrorism 1999 appears to have belied such claim by reason of its general acceptability. It defines terrorism as any:

[A]ct intended to cause death or serious bodily injury to a civilian, or to any other person not taking an active part in the hostilities in a situation of armed conflict, when the purpose of such act, by its nature or context, is to intimidate a population, or to compel a government or an international organisation to do or to abstain from doing any act.

Terrorist financing (TF) involves the means and methods used by terrorist organisations to finance their activities (UNODC, Combating Terrorist Financing), or the “financing of terrorist acts, and of terrorists and terrorist organisations (Legislationonline).” The funds may be raised from legitimate sources (donations and profits from business) or illegitimate sources (criminal conducts). They could be sponsored by self, non-state actors (individuals, entities, businesses) or state actors (Toyin Emmanuel Olatunji & Akinola Michael Aruwaji, October 2020, p. 60; Onuh, 2021, p. 7). However, if sponsorship is not forthcoming, they engage in both legal businesses and crimes such as robberies, kidnapping, car theft, human trafficking, narco-trafficking (Nigeria National Risk Assessment Forum, 2022). In recent times, kidnapping for ransom has become the most lucrative method of financing terrorism in Nigeria (U. A. Suleiman & U. Rabi, 2022, p. 1). The financing of terrorism is prohibited by article 2(1)(b) of the UN Convention, article 3(a) of the AU Convention on the

Prevention and Combating of Terrorism 1999 and section 21 of the Nigerian Terrorism (Prevention and Prohibition) Act 2022.

The Queer Ladder Theory (QLT) was used to underpin this study, offered by an American sociologist Daniel Bell (1919 – 2011). The theory describes how organised criminal groups achieve economic empowerment through their criminal enterprises for personal and financial gain. The primary assumption of the theory is that illegal activities are a tool for organised criminal groups to gain good social standing, fame and wealth. It is also an avenue for building recognition, influence and power within the system (Okoli & Orinya, 2013). QLT was the paradigm in a study entitled “The effects of illicit financial flows on oil and gas revenue generation in Nigeria” (Umar & Mohammed, 2021). The theory was selected because it explains how criminals engaged in organised criminal enterprises and terrorism use proceeds for livelihood or achieving personal objectives at the expense of other citizens and peace in the country.

Dingji and others (2020, pp. 8-9,) examined strategies used by Boko Haram (BH) for financing their activities and other reasons for the challenges associated with checkmating the expansion of BH in the northeast and Lake Chad region. A qualitative approach was used, and data was gathered through key informant interviews. Analysis revealed that despite efforts to curtail BH, other Combatting the Financing of Terrorism (CFT) policies had not been implemented due to many challenges. It was recommended that all CFT policies should be implemented along with border management and control, intelligence and counter-intelligence measures to monitor and track terrorist financing. This study did not cover organised crime in the region. On their part, Jupp & Garrod (2022) sought to

examine the nexus between terrorism and organised crime in Northern Ireland through the roles played by paramilitaries in organised crime and their interaction with organised criminal groups. A qualitative approach was used with data collected from empirical evidence and qualitative interview with government agencies. A new terrorism-organised crime model revealed various crime-terror interactions in Northern Ireland. It was concluded that the Northern Ireland model is appropriate for capturing interactions between terrorism and organised crime across different environments. This study was conducted in Europe, and other continents or countries were not considered.

Similarly, Siyech (2022) assessed the linkage between arms smuggling and terrorist groups operating from within and outside India with a focus on the direction of movement of the weapons. A qualitative approach was used based on data collected from news reports and information from security officials. Analysis revealed a connection between arms smugglers and terrorists along multiple fronts and such jurisdictions as Pakistan, Myanmar, and Bangladesh. This study was conducted in Asia and focused on arms smuggling to assess the crime–terrorism nexus, but the financing of terrorism was not evaluated.

The empirical review shows that similar studies in the Lake Chad region, Northern Ireland, and India concerning links between terrorism, terrorism financing and organised crime have been conducted using a qualitative methodology. Consequently, it becomes necessary to conduct further studies through a systematic review of available articles to establish substantial gaps that will be researched in the future and recommendations to curb terrorist financing.

2.1 Methodology



The methodology adopted for this report is a quantitative approach using recent publications. An open search was conducted using the Google Scholar database with a search criterion of population, concepts, and context. The advanced search function of Google Scholar was used to insert selected keywords of “terrorism financing” and “organised crime” from 2012 to 2022. Thirty articles were purposefully chosen for systematic analysis. Verification strategies were adopted to ensure trustworthiness and rigour to enable generalisations of the results of the analysis. Table 1 below represents 30 recent articles to show the breadth and balance of the area of interest.

Table 1: List of vital recent articles selected

S/N	Publisher	Number of articles
1.	Emerald	11
2.	Elsevier	1
3.	Sage	4
4.	Springer	0
5.	Taylor & Francis	7
6.	Wiley	0
7.	Oxford	1
8.	Others*	6; Rose (2018); Fisabillah, et al. (2021); Siddique, et al. (2022); Sitorus (2022); Sulaiman & Rabiul (2022); Valiandra, et al. (2022)
	TOTAL	30
* - included to get the 30 articles due to a scarcity of articles among the other more reputable and recognised publishers		

Source: Author's compilation (2023)

3. Results And Discussion



(a) Time distribution of articles

Figure 1 below presents the time distribution of the 30 Terrorism financing - Organised Crime (TF-OC) articles reviewed in this report.

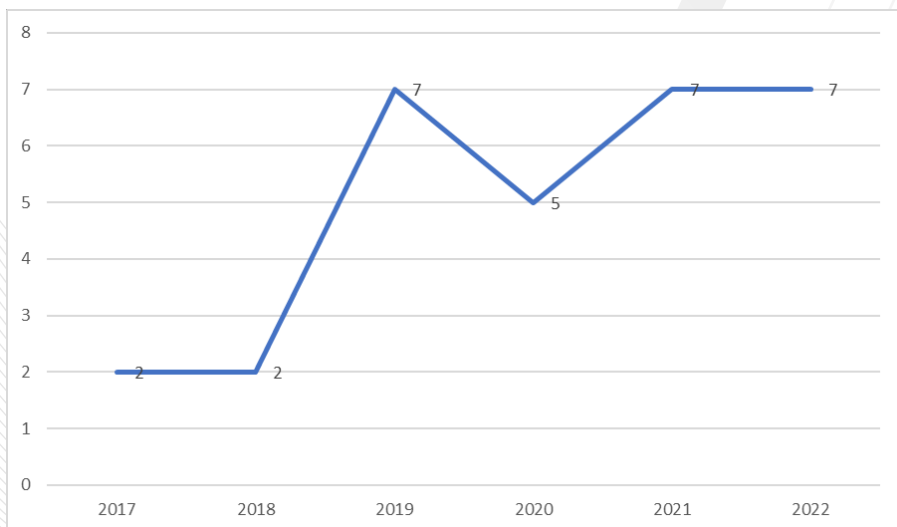


Figure 1: Time distribution of TF-OC articles

Source: Author (2023)

It can be observed that over the 6-year period (2017-2022) covered in this review, there has been an increase in scholarly interest in the nexus between terrorism financing and organised crime, with two articles published in 2017 and 2018 respectively and then increasing to seven in 2019. There was a slight decline in 2020 to five published papers, while the peak of seven articles was attained in 2021 and 2022 respectively.

(b) Geographical distribution of articles

Figure 2 presents the geographical distribution of the articles reviewed based on the continent in which the TF-OC phenomenon was investigated.

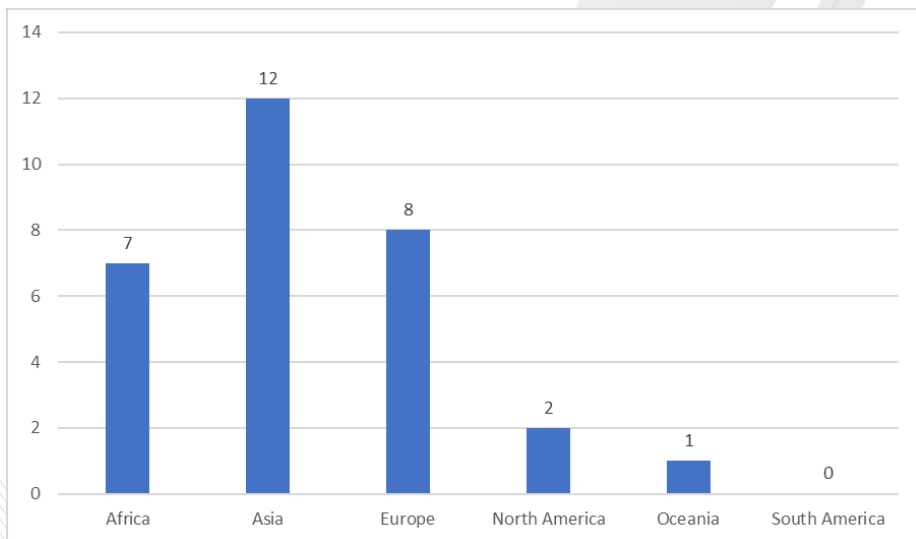


Figure 2: Geographic distribution of articles by continent

Source: Author (2023)

Figure 2 above indicates that Asia had the most significant number of TF-OC articles, with 12 out of the 30 investigating the TF-OC nexus in this continent. Europe had the second largest number of articles with eight, followed by Africa with seven. North America had only two articles, while Oceania had only one article. South America had no representative, which is surprising notwithstanding the fact that the continent has a long history of funds from organised crime, typically drug trafficking, being used to fund terrorist activities (Fahlberg, et al., 2023; Manaut, 2023). Table 2 below presents the geographical spread of the 30 articles from a country perspective:

Table 2: Country distribution of articles

S/N	Country	Number of articles
1.	Multiple countries	9
2.	Indonesia	4
3.	Nigeria	3
4.	Netherlands	2
5.	USA	2
6.	Afghanistan	1
7.	Australia	1
8.	Bahrain	1
9.	India	1
10.	Kuwait	1
11.	Northern Ireland	1
12.	Pakistan	1
13.	Somalia	1
14.	Turkey	1
15.	United Kingdom	1
	TOTAL	30

Source: Author (2023)

The fact that nine out of the 30 articles reviewed investigated the relationship between TF-OC from a transnational perspective is reflective of the fact that both phenomena have taken global significance with terrorists adopting sophisticated approaches to fund their activities using illicit funds from organised criminal activities (Ilbiz & Kaunert, 2023; Mestika, 2023). Furthermore, Indonesia had four articles, Nigeria had three, while the Netherlands and the US had two articles each. The remaining ten countries (see Table 2) had one article each.

© Research themes

Figure 3 below provides the broad research themes explored by the 30 TF-OC studies reviewed in this report.

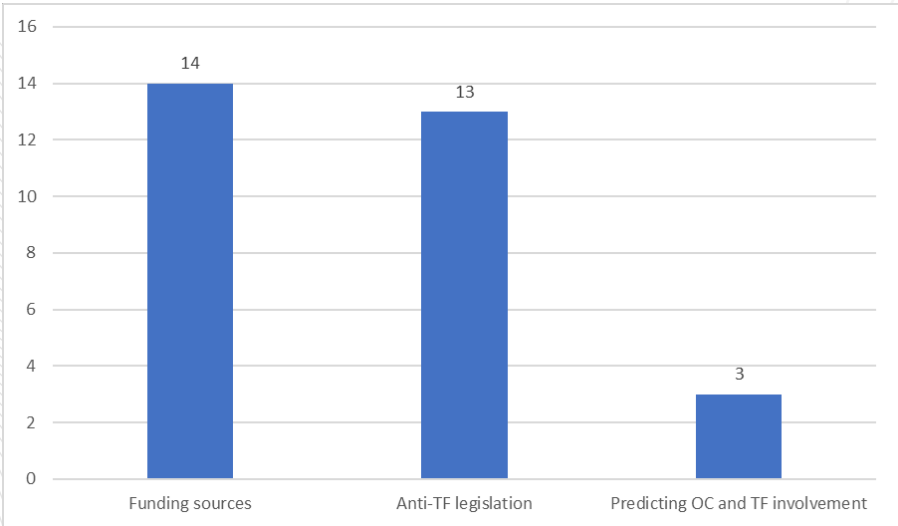


Figure 3: Research themes Source: Author (2023)

It can be observed that 14 out of the 30 articles reviewed investigated the various organised crime funding sources used by terrorists to finance their activities. These funding sources included drugs trafficking (Omelicheva & Markowitz, 2018; Akartuna & Thornton, 2021), smuggling (Jupp & Garrod, 2018; Siyech, 2019; Teichmann, 2019), piracy (Levy & Yusuf, 2019), human trafficking (De Brouwer, et al., 2020; Avdan & Omelicheva, 2021), kidnapping (Dingji Maza, et al., 2020; Koseli, et al., 2021; Suleiman & Rabi, 2022) and extortion (Onuh et al., 2021).

The second most explored theme (13 out of 30) was an attempt to determine the efficacy of anti-terrorism financing legal regime in stymying the ability of terrorist organisations to launder funds from criminal activities (for example, Sultan & Mohamed, 2022; Valiandra, et al., 2022; Sitorious, 2022). Finally, three of the 30 studies (Ljucic, et al., 2017; Mills, et al., 2017; Rodermond & Thijs, 2022) focused on determining if an individual's upbringing and background could influence his involvement in organised crime and terrorism. All three studies found that a person's background was indeed a significant influence.

(d) Data collection methods

Figure 4 below presents the four data collection methods of the 30 articles reviewed in this report.

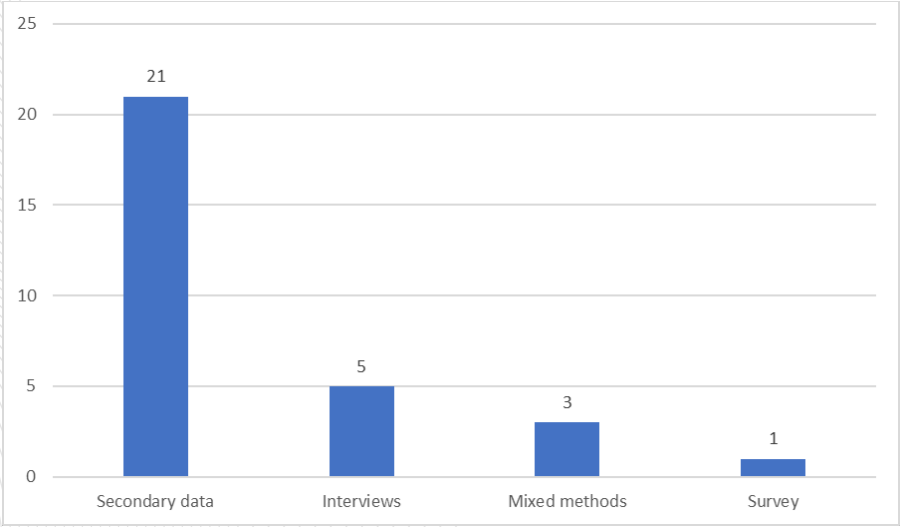


Figure 4: Data collection methods Source: Author (2023)

Figure 4 reveals that most of the 30 TF-OC articles reviewed relied on secondary data to provide a macro perspective on the relationship between TF and OC (e.g., Rodermond & Thijs, 2022; Siddique, et al., 2022; Suleiman & Rabi, 2022). Only five articles sought to provide a micro perspective by interviewing critical participants involved in the practice of preventing terrorist financing or those on the other side of the legal divide involved in

attempting to finance terrorism attacks using funds from organised crime (e.g., Jupp & Garrod, 2018; Koseli, et al., 2021; Sultan & Mohamed, 2022). Three articles utilised a mixed methods approach (Ruggiero, 2019; Teichmann, 2019; Akartuna & Thornton, 2021), while only one study relied on a survey (Meiryani, et al., 2022). This finding implies that there is a need for future scholars to embark on a more in-depth study of the TF-OC nexus by adopting more qualitative approaches to data collection. The reality is that while a macro perspective on this phenomenon provides a broad overview of how terrorism is financed using organised crime funding, the specific modus operandi of these terrorist groups is often lost when secondary data is exclusively relied upon. On the other hand, qualitative approaches enable researchers to richly examine the step-by-step approaches used by terrorists to fund their activities on a case-by-case basis. The findings of these qualitative studies can facilitate the development of more effective strategies to limit the ability of these terrorist groups to fund their harmful activities.

Data analysis methods

Figure 5 presents the four methods used by the 30 studies reviewed to analyse the collected data.

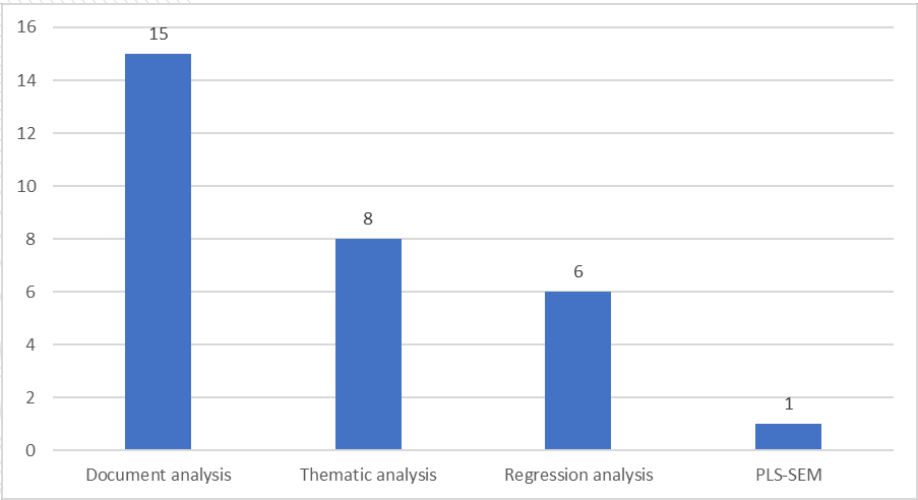


Figure 5: Data analysis methods **Source: Author (2023)**

Figure 5 indicates that half of the 30 studies reviewed relied on document analysis to transform the collected data into meaningful information regarding the interaction between TF and OC (e.g., Sitorius, 2022; Sulaiman & Rabi, 2022; Valiandra, et al., 2022). Eight of the studies relied on extracting common themes from data collected during interviews (e.g., Dingji Maza, et al., 2020; Akartuna & Thornton, 2021; Koseli, et al., 2021), while six of the studies utilised some form of regression analysis to determine if a causal relationship existed between different facets of TF and OC (e.g., Mills, et al., 2017; Omelicheva & Markowitz, 2018; Rodermond & Thijs, 2022). Only one study utilised the partial least squares structural equation modelling (PLS-SEM) technique to analyse survey data collected from respondents (Meiryani, et al., 2022). Table 3 presents the summary of significant findings from the selected articles reviewed.

Table 3: Summary of findings for 30 reviewed articles

S/N	Headings	Key findings	Implication
1	Time distribution 2017 to 2022	Terrorism financing and organised crime articles were written throughout the period. However, there was an increase from 2019.	Research is increasingly conducted on links between terrorism financing and organized crime.
2	Geographic distribution of articles by continent	Asia had the highest number of selected articles followed by Europe and Africa.	This geographic spread indicates the global interest in terrorism financing and organized crime.
3	Distribution of articles by countries	9 of the articles covered many countries	This shows that terrorism financing is a transnational and/or cross border crime.
4	Article type	All 30 articles selected are empirical.	Conceptual studies are not many in this area of interest.

5	Research themes	Three themes were identified with funding sources having the highest of 14 themes followed by anti-terrorism financing legislations with 13 themes.	Many researches are actually concerned with the source of funding terrorism while many deal with legislation. This report assesses the links between TF and OC.
6	Data collection methods	Four methods were identified with secondary data appearing 21 times.	More studies need to be carried out using primary data through survey or conducting interview for an indept analysis of TF-OC.
7	Data analysis	Four data analysis methods	Studies that will adopt

5. Conclusion

Recent trends have shown terrorism to be linked and financed by organised criminal activities, hence the importance of understanding these links for preventing and disrupting terrorism. Analysis of articles revealed a spike in global interest in links between terrorism financing and organised crime due to the transnational nature of the crime. However, conceptual issues still exist because there are variations in definitions and, therefore, the need to still focus on the area, possibly using more primary data and quantitative analytical methods to show other perspectives of the phenomenon.

The study's main limitation is the non-availability of quality journal publications from renowned databases, which restricted the number of articles used. Future studies may concentrate on the conceptual aspects of terrorist financing and organised crime to enhance understanding. The links between the financing of terrorism and organised crime must be understood to achieve proper prevention and disruption of these criminal activities for the safety and welfare of all.

5.1 Recommendations

Prevention is most likely the best approach to curtail terrorist financing and organised criminal enterprises, that is, by intensifying efforts in Nigeria's AML/CFT/CPF regime. The country has been placed on the FATF grey list or has become a jurisdiction under increased monitoring. Therefore, fulfilling the requirements to become delisted should be the country's priority. This effort should be spearheaded by the Nigerian Financial Intelligence Unit (NFIU) and supported by other anti-corruption agencies.

The country must reclaim the territories it lost to insurgents, bandits, and unknown gunmen in order to prevent them from using these areas for organised criminal activities that will generate more revenue to further the cause of terrorism. In this connection, the military should be well mobilised and resourced to achieve this for the country in the shortest possible time.

The existing counter-terrorism programmes should be sustained and expanded through prevention and countering violent extremism (PCVE), restoration of victims, rehabilitation of repentant insurgents/bandits, and strategic communication among stakeholders. Such reasoning is borne of the conviction that the success of the counter-terrorist model requires a holistic and inclusive involvement of all stakeholders including governmental and non-state actors.

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