

CRISIS ECONOMY AND INSECURITY IN NIGERIA: THE POLITICAL ECONOMY OF VIOLENCE AND ECONOMIC DECLINE

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Abstract

This paper examines the symbiotic relationship between crisis economy and pervasive insecurity in Nigeria, exploring how violence and economic decline operate as mutually reinforcing phenomena across the nation's six geopolitical zones. The study adopts a qualitative research approach, drawing on secondary data from reputable sources, including the National Bureau of Statistics, the Institute for Economics & Peace (publisher of the Global Terrorism Index), the United Nations Office for the Coordination of Humanitarian Affairs, and extensive academic literature published between 2017 and 2026. The geographical scope covers Nigeria, with a purposive focus on five states representing distinct security challenges: Borno (North-East insurgency), Zamfara (North-West banditry), Benue (North-Central farmer-herder clashes), Rivers (South-South oil bunkering and militancy), and Imo (South-East secessionist agitations). The study is anchored in the Greed versus Grievance Theory developed by Paul Collier and Anke Hoeffler, which posits that conflict persists not merely due to ideological or ethnic grievances but also because violence creates profitable opportunities for armed groups, criminal networks, and corrupt officials who develop vested interests in sustained instability. The findings reveal that insecurity has systematically devastated Nigeria's agricultural sector, with crop production declining by over 75 percent in Borno State, farmers in Zamfara paying extortionate harvest levies ranging from ₦5 million to ₦20 million, and over 615,000 persons displaced in Benue State alone. These disruptions have directly driven national food inflation above 40 percent, contributing to malnutrition affecting nearly 5.44 million children in northern states. The study documents over 3.2 million internally displaced persons nationwide, representing a significant loss of productive labour from economic activity. In the South-South region, illegal oil bunkering costs Nigeria billions in lost revenue while devastating fishing livelihoods through environmental degradation. In the South-East, sit-at-home orders have cost the regional economy an estimated ₦7.6 trillion between 2021 and 2025, paralysing informal markets and small businesses. Crucially, the research demonstrates how vested interests including corrupt officials who divert security funds, armed groups profiting from ransom and resource control, and criminal networks operating illicit economies actively undermine peace efforts because stability threatens their revenue streams. The study concludes that breaking this vicious cycle requires integrated strategies that combine security operations with economic recovery initiatives, accountability for fund diversion, and sincere political dialogue aimed at addressing structural grievances.

Keywords: Crisis economy, insecurity, insurgency, banditry, farmer-herder conflict, oil bunkering, secessionist agitations, displacement, food inflation, vested interests, Greed versus Grievance Theory, Nigeria

Introduction

Over the past few years, Nigeria has experienced a profound convergence of economic decline and escalating insecurity, creating a complex crisis that has deeply affected national stability and the well-being of its citizens. This research aims to explore the intricate relationship between economic hardship and insecurity in Nigeria from 2020 to 2025, highlighting how certain actors have exploited this turmoil for personal gain, thereby intensifying the nation's challenges. The economic repercussions of insecurity are stark. In 2020 alone, Nigeria lost approximately \$40.6 billion in foreign investments due to escalating violence and instability (BusinessDay, 2021). This loss significantly undermined economic growth and investor confidence. Agriculture, a sector contributing 25.9% to Nigeria's GDP, has been severely disrupted, with farmers abandoning their lands due to attacks and extortion by armed groups, leading to increased food prices and inflation (Reuters, 2024; Agosto & Co., 2022). Consequently, food inflation reached 40.9% in June 2024, exacerbating food insecurity for millions (World Food Programme, 2024). The human cost is equally alarming. By 2025, an estimated 33.1 million Nigerians are projected to face acute food insecurity, with 1.8 million children at risk of severe acute malnutrition (World Food Programme, 2024). The displacement of over 2 million people due to extremist violence has further strained resources and humanitarian efforts (AP News, 2022). A critical aspect of this crisis is the role of individuals and groups who benefit from the prevailing insecurity. Corruption remains endemic, with political elites and their associates profiting from the chaos through embezzlement, fraudulent contracts, and exploitation

of state resources (Wikipedia, 2024). The oil and gas sector, in particular, has seen significant revenue losses due to theft and mismanagement, with an estimated \$10 billion lost annually (The Islamic Economist, 2024). These actors have little incentive to support reforms that could stabilize the country, as they thrive in the current environment of disorder and weak governance.

The urgency of this research cannot be overstated. Nigeria's economic and security challenges are not isolated issues but are deeply interconnected, each exacerbating the other. Understanding this nexus is crucial for developing effective policies and interventions. As the country approaches a critical juncture, with projections indicating worsening poverty and instability, comprehensive research is essential to inform strategies that can break this cycle of decline, (BusinessDay, 2025). This study seeks to provide a nuanced analysis of the interplay between economic hardship and insecurity in Nigeria, shedding light on the systemic issues and vested interests that perpetuate this crisis. By examining the period from 2020 to 2025, the research aims to contribute to the discourse on sustainable solutions and the restoration of stability and prosperity in Nigeria.

Despite Nigeria's abundance of natural and human resources, the country continues to face a disturbing convergence of economic decline and rising insecurity, particularly between 2020 and 2025. This persistent crisis economy marked by insurgency, kidnapping, banditry, oil theft, and socio-political unrest has not only crippled productive sectors such as agriculture and manufacturing but also driven inflation, unemployment, and poverty to alarming levels. According to BusinessDay (2021), insecurity cost Nigeria approximately \$40.6 billion in foreign investments in 2020 alone, while Reuters (2024) reported that food inflation hit 40.9% in June 2024 due to farmer displacement from conflict zones. The World Food Programme (2024) projects that 33.1 million Nigerians may face acute food insecurity by 2025. These indicators point to a vicious cycle where insecurity feeds economic collapse and vice versa. However, an equally concerning and under-examined dimension of this crisis is the role of powerful actors corrupt elites, arms dealers, oil thieves, and even state agents who profit from the disorder. Their financial and political interests in prolonging insecurity have not only deepened the crisis but have also undermined national and international efforts toward stabilization and reform. This research becomes critical at a time when over 133 million Nigerians are classified as multidimensionally poor (National Bureau of Statistics, 2022), and national cohesion is under threat. Despite various security and economic interventions, the Nigerian state appears either incapable or unwilling to dismantle the networks that benefit from crisis economies. The strategic silence or complicity of institutions has allowed these actors to thrive, thereby institutionalizing instability and sabotaging genuine reform. Unfortunately, existing literature and policy debates rarely confront the political economy of conflict profiteering directly. This study addresses that gap by critically analyzing how certain individuals and groups benefit from and in turn reinforce the country's economic and security crises. By uncovering these vested interests and their impact on national development, the research aims to inform more targeted, structural solutions to Nigeria's deepening instability.

Conceptualization of Insecurity

Insecurity, as a concept, has been approached and defined by various scholars across disciplines, each offering unique perspectives on its manifestation and implications. Buzan, Waeber, and de Wilde (1998) describe insecurity as a threat to the survival of a given referent objectstate, community, or individual and the inability to predict the future stability of this object. This definition emphasizes existential threats and is relevant to Nigeria's case, where insecurity manifests in existential threats to life, economy, and governance. However, it might not fully capture the everyday insecurities faced by civilians in more localized forms, such as crime and domestic violence. Galtung (1990) presents insecurity as the absence of peace and an environment where the potential for harm exists. This aligns with Nigeria's security crises, where systemic violence permeates many regions, but Galtung's broad definition doesn't address the economic and social implications in specific geographic contexts. Mayer (2002) offers a definition focusing on political instability, describing insecurity as a condition where the normal social order breaks down due to prolonged conflict. Nigeria's northern regions, experiencing Boko Haram insurgency and escalating communal violence, provide a pertinent example of how the social fabric unravels under prolonged insecurity, which is effectively captured in Mayer's approach. Duffield (2001) frames insecurity as the deliberate act of depriving a population of its basic needs, thus heightening vulnerability. This approach highlights the consequences of policy failure and conflict, where insecurity is seen as a tool of political marginalization. In Nigeria, especially in conflict zones like the Niger Delta and North-East, deprivation of basic needs due to insurgency and economic neglect exemplifies this definition. However, Duffield's focus on deprivation could overlook the role of non-state actors who thrive on creating insecurity.

Conceptualization of Conflict Profiteering

Conflict profiteering refers to the act of exploiting a violent or unstable situation for personal, political, or economic gain. Reno (2019) defines conflict profiteering as the appropriation of war-related resources, particularly in post-colonial settings where state structures are weak or non-existent. This definition is relevant in understanding conflict profiteering in contexts like Nigeria, where a mix of internal conflicts, political instability, and corruption have created an environment in which profiteers thrive. Reno's definition, however, could be

critiqued for not sufficiently addressing the role of external actors and multinational corporations who might also benefit from conflicts through resource extraction, often disregarding local suffering. Le Billon (2017) offers a more expansive view, conceptualizing conflict profiteering as a process where the commercial sector, including multinational corporations, armed groups, and corrupt officials, exploit conflicts for economic or political power. His perspective highlights the intersection between private profit motives and the perpetuation of violent conflict, pointing to instances where global companies have been complicit in fueling conflict by supplying arms or extracting resources from war-torn regions. Pugh (2020) notes that conflict profiteering also refers to the practice of benefiting from the instability of local economies, such as the trade in illicit goods, human trafficking, and smuggling, which are often rampant during conflicts. His focus on the local economy is highly pertinent to Nigerian contexts, where local insurgents and criminal organizations profit from war economies, but his definition might fall short by not addressing the governance challenges and the complicity of state actors in these activities. Abiew (2018) defines conflict profiteering as the instrumentalization of violence and disorder for both economic and political gain, particularly by elites who have access to state resources or control over strategic commodities. This approach resonates with Nigeria's experience with insurgency and militancy, especially in the Niger Delta and the North-East, where various groups and individuals have capitalized on the instability to extract oil, run extortion rackets, and seize territory. Abiew's analysis offers an important insight into how conflict profiteering often becomes institutionalized and embedded in the political economy of war.

Theoretical Framework

Greed versus Grievance Theory

The Greed versus Grievance Theory, developed by Paul Collier and Anke Hoeffler, provides the most compelling analytical framework for understanding Nigeria's crisis economy and persistent insecurity. The theory, refined through extensive empirical research published in Oxford Economic Papers, posits that civil conflicts are driven either by "greed" the desire of individuals and groups to control valuable resources for economic gain or by "grievance" the response to perceived injustices such as political exclusion, ethnic discrimination, or economic marginalization (Collier & Hoeffler, 1999). Collier and Hoeffler's research, drawing on data from seventy-nine civil wars between 1960 and 1999, demonstrated that economic factors and opportunities for resource capture are statistically more significant predictors of conflict than measures of grievance alone, though both dimensions interact in complex ways (Collier & Hoeffler, 2000). The theory further suggests a feedback effect whereby conflict generates grievance, which in turn generates further conflict, creating self-perpetuating cycles of violence (Collier & Hoeffler, 2004).

The North-West banditry crisis exemplifies the greed dimension with startling clarity. Research examining the transformation of banditry in Nigeria's Northwest region confirms that the crisis began as a grievance of Fulani herders but later transformed into greed due to state collapse, with warlords noticing the huge profits accruing from ransom taking and rent-seeking (Rosenje et al., 2024). Armed groups generate between ₦200 million and ₦300 million weekly from illegal gold mining, with proceeds financing weapons procurement through international networks. The emergence of a full-fledged ransom economy, where families must sell entire harvests to secure the release of kidnapped relatives, transforms human suffering into systematic revenue generation. The Chairman of Bukkuyum Local Government Area documented that his community alone paid over ₦2.9 billion in ransom and lost nearly 85,000 cattle to rustlers, illustrating how violence becomes a business enterprise. Bandits who began as aggrieved herders responding to land pressures have evolved into sophisticated criminal entrepreneurs who protect gold mines for wealthy patrons and impose harvest fees on farmers they once merely competed with for grazing land (Rosenje et al., 2024). In the North-East, ISWAP and Boko Haram have built elaborate economic infrastructures that mirror state systems. Consistent with Collier and Hoeffler's model linking conflict to opportunities for predation through controlling primary commodity exports, these groups control livestock and fish markets, appoint businessmen to handle external trade, enforce taxation, and launder profits through cryptocurrencies (Collier & Hoeffler, 2004). A former fighter revealed that revenues are collected by appointed officials who move around town, villages, farmlands and grazing areas, with financial records meticulously maintained. This is not grievance-driven rage but calculated economic administration, where violence serves to protect revenue streams rather than express ideological conviction. The farmers who must pay 50,000 naira per hectare to cultivate their ancestral lands experience this reality intimately their suffering funds the very violence that displaces them.

The South-South crisis demonstrates how grievance transforms into greed over time. While the Frustration-Aggression Theory has been applied to analyse the underlying factors triggering anger that results in vandalism (Amakoromo et al., 2024), and grievances over environmental degradation and economic marginalization initially drove protest, the response to these grievances created conditions where illegal oil bunkering became a parallel economy worth billions. The greed dimension manifests through what Collier and Hoeffler (2004) describe as opportunities for predation in this case, controlling oil resources. Former militants received pipeline surveillance contracts while actual theft continued, and the distinction between legitimate protest and criminal enterprise blurred beyond recognition. The young men tapping pipelines in Rivers State act from

economic desperation, but the networks controlling this trade operate with sophisticated logistics and inside knowledge that speak to greed institutionalized at multiple levels.

The South-East sit-at-home crisis reveals similar dynamics captured by scholars applying the theory to separatist agitation. Research published in Madonna University journal argues that separatist conflict in southeast Nigeria has become intractable precisely because it is sustained by greed, as the conflict has created a war economy that has enabled opportunistic behavior by security forces, separatists, and criminals, thus escalating and prolonging the conflict (Madonna University Journal, 2025). While grievances about marginalization and perceived injustice against Ndigbo are genuine and widely shared with studies utilizing Greed and Grievance theory confirming these grievances exist (Yakubu & Onuoha, 2025) the enforcement of the order has been hijacked by criminal networks. Only 29 per cent of residents now support the action, yet compliance continues through fear of violent reprisals by armed enforcers who profit from the chaos. The 332 deaths and N7.6 trillion economic loss represent not grievance expression but predation enabled by grievance rhetoric, illustrating Collier and Hoeffler's (2004) feedback effect whereby conflict generates grievance, which in turn justifies further conflict. Research on ethnic conflicts in Nigeria confirms that as long as there are beneficiaries of a crisis, the chances of such conflict coming to an end become prolonged or impossible (Amakoromo et al., 2024). Nigerians feel intuitively that someone must be benefiting from the violence that impoverishes them, and the Greed versus Grievance framework validates this intuition with empirical rigor. It moves analysis beyond simplistic narratives of ethnic hatred or religious extremism to examine the material interests that sustain violence. The theory recognizes that rebellion may be explained by atypically severe grievances, such as high inequality, a lack of political rights, or ethnic and religious divisions in society, or alternatively by atypical opportunities for building a rebel organization (Collier & Hoeffler, 2004). For policymakers, this framework suggests that military responses alone cannot succeed while the economic incentives for conflict remain intact. Peace requires making violence less profitable than farming, mining less lucrative when controlled by criminals, and governance more rewarding when conducted honestly (Collier & Hoeffler, 2004). The theory humanizes the analysis by recognizing that most people caught in conflict whether farmers paying harvest fees, mothers watching children waste from malnutrition, or young men considering banditry are making rational choices within impossible circumstances created by systems where greed has triumphed over grievance and humanity alike.

The Regional Dimensions of Insecurity: A Geo-Political Analysis North-East (Borno State): Insurgency and Agricultural Collapse

Borno State, the epicentre of the Boko Haram and ISWAP insurgency, exemplifies the most extreme manifestation of how protracted conflict transforms a once-productive agricultural economy into a dependent crisis economy. The devastation of agriculture in Borno represents not merely a temporary disruption but a fundamental restructuring of economic life, with consequences that extend far beyond the state's borders to affect national food security and humanitarian stability. The collapse of commercial farming in Borno is graphically illustrated by production statistics that reveal the staggering scale of agricultural decline. According to Mercy Corps, the violent insurgency has devastated agriculture in Borno, leading to the collapse of traditional seed systems, with farmers consuming their seed stocks during prolonged periods of hunger while insecurity has restricted access to farmlands. Consequently, the production of key crops including cowpeas, maize, groundnut, rice, millet, and sorghum has declined by over 75 per cent before and during the conflict (Mercy Corps, 2022). This level of production collapse means that a region once capable of contributing significantly to national food supply has been rendered incapable of feeding its own population. The World Bank has projected that persistent insecurity, armed conflict, and deteriorating livelihoods will continue to affect local government areas across Borno State, with challenging macroeconomic conditions further impeding access to agricultural inputs and potentially impacting cereal production (World Bank, 2024). The international finance body's Food Security Update indicated that cereal production for the 2023/24 crop year in West and Central Africa was expected to decline in Nigeria, with the decrease attributed to dry spells during the growing season and insecurity that limited access to cropland, combined with poor macroeconomic conditions restricting access to agricultural inputs (World Bank, 2024).

The human toll of this agricultural collapse is documented through countless stories of farmers whose lives have been upended by violence. Yabudu Alhaji Musa, a farmer from Gambaru in Ngala Local Government Area, grew up in a family of farmers who always had enough to eat and even shared their farmlands with relatives. When insurgents started attacking Gambaru, her family fled, leaving everything behind including their shoes to escape the violence. For the last seven years, the family has lived in an internally displaced persons settlement in Jere, relying on the goodwill of others and humanitarian aid to survive in a state of insecurity (Mercy Corps, 2022). This narrative captures the trajectory from agricultural self-sufficiency to aid dependency that characterizes the experience of millions in Borno State.

The United Nations Office for the Coordination of Humanitarian Affairs documented that the Borno State Government has intensified efforts to resettle thousands of people displaced by over fourteen years of conflict. In January 2024, the Government relocated 500 families who had lived for about a decade at the IDP

camp in Ngala to Logumane town, approximately 41 kilometres away. Each family received resettlement packages including a two-bedroom house, a bag of rice, a bag of maize, a water pump, clothing, household items, a bull, and a cow, along with cash payments of N50,000 for male-headed households and N20,000 for female-headed households (ReliefWeb, 2024). However, humanitarian partners have expressed concerns about the safety of IDPs relocating to locations in proximity to areas controlled by non-state armed groups, as most places of return still lack rudimentary health care, access to education, and basic services, while those returning also lack access to land and means of livelihood (ReliefWeb, 2024). Since 2021, the Borno State Government has returned or relocated more than 170,000 IDPs from various camps to their respective homes. In November 2023, the Government relocated over 17,000 IDPs from five camps in Dikwa and one in Monguno to their areas of origin and other Government-constructed housing estates (ReliefWeb, 2024). While these resettlement efforts demonstrate governmental commitment to restoring normalcy, they occur against a backdrop of continued insecurity that undermines the viability of return.

The threat environment facing farmers who attempt to resume agricultural activities remains exceptionally dangerous. The United Nations Mine Action Services reported that the number of improvised explosive device incidents in January 2024 across Borno, Adamawa, and Yobe states was the highest in the past two years, with 43 IED incidents killing 65 people including eight children, and injuring 55 others. In 2023 alone, UNMAS recorded 132 deaths and 163 injuries from 326 explosive ordnance incidents in north-east Nigeria (ReliefWeb, 2024). Explosive remnants of war from fourteen years of conflict continue to pose a threat to the lives and livelihoods of people, as well as aid workers, and constitute among the obstacles to the safe and durable return of IDPs (ReliefWeb, 2024). Specific incidents illustrate the direct targeting of farming communities. On January 29, 2024, the Borno State Emergency Management Agency reported that a landmine planted by non-state armed group operatives on the Pulka-Firgi Road in Gwoza Local Government Area exploded, killing 15 people and injuring 18 others. A similar explosion occurred two days before, killing six pupils at a Tsangaya Quranic Centre in Gubio town (ReliefWeb, 2024). These incidents create an environment of terror that discourages farmers from accessing their fields and undermines the economic viability of agricultural production. The frequency of attacks on farmers is documented in grim statistics. HumAngle tracked and reported at least 53 cases of farmers killed or kidnapped in several farm fields in Borno State from June 2023 to August 2023 alone (HumAngle, 2023). In Kawuri, a community in Konduga Local Government Area, eleven local farmers were kidnapped and asked to pay a ransom of N30,000 each, with terrorists later killing both the abductees and the relatives who brought the ransoms (HumAngle, 2023). A Civilian Joint Task Force member stated that "a lot of killings have been recorded in many farming communities daily in Borno state. They are attacking the few farming communities that persisted in working their lands and stealing their produce" (HumAngle, 2023). The testimony of farmers themselves reveals the psychological terror that accompanies agricultural work. One farmer told HumAngle how terrorists warned him and his cohort against working their farms: "Last year we picked your beans, this year we will pick your heads." He explained that they were clearing their farms when the terrorists asked them to vacate the farm or risk brutal death (HumAngle, 2023). Another farmer described how three friends raised N1.3 million to venture into farming, only to discover how dangerous farming had become. The road to their farmland, 40 kilometres from the state capital Maiduguri, only opens from 8 am to 2 pm as part of the curfew imposed to avoid recurring terror attacks. In the fields, they found dangerous items such as bomb shrapnel and bullets while working, and on one occasion discovered a walkie-talkie radio that an official with the Civilian Joint Task Force said they had lost during an encounter with Boko Haram (HumAngle, 2023).

Most labourers in affected areas fear possible terror attacks and are reluctant to work on farm fields. The few courageous ones charge higher rates due to the risks attached to the work. One farmer explained: "Normally, we go to the farm with 40-45 labourers, but now we only get 20, even at a higher cost per labourer" (HumAngle, 2023). This labour shortage, combined with the constant threat of violence, means that even when farmers attempt to cultivate, they do so at reduced scale and heightened cost. The cumulative effect of these attacks on farmers has exacerbated rates of food insecurity in Borno dramatically. The United Nations Food and Agriculture Organization estimated that over 2.4 million people in the state face severe food shortages due to the ongoing conflict and displacement (FAO, 2023). The attacks on farmers have worsened the already dire situation, leading to a significant decrease in agricultural output and increasing food insecurity in the region (FAO, 2023). This creates a self-perpetuating cycle where food scarcity leads to hunger, which weakens populations and makes them more vulnerable to recruitment by armed groups or dependent on humanitarian assistance. The humanitarian response to this crisis, while essential, has inadvertently created new challenges. As one commentator observed, since the outbreak of the Boko Haram crisis, people from local governments and villages have been forced to leave their homes and businesses, mostly becoming IDP residents with no alternative. The devastating scenario of the insurgency is heartbreaking, but ironically, the aid provided by NGOs has created another crisis in the state by inadvertently encouraging dependency among victims and some individuals who falsely claimed victimhood (Daily Trust, 2023). This dependency has fostered laziness, making them reliant on NGOs, and consequently the state's economy suffers (Daily Trust, 2023). Corruption within the humanitarian system further compounds the challenges facing displaced populations. In Bama Local Government Area, the International Organization for

Migration and Mercy Corps oversaw a multi-purpose cash assistance program providing financial aid to newly arrived IDPs. The program was designed to assist 1,000 selected IDPs with N91,030 each. However, during distribution, it was discovered that humanitarian workers had engaged in fraudulent activities, requiring beneficiaries to return between 70,000 and 86,000 Naira of their cash assistance. Thirty-three IDPs complained of receiving only N20,000 or N5,000 (HumAngle, 2023). This exploitation of vulnerable populations by those entrusted with their care represents a profound betrayal that further undermines the path to self-sufficiency.

Despite these overwhelming challenges, some farmers demonstrate remarkable resilience. Through the USAID-funded THRIVE program implemented by Mercy Corps, selected farmers in Jere Local Government Area received seeds and farm implements. One participant, Yabudu Alhaji Musa, had to borrow farmland to plant her seeds but harvested three bags of millet, three and a half bags of beans, and one bag of groundnut. She stated: "I don't intend to sell any of my farm produce. I will keep some seeds to farm next year while we survive on the rest" (Mercy Corps, 2022). Another participant, Hauwa S. Bukar, used her bumper harvest of 14 bags of groundnuts, three bags of millet, and a half bag of sesame seeds to pay for her sister's surgery while retaining plenty for her family of nine to eat (Mercy Corps, 2022). These individual success stories, however, remain the exception rather than the rule. The THRIVE program supported only 187 participants in its first year, with plans to expand to 313 participants in the second year (Mercy Corps, 2022). Against a population of over 2.4 million food-insecure people, such interventions, while valuable, cannot substitute for the fundamental restoration of security that would enable farmers to access their lands, cultivate without fear, and rebuild the agricultural value chains that once sustained Borno's economy. Until that security is achieved, Borno will remain trapped in the vicious cycle where insurgency destroys agriculture, creating aid-dependent populations who lack the means to rebuild the very economy upon which their long-term survival depends.

North-West (Zamfara State): Banditry and Economic Strangulation

Zamfara State represents the epicentre of the banditry crisis that has transformed Nigeria's North-West from a region of agrarian and mineral wealth into a landscape of economic paralysis and systematic exploitation. The impact of banditry in Zamfara manifests through three interconnected channels: the destruction of artisanal gold mining, the collapse of rural agricultural trade, and the emergence of a predatory "ransom economy" that fundamentally alters the relationship between communities and their own means of production. The link between illegal mining and banditry in Zamfara has been extensively documented as a primary driver of the region's insecurity. The Vice Chancellor of the Federal University Gusau, Professor Mu'azu Abubakar, has attributed the rising wave of banditry in Zamfara State directly to legal and illegal mining activities. He alleged that some influential individuals were using bandits to chase locals away from mining areas to gain control of gold deposits. Speaking during an interactive session with stakeholders in Gusau, he noted that while citizens are frequently attacked, miners and mining companies continue to operate unchallenged, suggesting collusion between some actors and criminal elements (The Guardian, 2025a). This observation points to a fundamental distortion of the regional economy, where mineral wealth that should benefit local communities instead finances the very violence that displaces them. The scale of gold extraction under bandit control reveals the immense economic stakes involved. Investigative reporting has documented that Kachalla Mati, a bandit leader and successor to slain kingpin Halilu Sububu, reportedly extracts between 40 to 50 "solos" (heaps of gold-layered sand) daily from a single mining site, generating between ₦200 million to ₦300 million (approximately \$130,000 to \$196,000) from gold mining weekly. Mati boasted that a huge part of the gold is sold outside Nigeria, with the proceeds used to procure weapons, adding that "if we want to, we sometimes sell it here. We send our boys, and sometimes people from the city bring the money to us; sometimes, we send it to Dubai" (TheCable, 2025). This illicit gold-for-arms trade creates a self-financing insurgency that operates independently of external sponsors, making it extraordinarily resilient to military pressure. The Global Initiative Against Transnational Organized Crime has conducted extensive research into the evolution of banditry's financing mechanisms in the North-West. Their findings reveal that armed bandits draw income from and shift between five primary sources: cattle rustling; kidnapping for ransom; artisanal gold mining; providing transport for and extorting road users; and taxing farmers through land seizures and forced labour. From 2011 to 2019, livestock markets were central to financing armed bandits, with groups generating revenue primarily through cattle rustling and subsequent resale, stealing anything from a few to several hundred head of cattle at a time. As livestock numbers dropped because of rustling and herders' relocation to safer zones, cattle rustling revenue decreased, and from 2019, armed bandits increasingly turned to kidnapping, which became the primary income source for many groups (Madueke & Adamu, 2024).

The shift toward gold mining as a primary revenue stream represents a significant escalation in bandits' economic capabilities. Initially, bandits targeted and robbed miners and intermediaries engaged in purchasing gold at mining sites. The frequency of attacks started drawing media attention in 2016, particularly after an incident in which 36 gold miners died in the Gidan Ardo community of Zamfara. From 2016 to 2018, attacks intensified, particularly in Kaduna and Zamfara. In response to rising assaults on miners, and recognizing the role of the gold mining sector in financing armed banditry, the federal government banned all mining activities in Zamfara in April 2019 (Madueke & Adamu, 2024). However, research indicates that criminalizing markets such as the ban

on gold mining activities in Zamfara can fuel illegal extortive extractive practices, and despite the ban, artisanal mining continued. Since November 2022, miners and purchasers in mines in Bukuyum and Maru have had to pay 10 per cent of their monthly earnings to armed bandits. Despite being termed a "protection fee," this levy primarily secures miners' and dealers' access to artisanal gold mining sites rather than ensuring their safety (Madueke & Adamu, 2024). The involvement of elite actors in this illicit economy adds a layer of complexity that frustrates security interventions. Research based on qualitative interviews with 17 respondents from 11 gold mining communities in Katsina and Zamfara states found that bandits collude with elites to engage in illegal gold mining and undermine peace. The study analyzed how elites weaponized access to mineral resources, finding that for more than four decades, gold mining has been done by wealthy and influential people in communities. Intense competition between the owners of the mine fields led them to hire bandits to guard their mine fields from their competitors. This pattern has become entrenched over the past two decades, with minefield owners today providing bandits with weapons, arms, drugs, food and logistics. In return, the armed groups protect their gold pits (Okoli, 2025). A number of the wealthy mine owners wield influence in local politics, with some research participants stating that there were miners working for politicians and traditional rulers, and that a number of politicians had acquired gold mines (Okoli, 2025). The destruction of agricultural livelihoods in Zamfara has been equally devastating, with banditry fundamentally altering the relationship between farmers and their land. From 2021, bandit groups in Zamfara and Kaduna started imposing levies on farming communities in exchange for access to their own farmlands. But even farmers complying with these levies are not guaranteed safety from bandit violence, as some compliant farmers are still kidnapped, forcing their relatives to sell entire harvests to meet ransom demands (Madueke & Adamu, 2024). This represents the complete subversion of agricultural economics, where the farmer's relationship to their land becomes mediated through criminal gatekeepers who extract value at multiple points in the production cycle.

The phenomenon of "harvest fees" has become widespread across Zamfara's farming communities. In Tsafe Local Government Area, terrorists operating in the North-West imposed harvest fees of between ₦5 million and ₦20 million on villagers before allowing them to harvest their crops. A conflict journalist covering insecurity in Nigeria's northwest described the development in Tsafe as "not just insecurity but a collapse of basic protection for rural communities." Residents reported that even after paying, the same gunmen often release cattle into the fields, destroying what little food people have left, and complaining isn't an option as locals say speaking up could cost them their lives (Daily Post, 2025a). Similarly, farmers in Shanawa, Jangeru, and Galadi communities of Shinkafi Local Government Area reported bandits demanding ₦20 million from them before they could access their farms for the harvest season. One resident explained: "They ask for money before we can plant, and when it's time to harvest, they demand another payment. We can't farm on our own land in peace again. We must pay the bandits before we can even touch our crops" (Daily Post, 2025b). The impact of these extortionate practices on agricultural production has been catastrophic. Farmers in parts of Zamfara and Sokoto States have raised alarm over increasing levies and intimidation by armed bandits, who impose conditions on communities for each harvest season. Residents told The Guardian that despite favourable rainfall in recent years, widespread attacks have turned farmlands into conflict zones, putting farmers in constant fear and threatening food supplies across northern Nigeria. According to community sources, in some locations, the armed groups allegedly mount checkpoints around villages, collect levies, and punish those unable to meet their demands. "We are living under a parallel authority," said a farmer from Tsafe Local Government Area of Zamfara State, who requested anonymity for security reasons. "They gave us a timetable on when to go to our farms, how much to pay, and they also take a portion of our grains. Those who refuse are attacked or abducted" (The Guardian, 2025b). The situation has forced many farmers to abandon their fields even as crops are due for harvest.

The broader economic transformation wrought by banditry extends to the collapse of traditional industries that once anchored the regional economy. The Vice Chancellor of Federal University Gusau lamented that "due to the gold rush, many people have abandoned their legitimate livelihoods for illegal mining, which is dangerous to their health. Farming activities have been severely affected, cotton is no longer supplied to ginneries, and most textile industries in the state have shut down. Many ginneries have been converted to gold processing sites" (The Guardian, 2025a). This represents a fundamental deindustrialization of the rural economy, where productive agricultural value chains are abandoned in favour of extractive activities that benefit criminal networks while exposing participants to severe health risks, including lead poisoning that affected over 23,000 children between 2011 and 2015, many of whom died (The Guardian, 2025a). The human cost of this economic strangulation is quantified in staggering figures from individual local government areas. The Chairman of Bukkuyum Local Government Area in Zamfara State disclosed that from 2015 to 2025, bandits have killed more than 1,060 people in the council, while local people have been forced to pay over ₦2.9 billion in ransom payments and other levies imposed by criminal elements. All 17 districts under Bukkuyum have suffered immeasurable attacks by armed bandits, with records showing that from 2015 to date, armed bandits have rustled 84,928 cows, 52,423 goats, and 187 camels across the 17 districts. The Chairman further lamented that the escalation of armed banditry has led to the abduction of over 200 people from the Bukkuyum area, including women and children, who are still in captivity (Ripples Nigeria, 2025). These figures from a single local government area extrapolate

to regional economic losses measured in hundreds of billions of naira. The phenomenon of bandits as economic actors extends beyond direct extortion to encompass control over transportation networks and market access. Research documents that bandits engage in providing "transport" for and extorting road users, essentially controlling supply chains and imposing levies on market vendors. They engage in three types of activities within these economies: attacks and robberies aimed at disrupting supply chains; imposing levies on market vendors; and controlling supply chains for specific commodities, like artisanal gold or cattle (Madueke & Adamu, 2024). This creates a situation where the cost of doing business in the region is fundamentally determined by criminal actors, with these costs inevitably passed on to consumers in the form of higher prices for food and other essentials.

The emergence of a full-fledged "ransom economy" in Zamfara represents perhaps the most transformative economic distortion. From 2019 to 2022, when kidnapping was most profitable in the North West, incidents predominantly targeted affluent farmers and business people, with bandits collecting millions of naira in ransom payments. However, by late 2022 and 2023, the pool of potential targets for kidnappers dwindled, and kidnapping individuals became less lucrative. Many farmers and business people, repeatedly targeted, had depleted their wealth through ransom payments, fled, or been killed for failing to meet ransom demands (Madueke & Adamu, 2024). This depletion of wealth through ransom payments represents a massive transfer of resources from productive members of society to criminal networks, resources that might otherwise have been invested in expanding farms, hiring labour, or supporting local businesses. The international dimensions of this illicit economy compound the challenge facing Nigerian authorities. Studies indicate that criminals involved in illegal mining have strong connections in the gold market, both domestically and internationally. The transnational supply chain of the illicit economy extends through Chad, Niger, Libya and Algeria, with foreign networks operating in the criminal supply chain. Bandits sell gold to gold merchants and traders, some of whom are business elites from other states in Nigeria who typically sell the gold in the Diffa region in Chad, or in Agadez (Niger), Tripoli (Libya) and Algiers (Algeria), while some gold traders transport the mineral to Benin (Okoli, 2025). Nigeria loses over \$9 billion annually to illegal mining, with a substantial portion tied to the gold sector, and a significant share of gold extracted from the north-west is funnelled into terrorism financing (TheCable, 2025). Government responses to the crisis have produced mixed results. Security experts have urged President Bola Ahmed Tinubu to take urgent steps to curb illegal mining activities in Zamfara State and other parts of northern Nigeria, describing the practice as a major contributor to insecurity and banditry in the region. Members of the Arewa Patriotic Neighbourhood Watch during a media briefing after a security retreat held in Jos, Plateau State, referred to various investigative reports indicating that highly placed individuals in the state warrant review by authorities. The group's Convener stated that "illegal gold mining has been repeatedly identified as a major factor fueling insecurity in Zamfara and parts of the North-West. As long as these activities continue unchecked, banditry will remain resilient" (The Guardian, 2025c). He recalled that in April 2019, the Federal Government imposed a ban on mining activities in Zamfara State after authorities identified a strong link between illegal mining and armed violence, but enforcement gaps have allowed the practice to persist (The Guardian, 2025c).

The limitations of purely military responses are increasingly apparent. Researchers argue that targeting only one revenue source at a time is ineffective, as bandits can quickly shift to others. By addressing a variety of both illicit and licit economies that support armed banditry, authorities can disrupt their financial streams more effectively over the long term. While increased military operations have disrupted banditry in the short term in some areas, sustained security and stability in the North West remains elusive, with evidence pointing to mixed results from military operations that, while necessary in some instances, are not always appropriate, nor do they show long-term positive consequences (Madueke & Adamu, 2024). The trajectory of Zamfara's economy under the weight of banditry illustrates the broader phenomenon of a "crisis economy" where productive activities are systematically displaced by predatory ones. Farmers who cannot access their land without paying extortionate fees, miners who work under the control of armed groups who take the majority of their production, and communities whose collective wealth is drained through ransom payments represent an economy oriented toward the enrichment of criminal networks rather than the welfare of citizens. Breaking this cycle requires not only security operations but also the reconstitution of legitimate economic opportunities that can compete with the immediate financial allure of banditry for young men who currently see violence as their only viable career path.

North-Central (Benue State): Farmer-Herder Clashes and Agricultural Devastation

Benue State, long celebrated as Nigeria's "food basket" due to its immense agricultural productivity, has been transformed into a landscape of humanitarian catastrophe and economic ruin through persistent farmer-herder clashes. The violence has systematically dismantled the state's agricultural economy, destroyed harvests, displaced entire communities, and delivered a direct blow to national food security that reverberates across Nigeria's inflationary crisis. The scale of violence in Benue is documented through comprehensive data tracking. Between January 2019 and June 2025, SBM Intelligence documented 287 violent incidents involving armed herders, resulting in at least 2,185 deaths (The Sun, 2025). The violence has "shattered its seasonal cycle to become a relentless and escalating humanitarian disaster," transforming what were once predictable conflicts tied to migration patterns into year-round campaigns of terror (The Sun, 2025). Vanguard's reporting indicates that in the

last five years, no fewer than 2,800 lives were lost nationally to herder-farmer conflicts, with Benue accounting for a disproportionate share of these fatalities (Vanguard, 2025). The year 2025 witnessed particularly devastating attacks that captured international attention. Between March and June 2025, violent attacks by armed groups, primarily identified as herder militias, targeted farming communities across Benue and Plateau States (ReliefWeb, 2025a). The most catastrophic incident occurred between 14 and 16 June 2025 in Yelewata, Guma Local Government Area, where over 150 civilians were killed, including entire families burned alive in a local market. UNICEF's documentation placed the death toll even higher, reporting that over 200 people were killed, including women and children, with more than 500 children among those displaced (ReliefWeb, 2025b). Key public infrastructure including clinics, boreholes, schools, grain reserves, and homes was systematically destroyed, erasing the physical foundations of community life. The displacement consequences of this sustained violence are staggering. As of July 2025, over 615,000 people have been displaced in Benue State alone, with an additional 65,000 displaced in neighbouring Plateau State (ReliefWeb, 2025a). According to IOM's Displacement Tracking Matrix, over 400,000 internally displaced persons were residing in Benue as of 2024, representing one of the highest IDP concentrations in Nigeria (ReliefWeb, 2025b). The SBM Intelligence report confirmed that displacement has continued into 2025, with particularly heavy impacts in Gwer West, Agatu, Ukum, Kwande, Logo, and Guma Local Government Areas, noting that many families have been uprooted multiple times since the first mass killings in 2013 and 2014 (The Sun, 2025). The Vanguard report estimated that from 2019 to early 2025, a staggering 2.2 million people got displaced in Benue, Plateau, and Nasarawa due to herder-farmer clashes (Vanguard, 2025).

The destruction of agricultural livelihoods forms the economic foundation of this crisis. Empirical research conducted across three highly affected Local Government Areas (Guma, Logo, and Agatu) reveals that 72 per cent of households experienced at least one form of insecurity in the past year, with herder attacks being the most prevalent and recurrent (Zenodo, 2025). The study found that insecurity significantly disrupted agricultural activities, with 68 per cent of respondents abandoning farmlands, while 59 per cent faced market inaccessibility due to fear and road blockades (Zenodo, 2025). Regression analysis showed that insecurity incidents, displacement, and poor market access were significant predictors of reduced food security, creating a measurable statistical relationship between violence and hunger. The specific targeting of harvests compounds the tragedy of displacement. In Kwande Local Government Area, the Mbaikyor youth leader reported that his community was attacked at the peak of harvest, forcing members to flee and abandon their harvest, including crops already stored in barns, for fear of being killed (Leadership, 2025). He explained: "We are known for producing Bambara nuts, rice, groundnuts, yams, and soybeans, among many other crops, but as I speak to you, our communities and neighbouring communities have been deserted. The herdsmen have now settled on the other side of the mountain, and any attempt to go to the farm results in death" (Leadership, 2025). This pattern of harvest-season attacks represents a deliberate strategy to maximize economic destruction and ensure that even those who manage to cultivate cannot benefit from their labour. The humanitarian conditions within displacement camps reflect the depth of human suffering underlying these statistics. At Makurdi's International Market IDP camp, overcrowded conditions prevail, with survival dependent on aid from local agencies, Catholic charities, and international NGOs such as Save the Children (The Sun, 2025). The Independent documented conditions at Agagbe Camp, where Jacob, a farmer displaced since 2019, described life as "horrible": "We have no work and no freedom. All we can do is just stay." The stream where camp residents collect water also serves as their toilet, while children cannot attend school, and women give birth in latrines because they cannot afford hospital care (The Independent, 2025).

Malnutrition has reached crisis proportions in the camps. Data collected by the Red Cross across Benue and five surrounding states found that 24.7 per cent of children had moderate acute malnutrition and 19.7 per cent had severe acute malnutrition (The Independent, 2025). At Ichwa Camp, 85 per cent of inhabitants only feed their infants once or twice daily, while 83 per cent report they never have enough food to feed their children (The Independent, 2025). Gabriel, a farmer at Ichwa since 2020, told reporters: "Often our children are crying from hunger or sickness, which is horrible. There is just no way that we can afford to provide two square meals a day for my family of nine" (The Independent, 2025). The destruction of agriculture in Benue carries national implications for food security. Agriculture expert Professor Godwin Abu lamented that countless smallholder farmers who were constantly producing various crops have now been displaced from their ancestral homes, a situation he described as a grave threat to food security in the state and across the country (Leadership, 2025). Tony Abah, head of the Nigerian Red Cross in Benue, explained: "The conflict has caused food shortages in the state, and this is now actually affecting other states too, because other states are counting on Benue for support. The food basket of the nation is leaking, and this is contributing to malnutrition across the country" (The Independent, 2025). The drivers of this conflict are multiple and interconnected. Research on Guma Local Government Area found that conflicts occur at least five to nine times annually and are primarily driven by the abundance of fertile land and Guma's strategic location along the Nasarawa-Benue border (Aondosoo, 2025). The climate crisis has played an accelerating role, with climate-induced desertification and irregular rainfall patterns driving herders toward farmlands and putting pressure on available land in the densely populated state (The

Independent, 2025). Gloria Kunyenga of the Red Cross noted: "Water scarcity and land degradation have led to conflict between herders, who want their livestock to feed on the little vegetation that can be found in the area, and farmers, who want to protect their crops" (The Independent, 2025). The passage of the Open Grazing Prohibition and Ranches Establishment Law in 2017 represents a critical policy intervention that has paradoxically become entangled with the violence. While intended to reduce tensions, the law has triggered retaliatory attacks from armed herder groups, resulting in recurring violence and destruction (ReliefWeb, 2025a). Traditional leaders have rejected government framing of the violence as mere communal disputes. Following the Yelwata massacre, the Tor Tiv, James Ayatse II, insisted: "What is happening in Benue is a genocide" (The Sun, 2025).

The failure of enforcement mechanisms has rendered anti-open grazing laws ineffective across Nigeria. Despite 17 Southern states enacting such laws, implementation remains elusive. Top police officers confided that the Inspector General of Police, in the absence of clear presidential directive, cannot order Commissioners of Police to implement state laws (Vanguard, 2025). One police commissioner explained: "There is no law restricting the movement of Nigerians from one state to another, either to live or do business, so we cannot stop or arrest herders" (Vanguard, 2025). Additionally, herders often work for powerful Nigerians in government and security forces who exert influence to thwart implementation (Vanguard, 2025). The security response has been demonstrably inadequate. Operation Whirl Stroke, a joint military task force launched in 2018 to contain violence in Benue, Nasarawa, and Plateau, has since scaled back operations significantly. SBM's data links this reduction directly to worsening fatalities: "This surge in attacks has occurred alongside a decline in the operational activities of Operation Whirl Stroke, suggesting a direct correlation between the scaling back of military operations and the rise in fatalities" (The Sun, 2025). Villagers accuse the military of complicity or inaction, with one survivor alleging: "When communities report violations, the military often claims it is not their responsibility" (The Sun, 2025). The cumulative effect of this crisis on Benue's agricultural economy is incalculable. As Professor Abu noted: "The crisis has taken a dangerous dimension, and the federal government is not doing much, leaving the whole burden to state governments, who lack the resources to handle such overwhelming attacks on farmers. This crisis has engulfed 33 out of 36 states; that is why Nigeria has been branded the poverty capital of the world. The people who once produced food are now collecting handouts from the government, and this has drastically reduced market supply" (Leadership, 2025).

South-South (Rivers State): Oil Bunkering and Militancy

Rivers State, the heart of Nigeria's hydrocarbon industry and contributor of over 40 per cent of the country's oil revenue, exemplifies the paradox of resource wealth generating poverty through environmental destruction and economic sabotage (The Guardian, 2025a). The twin crises of oil bunkering and militancy in the state manifest through two devastating channels: the collapse of national revenue through crude theft, and the systematic destruction of fishing and farming livelihoods through environmental degradation. The scale of oil theft in Rivers State represents an economic hemorrhage of national proportions. In a single week of intensified military operations, troops thwarted an operation to steal oil worth N461.7 million, intercepting 247,629 litres of stolen crude oil and 198,374 litres of illegally refined Automotive Gas Oil (The Guardian, 2025b). The military also uncovered and dismantled 36 crude oil cooking ovens, 42 dugout pits, 28 boats, 33 storage tanks, and 21 illicit refining sites, demonstrating the industrial scale of the criminal enterprise (The Guardian, 2025b). Across the Niger Delta, the Nigerian Navy Ship Soroh destroyed 145 illegal refining sites and arrested 27 oil thieves in a single year of operations, yet the problem persists due to the immense profitability of the illicit trade (The Sun, 2025a). Critical pipeline infrastructure faces repeated sabotage with devastating economic consequences. The Trans-Niger Pipeline, capable of transporting 450,000 barrels of crude oil daily from onshore oilfields to the Bonny export terminal, suffered a major explosion in March 2025 at Bodo Community, Gokana Local Government Area (Proshare, 2025). With Brent crude priced at approximately \$71.45 per barrel, Nigeria stands to lose roughly \$14 million daily when such disruptions persist (AInvest, 2025). This represents a direct assault on Nigeria's fiscal position, given that crude oil provides over 90 per cent of the Federal Government's foreign exchange earnings (The Guardian, 2025a).

The environmental devastation wrought by oil bunkering and pipeline vandalism falls most heavily on riverine communities whose livelihoods depend on healthy aquatic ecosystems. In the Kalabari Kingdom of Rivers State, an unchecked oil spill from December 2024 poisoned the Buguma River, transforming waters once teeming with fish into toxic wastelands slick with crude oil (Punch, 2025). The Regent of Kalabari Kingdom lamented: "When there's a fire in America, leaders take responsibility. They respond swiftly with relief materials and support. But here in Asari Toru, what have we seen? Nothing" (Punch, 2025). Fishermen now return with empty nets, women who once harvested periwinkles find none, and families must travel to distant communities simply to purchase food (Punch, 2025). The health consequences of prolonged exposure to oil pollution are equally devastating. A primary healthcare expert working in the Kalabari community warned that respiratory diseases including bronchitis and asthma are inevitable consequences, while polycyclic aromatic hydrocarbons present in crude oil fumes are carcinogenic and can cause lung, skin, and liver cancer (Punch, 2025). Children already exhibit violent coughing fits, skin blotched with strange rashes, while older residents complain of dizziness

and nausea. The psychological trauma of displacement from ancestral livelihoods compounds the physical health crisis (Punch, 2025). The Ogale community in Ogoniland, Rivers State, represents the longest-running case study of environmental devastation. Since the late 1980s, repeated oil spills have devastated Ogale's natural environment, with records showing more than 40 oil spills linked to Shell's pipelines since 1989 (AllAfrica, 2025). The United Nations Environment Programme found in 2011 that water from the Nsisioken Stream was contaminated with benzene at levels over 900 times above World Health Organisation guidelines, recommending emergency action that has never been implemented (AllAfrica, 2025). Mathew Osaronwaji, community elder, recalled: "The harvest was always bountiful. It was a source of protein and a means of livelihood for our families. Now, our fish have gone into extinction" (AllAfrica, 2025).

The biodiversity loss extends beyond fish to encompass entire ecosystems. Mangrove forests surrounding the streams provided habitats, food, and shelter for birds, mammals, and insects, but are now destroyed (AllAfrica, 2025). Friday Oyor lamented: "We had palm trees and other species such as Acacia growing around Nsisioken. They provided habitats, food, and shelter for birds, mammals, and insects. Now, they are all gone, our swamps, our fishing nets, everything" (AllAfrica, 2025). With their streams contaminated, residents are forced to buy fish at exorbitant prices from distant markets and purchase drinking water from vendors (AllAfrica, 2025). The cleanup efforts mandated by UNEP have been largely mismanaged. The Hydrocarbon Pollution Remediation Project, tasked with overseeing the cleanup, has faced criticism for awarding contracts to inexperienced companies and failing to execute effective remediation strategies (Punch, 2025). HYPREP's own officials acknowledge that funding remains a major challenge, noting that "the level of pollution we have encountered is far beyond what we initially anticipated" (AllAfrica, 2025). Despite the overwhelming destruction, no formal environmental impact assessment has been conducted for many spills, and affected communities continue to wait for government response (Punch, 2025). The economic magnitude of required remediation is staggering. Experts estimate that Nigeria needs approximately \$12 billion over the next 12 years to adequately clean up oil pollution in the Niger Delta and enable the blue economy to thrive (BusinessDay, 2025). Professor Silva Opuala-Charles warned that "unless the Federal Government deliberately fund the cleanup in the Niger Delta... the enormous wealth expected to be created by the blue economy will not be actualised" (BusinessDay, 2025). The blue economy encompasses eco-tourism, marine transportation, fishing, and livelihood creation worth over 24 trillion naira, yet remains unexploited due to constant environmental degradation (BusinessDay, 2025).

The drivers of oil bunkering are deeply rooted in unemployment and lack of economic opportunity. The National Orientation Agency in Rivers State linked the crisis to widespread unemployment, environmental degradation, poverty, weak governance, and political exclusion (The Sun, 2025b). Senior Programme Officer Obaro Johnson Samuel emphasized the need for youth empowerment, modular refineries, equitable resource distribution, and sustainable development to reverse the tide, noting that illegal oil bunkering reportedly costs Nigeria hundreds of billions in lost revenue annually while devastating ecosystems (The Sun, 2025b). The response to oil theft has been militarized, with mixed results. The military continues kinetic operations, with the Nigerian Navy Ship Soroh vowing to achieve President Tinubu's directive of two million barrels per day production (The Sun, 2025a). However, experts argue that criminalizing markets without addressing root causes merely shifts illicit activities elsewhere. The federal government has outsourced pipeline protection to private security contractors linked to former militants, a strategy that acknowledges the limitations of conventional military approaches (Proshare, 2025). Paradoxically, even as environmental devastation continues, the federal government seeks to restart oil drilling in Ogoniland. President Tinubu met with Ogoni leaders in January 2025 urging them to put aside past grievances, but more than 20 civil society groups rejected the plan, warning that resuming oil extraction would deepen pollution and endanger the health and rights of the Ogoni people (AllAfrica, 2025). A month after the announcement, a new spill occurred at Shell's Ogale facility following a valve failure, sparking renewed protests (AllAfrica, 2025). The cumulative effect of oil bunkering and militancy in Rivers State represents a double economic catastrophe: national revenue collapse from stolen crude, and local livelihood destruction from environmental degradation. As one community leader stated: "We are not asking for too much. We want what every other citizen deserves: safety, justice, and the ability to live off our land and water without fear" (Punch, 2025). Until these twin crises are addressed through comprehensive cleanup, economic diversification, and accountability for polluters, Rivers State will remain trapped in the paradox of oil wealth generating poverty and environmental ruin.

South-East (Imo State): Secessionist Agitations and Commercial Paralysis

Imo State, historically part of Nigeria's most economically vibrant region, has become the epicentre of a secessionist-driven crisis that has systematically dismantled the South-East's commercial supremacy. The Monday "sit-at-home" orders enforced by the Indigenous People of Biafra have transformed the region's economic landscape, paralyzing informal markets, crippling small and medium enterprises, and fundamentally disrupting the commercial hub status that once defined South-East Nigeria (The Guardian, 2025a). The economic devastation wrought by the sit-at-home order is quantified in staggering figures. A comprehensive report by SBM Intelligence revealed that businesses across the South-East lost an estimated N7.6 trillion between 2021 and 2025 due to the

enforced weekly shutdowns (The Guardian, 2025a). This cumulative loss represents not merely abstract economic contraction but the destruction of livelihoods for millions of traders, artisans, and transport workers who form the backbone of the region's informal economy. The report documented that micro-businesses lose approximately N4.6 trillion annually, while transporters forfeit between N10 billion and N13 billion every Monday when the order is enforced (The Guardian, 2025b). The income destruction at the household level is equally devastating. SBM Intelligence documented widespread income drops of 50 to 70 per cent across affected populations, exemplified by a seamstress whose earnings fell from N100,000 to N27,000 monthly (The Guardian, 2025a). For low-skilled workers with minimal savings, such income collapses translate directly into inability to afford food, pay children's school fees, or meet basic healthcare needs. The economic pain is distributed across entire communities, with artisans and students identified as the worst-hit demographic groups (The Sun, 2025a). The disruption to major commercial hubs has been catastrophic for regional trade networks. Onitsha Main Market, one of the largest commercial centres in West Africa, and Ariaria International Market in Aba have experienced near-total shutdowns on Mondays, paralysing local trade and disrupting supply chains that extend across Nigeria and beyond (TheCable, 2025). The SBM Intelligence report highlighted how traders face mounting losses, with transactions suspended and livelihoods hanging in the balance as market closures become routine rather than exceptional (The Sun, 2025a). This paralysis of wholesale and retail networks creates ripple effects that extend far beyond Monday, as supply chains require multiple days to restart after weekly interruptions.

The transportation sector, which connects markets to producers and consumers, has suffered disproportionately. Transport operators forfeit between N10 billion and N13 billion daily during the protests, representing annual losses exceeding N800 billion and cumulative losses of over N3.6 trillion across four years (The Guardian, 2025b). Long-distance drivers who move goods between the South-East and other regions face not only lost income but also heightened security risks, as the "unknown gunmen" who enforce the sit-at-home order sometimes set commercial vehicles ablaze and attack those who defy the directive (Zenodo, 2025). This violence incites fear that extends compliance far beyond those sympathetic to the secessionist cause. The fiscal consequences for state governments, including Imo, have been severe. National Bureau of Statistics data revealed that none of the South-East states met their projected revenue targets during the sit-at-home period. Imo State realised only N9.9 billion in internally generated revenue, a fraction of its potential (The Guardian, 2026). The 2026 budget projections now hang in the balance, with Imo hoping to raise N44.3 billion internally despite the continuing disruption. A management consultant warned that achieving such targets requires that "there should not be any day wasted," noting that "it is difficult to collect revenue for activities that never happened. When a day is lost, it affects subsequent days because activities do not start on time" (The Guardian, 2026). The investment consequences extend beyond immediate revenue losses to long-term capital flight. Between 2020 and 2023, the South-East attracted only 6 per cent of Nigeria's foreign direct investment, a direct consequence of the region's instability (The Sun, 2025b). The Chief Executive Officer of ARKK Economics and Data Limited warned that the sit-at-home order would discourage investments coming into the region, adding that existing investments would relocate on heightened insecurity, leading to "higher unemployment, worse misery and many other socioeconomic malaise" as businesses that had hitherto flourished would begin to gasp for breath (The Sun, 2025b). This investment drought means that even as security improves, the capital needed to rebuild the regional economy may have permanently relocated elsewhere.

The human cost of the crisis extends to education, with long-term implications for human capital development. Prior to the Monday sit-at-home order, the South-East consistently ranked as the top-performing region in WAEC and NECO examination results (The Guardian, 2025a). However, repeated disruptions to the academic calendar due to enforced holidays have negatively impacted students, who miss critical school days and national examinations. The SBM Intelligence report documented that education is disrupted "with students missing exams and schools relocating classes to Saturdays," while job losses, salary cuts, and collapsed savings schemes deepen poverty across the region (The Guardian, 2025a). This educational disruption creates a lost generation whose diminished qualifications will affect their lifetime earnings potential. The security situation in Imo State has deteriorated alongside the economic decline. SBM Intelligence documented that between 2021 and 2025, the South-East recorded 776 fatalities and 332 violent incidents linked to the sit-at-home enforcement (Ripples Nigeria, 2025). Imo State accounted for the highest number of incidents, with 130 recorded events and 332 deaths, making it the epicentre of violence in the region (Ripples Nigeria, 2025). The violence surged threefold in 2024, with 133 incidents and 313 deaths, as the proliferation of small arms among non-state actors exacerbated the security situation (Ripples Nigeria, 2025). The Eastern Security Network, IPOB's armed wing, along with criminal gangs exploiting the separatist rhetoric, have been implicated in attacks involving arson, kidnappings, and targeted killings (Zenodo, 2025). The enforcement mechanisms behind the sit-at-home order have evolved from voluntary compliance to violent coercion. While early compliance was driven largely by solidarity with the secessionist cause, recent surveys show that only 29 per cent of residents still support the action, with most businesses and schools now complying out of fear of violent reprisals by armed enforcers (The Guardian, 2025a). The SBM Intelligence report noted that "the movement, once rooted in genuine political grievances, has since been hijacked by violence, criminality, and internal divisions," a shift that has not only

eroded public support but has also deepened the region's instability (The Guardian, 2025a). This transformation means that even if the political grievances were addressed, the criminal networks that have embedded themselves in the enforcement infrastructure may continue the disruption for their own financial benefit.

The response from state governments has produced mixed results. Enugu State Governor Peter Mbah introduced sanctions against individuals and institutions that comply with the sit-at-home order, contributing to a tentative return of business activities in parts of the state (The Sun, 2025b). Anambra State Governor Chukwuma Soludo launched campaigns involving increased security presence and free transportation for civil servants to their offices on Mondays (The Sun, 2025b). However, a commercial lawyer expressed frustration that while these measures improved the situation in state capitals, the impact remained limited: "if civil servants in Enugu are working while those in Imo or Abia are not, does that show that the economy is improving? There must be synergy so that when someone needs a service from an office in Abia on a Monday, he gets it without waiting until the next day" (BusinessDay, 2025). The Ebonyi State Commissioner for Lands similarly expressed concern that the Monday sit-at-home had not been completely resolved, stressing that it would continue to impede development and economic growth. Singling out Ebonyi as the only state where the Monday sit-at-home no longer takes place, he insisted that the impact on the state's economy remained minimal as long as other states in the region were not operating (The Sun, 2025b). This interdependence means that economic recovery requires coordinated action across all five South-East states, as supply chains, transportation networks, and regional markets cannot function properly when some states operate while others remain shut down. The leaders of separatist movements themselves acknowledge the depth of the phenomenon. The leader of the Movement for the Actualisation of the Sovereign State of Biafra stated that the Monday sit-at-home had become a "major phenomenon in Biafra land" and should be factored into government programmes, asserting that "it is no longer under the control of those who call for it. The people of Biafra are now fully in charge of their destinies and mindsets" (Zenodo, 2025). This observation suggests that even if IPOB leadership were to formally call off the protest, the momentum of four years of disruption may be difficult to reverse, as the practice has become embedded in community expectations and enforced by networks that operate independently of any central command.

The cumulative effect of the sit-at-home crisis on Imo State and the broader South-East represents a fundamental restructuring of the regional economy. From the collapse of internally generated revenue to the flight of investment capital, from the paralysis of major markets to the disruption of educational outcomes, the secessionist agitations have transformed one of Nigeria's most industrious regions into a landscape of economic uncertainty. As one policy researcher concluded, "the cost of inaction is simply too high and Nigeria cannot afford to leave one of its most industrious regions in limbo" (BusinessDay, 2025). Breaking this cycle requires not only security interventions but also structural reforms, sincere political dialogue, and genuine efforts to rebuild trust between the region and the federal government.

Summary of Findings

This paper examined the symbiotic relationship between crisis economy and insecurity across Nigeria's six geopolitical zones, focusing on five purposively selected states. The study revealed that insecurity and economic decline operate as mutually reinforcing phenomena, each exacerbating the other in a vicious cycle that perpetuates poverty and violence. The findings demonstrate that insecurity fundamentally disrupts agricultural production, which remains the primary livelihood for most Nigerians. In Borno State (North-East), insurgency has reduced crop production by over 75 per cent, with farmers facing threats, kidnappings, and killings when attempting to access their farmlands. In Zamfara State (North-West), banditry has transformed agriculture through extortionate "harvest fees" ranging from ₦5 million to ₦20 million, while halting artisanal gold mining and creating a ransom economy that drains community wealth. In Benue State (North-Central), farmer-herder clashes have displaced over 615,000 people, with systematic destruction of harvests and farming infrastructure. The research established that these agricultural disruptions directly drive national food inflation, which surpassed 40 per cent in 2024, translating into mass hunger and malnutrition affecting millions, with nearly 5.44 million children suffering acute malnutrition in northern states alone. Displacement figures exceed 3.2 million persons nationally, representing a massive removal of productive workforce from economic activity and creating dependency on humanitarian assistance. The study identified sophisticated war economies sustaining insecurity. Armed groups generate revenue through ransom payments, illegal taxation of communities and highways, looted assets, and control of mineral resources. In the South-South, illegal oil bunkering and refining cost Nigeria billions in lost revenue while devastating fishing and farming livelihoods through environmental degradation. In the South-East, secessionist agitations and sit-at-home orders have cost the regional economy an estimated N7.6 trillion between 2021 and 2025, paralyzing informal markets and crippling small businesses.

Crucially, the research uncovered how vested interests perpetuate the crisis. Corrupt officials divert security funds with the EFCC revealing billions in security votes siphoned monthly by governors while criminal networks and armed groups profit from continued instability. Intelligence failures, compromised operations, and political negotiations with bandits have undermined peace efforts, creating conditions where conflict becomes profitable for some while devastating for the majority. The investment drought resulting from insecurity has seen

the South-East attract only 6 per cent of national foreign direct investment, with long-term implications for economic recovery and human capital development.

Conclusion

The evidence presented in this paper conclusively demonstrates that Nigeria's security crisis and economic decline are not parallel problems requiring separate solutions but rather two dimensions of a single, integrated crisis. The vicious cycle operates with brutal efficiency: insecurity destroys agriculture and investment, producing economic contraction and mass displacement; economic hardship creates a pool of unemployed, frustrated youth vulnerable to recruitment by armed groups; these groups then intensify insecurity, completing the loop that traps millions in poverty and violence. The persistence of this cycle despite increased security spending from ₦900 billion to ₦2.3 trillion under the previous administration reveals that the crisis is fundamentally political-economic rather than purely military. Vested interests at multiple levels profit from continued instability: armed groups through ransom and resource control, criminal networks through illicit economies, and corrupt officials through diversion of security funds and exploitation of insecurity for political advantage. These actors actively sabotage peace efforts because stability threatens their revenue streams and exposes their illicit activities.

The human cost documented in this study 3.2 million displaced persons, 5.44 million malnourished children, over 78,000 deaths in a decade, food inflation exceeding 40 per cent represents not merely statistics but the systematic destruction of human potential. Farmers who cannot access their lands, children who cannot attend school, families who cannot afford basic nutrition, and communities whose entire economic fabric has been torn apart constitute a national tragedy that demands urgent, comprehensive response. Nigeria stands at a critical juncture. The path of militarized responses alone has proven inadequate, as tactical victories evaporate in a fog of corruption, sabotage, and institutional rot. Breaking the cycle requires confronting not only the visible combatants but the shadowy networks that finance, enable, and protect them. Until Nigeria addresses the vested interests that profit from crisis, the nation will remain trapped in the paradox of resource wealth generating poverty, violence, and despair.

Recommendations

Based on the findings of this paper, the following recommendations are proposed for breaking the vicious cycle of crisis economy and insecurity in Nigeria:

1. Implement Comprehensive Agricultural Protection and Resettlement Programs

The Federal Government, in collaboration with state authorities, must develop and fund comprehensive programs enabling farmers to safely access their farmlands. This includes establishing militarized agricultural corridors in high-risk areas where farmers can cultivate under military protection during planting and harvest seasons. For displaced farming communities, resettlement packages must include not only housing but also land clearing, seeds, fertilizers, and extension services to rapidly restore agricultural productivity. States like Borno, Zamfara, and Benue require special agricultural recovery funds to compensate farmers for destroyed harvests and provide capital for restarting operations. The success of programs like Mercy Corps' THRIVE initiative, which supported farmers with seeds and implements, should be scaled from hundreds to hundreds of thousands of beneficiaries.

2. Disrupt the Financial Networks of Armed Groups

The Central Bank of Nigeria must intensify oversight of Point of Sale agents, fintech platforms, and mobile money operators to close vulnerabilities exploited by armed groups for ransom collection and fund transfers. Enhanced "Know Your Customer" regulations and transaction monitoring in high-risk zones are essential. The Nigerian Financial Intelligence Unit should collaborate with international partners to track and freeze assets linked to terrorism financing, particularly cryptocurrency transactions using privacy coins like Monero. The EFCC must prioritize investigation and prosecution of individuals and companies involved in illegal gold trading and oil bunkering that finance banditry and insurgency. The estimated \$9 billion annual loss to illegal mining demands a dedicated task force combining security, financial intelligence, and mining regulatory authorities.

3. Enforce Accountability for Diversion of Security Funds

The National Assembly must strengthen oversight of security votes at federal and state levels, mandating detailed public accounting of expenditures. The practice of governors receiving billions monthly as security votes without accountability must end through legislative reform requiring itemized reporting to state assemblies and anti-corruption agencies. The EFCC and ICPC should investigate and prosecute all cases of security fund diversion, regardless of the political status of alleged perpetrators. The \$2.1 billion arms scam and the recent exposure of ₦50 billion police fraud demonstrate that impunity has become institutionalized; reversing this requires demonstrating that no individual is above accountability. Whistleblower protections must be strengthened to encourage insiders to report diversions without fear of retaliation.

4. Adopt Differentiated, Region-Specific Security Strategies

The federal government must move beyond one-size-fits-all security approaches to adopt strategies tailored to each region's specific conflict dynamics. In the North-East, focus should remain on degrading ISWAP and Boko Haram capabilities while securing farming communities and resettlement areas. In the North-West, strategies must

combine kinetic operations with economic alternatives to banditry, including formalizing artisanal mining and providing youth employment in mining communities. In the North-Central, ranching initiatives must be accelerated with full funding, and anti-open grazing laws must be enforced uniformly. In the South-South, community-based pipeline surveillance should be professionalized, moving beyond contracts to former militants toward structured employment with accountability. In the South-East, dialogue with legitimate representatives must accompany security operations, addressing genuine grievances while isolating violent actors.

5. Launch a National Economic Recovery and Youth Employment Initiative

Recognizing that unemployment drives recruitment into armed groups, the federal government should launch a massive, well-funded economic recovery initiative targeting conflict-affected regions. This initiative should provide direct employment in public works, agricultural rehabilitation, and environmental cleanup projects. In the North-West, formalizing artisanal gold mining and regulating the sector can provide legitimate livelihoods that compete with banditry. In the South-South, the long-delayed Ogoni cleanup must be fully funded and implemented, creating jobs while restoring environments. In the South-East, special economic zones with tax incentives and improved security can attract investment and restore the region's commercial vitality. All programs must include transparent monitoring and evaluation mechanisms to prevent the corruption that has undermined previous initiatives.

6. Strengthen Intelligence Coordination and Community Policing

The persistent intelligence failures documented in this study require urgent reform of intelligence agencies. The National Intelligence Agency, Department of State Services, and military intelligence must improve coordination and information sharing, moving beyond inter-agency rivalry that has cost lives. Community policing initiatives should be genuinely implemented, recruiting local youth who know the terrain and can provide actionable intelligence. Informant networks in rural areas, which have collapsed due to fear and reprisals, must be rebuilt through protective measures and incentives. The practice of political negotiations with bandits must cease, as it rewards violence and signals that kidnapping and terror produce predictable returns. Instead, intelligence-led operations targeting bandit leadership and financiers should be intensified.

7. Address the Root Causes Through Constitutional and Political Dialogue

Finally, the federal government must initiate sincere, inclusive dialogue addressing the structural grievances that fuel secessionist agitations and regional conflicts. Issues of resource control, fiscal federalism, policing, and political inclusion require constitutional conversation that goes beyond cosmetic adjustments. The South-East's sense of marginalization, the Niger Delta's environmental justice demands, and the Middle Belt's land use concerns cannot be resolved through security operations alone. A national conversation involving all stakeholders government, civil society, traditional rulers, youth representatives, and credible community leaders can rebuild trust and address the underlying political and economic exclusion that makes violence an attractive option for frustrated populations.

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