

INSECURITY, LIVELIHOODS & WELFARE IN NORTHERN NIGERIA

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SPRiNG Programme · Funded by FCDO

Context: Poverty and violent conflict in Nigeria

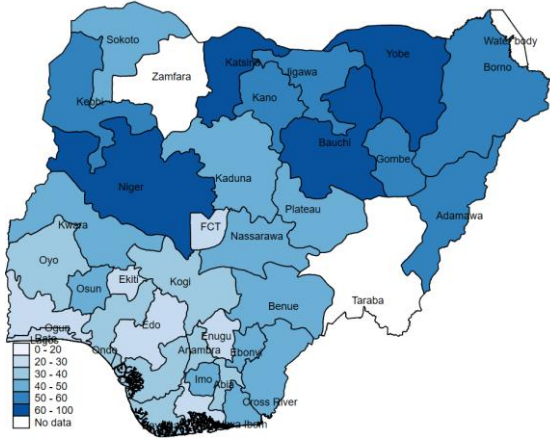
56.2%
population below national poverty
line (2023)

41.8%
living on less than \$3/day

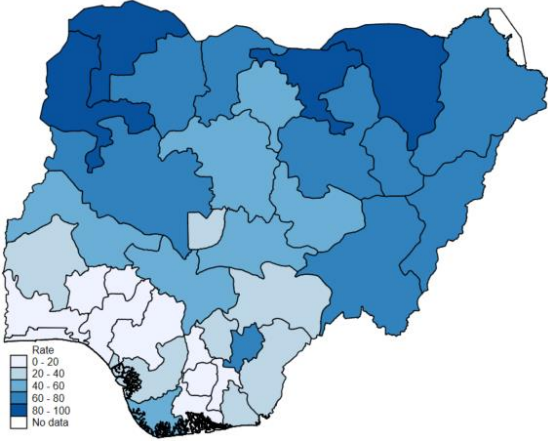
63%
multidimensionally poor (2022)

11,678
conflict deaths in 2024 alone

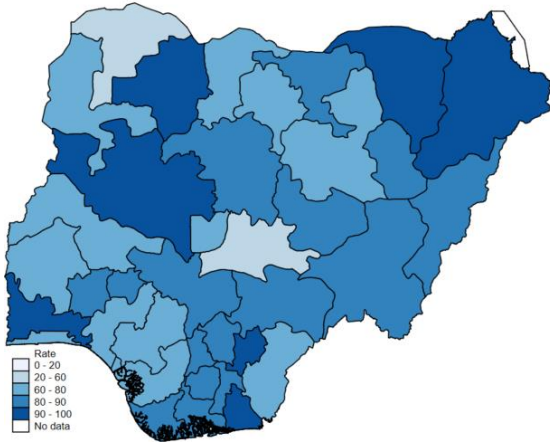
Poverty
2023



MPI headcount
2024



Food insecurity
2024



Note: Taraba and Zamfara dropped from state-level estimates using the NLSS (map, left) as parts were inaccessible due to insecurity and flooding. Different scales are used across maps to highlight within-indicator differences in intensities. Source: analysis of NLSS (2023) and DHS (2024) datasets

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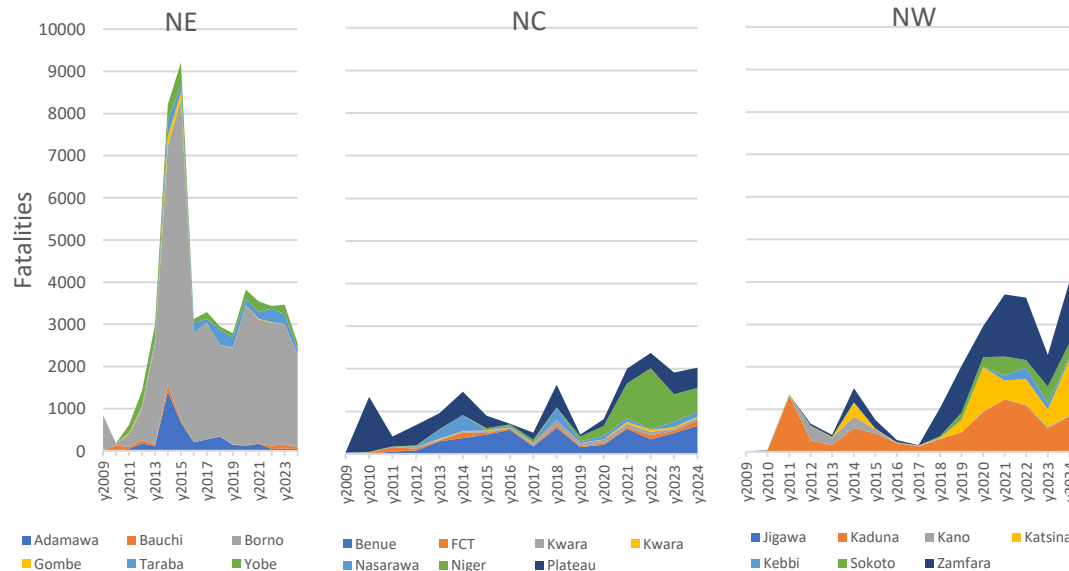
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Conflict → Poverty

- Economy ~2.5% smaller than counterfactual (2021); cost of violence = 12% GDP / \$133bn (2023)

Poverty → Conflict

- Limited livelihood opportunities fuel grievances
- Political elites recruit, finance & organise violence

Research Questions & Study Objectives

RQ1

Bidirectional Relationship

What is the bidirectional relationship between insecurity dynamics and household welfare in Northern Nigeria?

RQ2

Key Welfare Drivers

What are the key drivers of monetary welfare despite conflict in the North, with a focus on livelihoods and enabling conditions?

RQ3

Variation by Group

How do these drivers vary by area of residence, gender, and age in Northern Nigeria?

***Main Contribution:
Different forms of
insecurity impact
poverty through varied
livelihood pathways —
livelihood
diversification is the
most consistent
resilience factor across
all conflict-affected
Northern contexts.***

Data Sources

01 Nigeria Living Standards Survey 2022/23

National Bureau of Statistics
Core quantitative dataset
Representative at national, rural/urban, state levels
Focus: consumption/expenditure, livelihoods, household characteristics

02 Nigeria Demographic & Health Survey 2024

Socioeconomic & demographic indicators
Food insecurity experiences (FIES scale)
National, rural/urban, state representativeness
Multidimensional poverty headcount & intensity

03 Armed Conflict Location & Event Data 2010–2025

Georeferenced conflict events & fatalities
Merged with NLSS at LGA level and DHS within 20km radius
Captures Boko Haram, banditry, and farmer-herder violence
Used to construct 'conflict debt' measure from 2009 onwards

04 CPAN Qualitative Fieldwork 2023 & 2025

60 life history interviews (LHIs)
12 focus group discussions (FGDs)
15 key informant interviews (KIIs)
20 Delphi-method crisis FGDs (Borno & Benue, 2025)
Sites: purposively selected LGAs in Borno, Benue, Jigawa states

Insecurity and welfare

Three Types of Conflict Differentially Shaping Welfare in the North

BOKO HARAM / ISWAP INSURGENCY

REGION

*North East
(esp. Borno & Yobe)*

IMPACTS

Protracted violent extremism; repeated displacement; garrison economy; market collapse; systemic infrastructure destruction; SGBV by armed groups. **Largest effect sizes on household welfare of all three conflict types.**

BANDITRY & KIDNAPPING

REGION

*North West
(Zamfara, Katsina, Sokoto, Kaduna)
+ parts of NC*

IMPACTS

Cattle rustling, farm raids, kidnapping for ransom, trader extortion. More episodic and localised. **Welfare impact concentrated among moderately poor / near-poor households (40th–60th percentiles).**

FARMER-HERDER CONFLICT

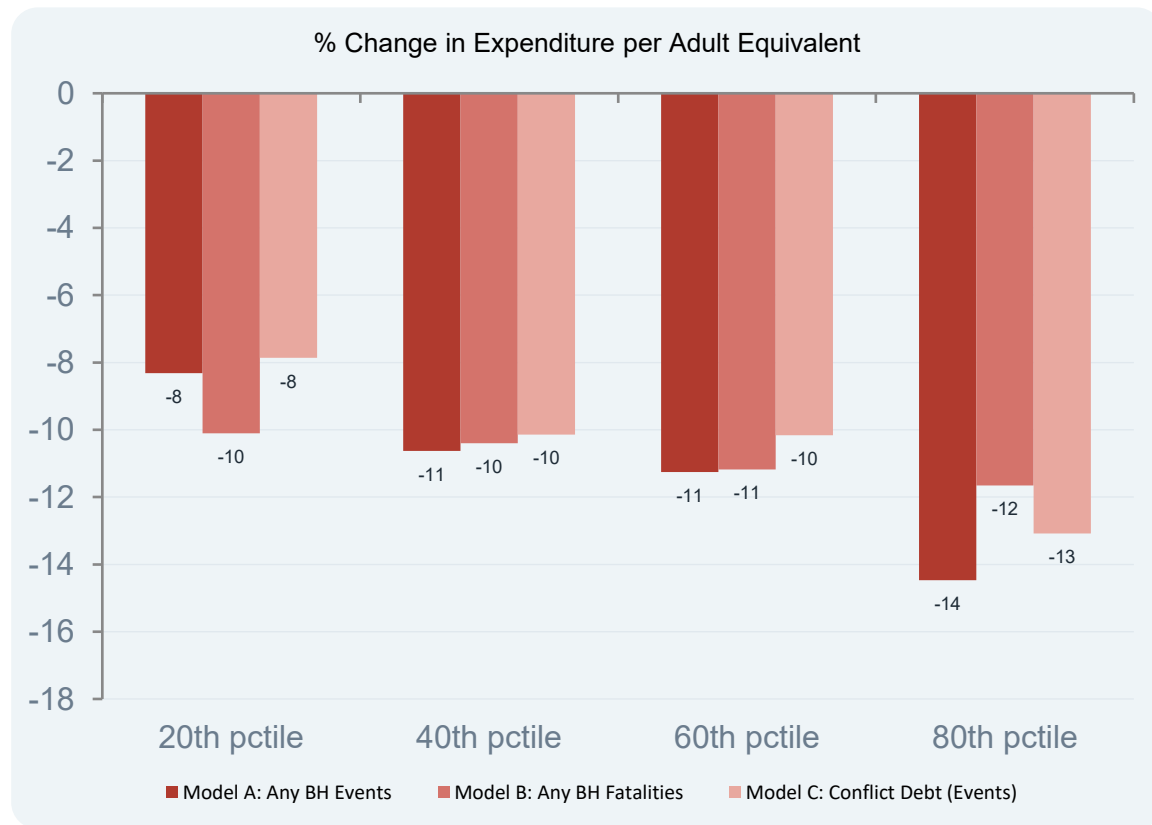
REGION

*North Central
(esp. Benue & Plateau)*

IMPACTS

Seasonal, spatially concentrated. Recurrent crop/livestock destruction, land insecurity, displacement during agricultural cycles. **Particularly erodes welfare of households just above the poverty line (60th percentile).**

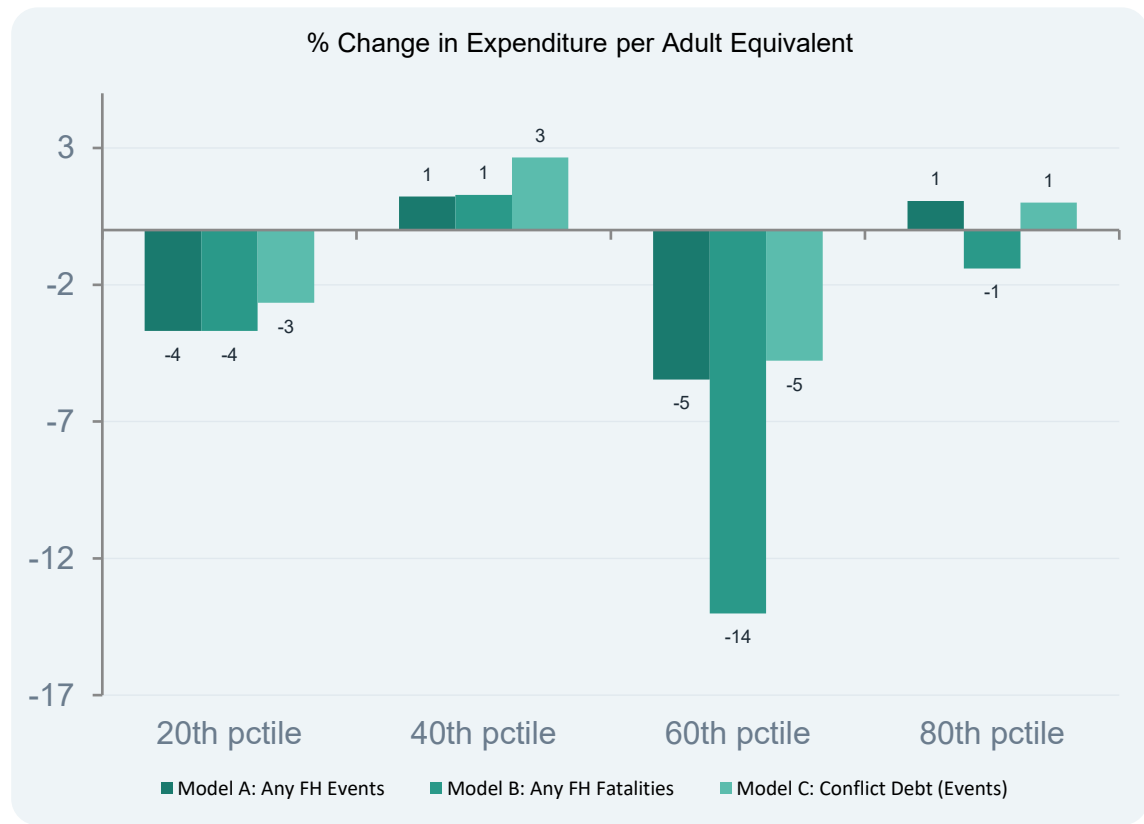
Boko Haram Violence: Quantitative Findings — North East



Among the three conflict types examined, Boko Haram exhibits the largest and most consistent welfare impacts.

- 8–14% lower expenditures per adult equivalent where Boko Haram events or fatalities occurred in the two years preceding the NLSS survey
- Largest expenditure losses occur among households at the 80th percentile (12–14% lower expenditure)
- Conflict debt since 2009 is associated with 8–13% lower expenditure, indicating persistent long-term welfare impacts

Farmer-Herder Violence: Quantitative Findings — North Central



Violence often seasonal and spatially concentrated — allows return but prevents asset consolidation

- 14% lower expenditures at 60th percentile - largest single effect size across all specs (Model B, fatalities)
- Households just above poverty line most vulnerable – have farmland, crops, livestock to lose
- No statistically significant association with poverty status itself (logit) — effect concentrated near-poverty
- Significant in NC-specific model, but not in full Northern model where BH dominates

Qualitative : The 'Garrison Economy' & IDP Camp Dynamics — Borno & Benue

Pathways from insecurity to poverty through livelihood channels

Borno: *Displacement → asset depletion → severed access to land/markets → 'garrison economy' → prolonged welfare dependence. Poverty not a temporary decline but a condition of 'stalled rebuilding'.*

Benue: *Recurrent asset stripping (crops, livestock, farmland), insecurity during agricultural cycles, repeated displacement interrupting recovery. Seasonal pattern means 'churning' around poverty line rather than sustained descent.*

"At the moment, one cannot access his farmland to cultivate his crop. What is so scary is the rampant kidnapping, abduction, and paying of ransom that make life so difficult for the common man."

INT34, man, rural Borno, 2023

IDP Camp Dynamics: Coping Without Recovery

Welfare Mediated Through Institutions

- Access to food, education, and basic services routed through camps, programmes, and distributions.
- Households cannot convert coping into recovery.

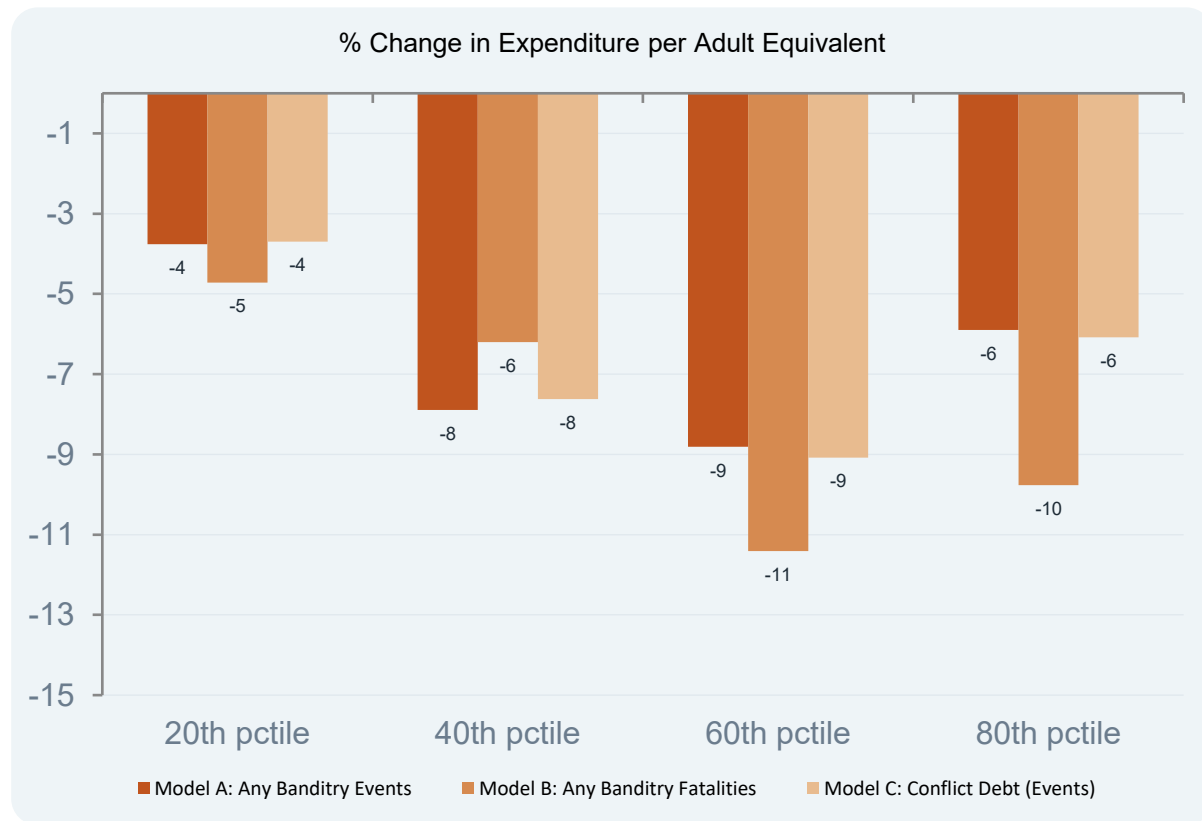
Freedom of Movement Restricted

- *'In Guma, everywhere you see IDP camps or host communities... everywhere you see this settlement, you cannot move freely in these areas'* (CSO CT-FGD, Benue 2025).
- Movement limits block informal trade and farming.

Host-IDP Tensions

- Long-term Borno residents: *'We toil to feed them [displaced relatives]. We hardly save from our earnings'* (F-LTR, urban Borno 2023).
- Welfare strain extends beyond displaced households to host communities.

Banditry-Related Violence: Quantitative Findings — North West



Banditry imposes substantial welfare costs, particularly for near-poor and moderately poor households.

- Banditry is associated with lower household expenditure across the welfare distribution (4–11%).
- The strongest welfare losses occur at the 40th–60th percentiles.
- Conflict debt is associated with persistent expenditure losses of about 8–9% among middle-income households.
- Effects are smaller at the 20th percentile (4–5%).

Banditry: Qualitative Findings — Livelihood Pathways & Reconciliation Failures

Qualitative (Benue): Banditry described as constraints on productive activity — cattle rustling, farm raids, kidnapping. Linked to poverty and limited alternatives. Reconciliation efforts faltered when livelihood alternatives were not delivered.

Life History: Rural Banditry Displacement (INT16, Benue)

Starting Point:	WB3–4: Guma LGA farming household — cassava, yam, small livestock, petty trading; children in school
Conflict Shock:	2023: Repeated banditry attacks destroy shop, crops, and livestock. Family forced to flee village.
Displacement:	Relocates to town. Loses farmland, input networks, and local markets entirely.
Livelihood Loss:	Forced to buy food from market while selling remaining assets and accumulating medical debt (WB1–2)
Mechanism:	Banditry destroys productive assets and severs access to land, capital, and markets
Outcome (2025):	Remains in severe livelihood distress; unable to rebuild farming; struggling for basic needs (WB1)

Reconciliation Failure

"There was no sincerity in the olive branch they extended... they asked them to bring their ammunition, which they did. The next stage was to sponsor them for training abroad and empower them, but that phase never happened."

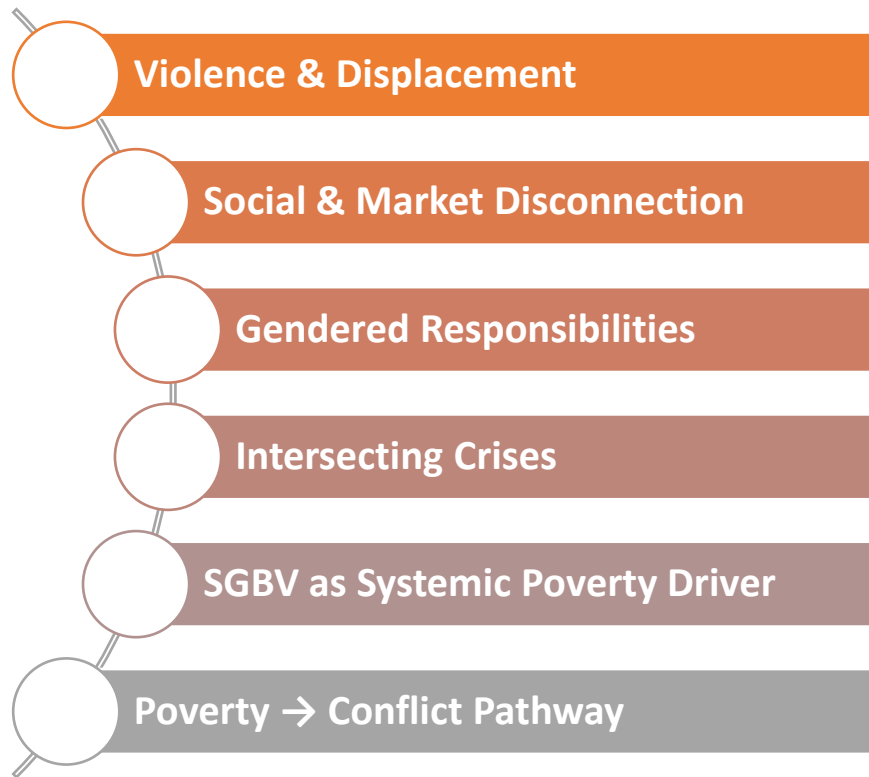
CSO CT-FGD, Benue, 2025

Why reconciliation failed:

- No credible livelihood alternatives provided post-disarmament
- Without viable economic opportunities, ex-combatants return to violence or criminal networks
- Failure undermines trust in future reconciliation processes.
- Bandits in Benue: cattle rustling, kidnapping, farm raids, harvest theft, trader extortion (Madueke et al. 2024)

Key lesson: 'The cow they will eat all their crops and if they go to ask it's to shoot you down.' (F-FGD, rural Benue 2023) — Where livelihoods overlap with armed groups, productive activity itself becomes a security risk. Without credible alternatives, households are trapped in low-return survival strategies and reconciliation processes cannot hold.

Life History Pathways — Multiple Conflict-Driven Descent



BENUE — Farmer-Herder Violence (INT2, rural woman)

- Starting Point:** WB1 at birth (1987); improved after marriage in 2005 through farming & small trading
- Stabilisation:** By 2013: relative stability — farming, manual labour, motorcycle (Okada transport) (WB3)
- Conflict Shock:** 2015: attacked by herder violence; forced displacement; motorcycle sold; business collapses
- Further Shocks:** Late 2023: fuel subsidy removal, flooding, house fire → WB1
- Mechanism:** Asset loss → livelihood collapse → repeated displacement → casual labour & one meal/day
- Outcome (2025):** Partial recovery to WB2; resumed small-scale farming & livestock keeping

Livelihood resilience

Livelihood Diversification: The Consistent Resilience Factor

Only 13% of Northern household heads engage in diversified livelihoods — yet this is the single most consistent protective factor across all conflict types

NW (Banditry)

- Significant at 20th & 40th pctiles in both safe and banditry-affected LGAs
- Concentrated benefit for households in poverty
- Effect sizes higher in insecure vs safer LGAs

NC (Farmer-Herder)

- Associated with higher welfare for poorest households in safer LGAs
- Higher welfare at 60th pctile amid farmer-herder violence — above poverty line
- Points to risk mitigation AND upward mobility

NE (Boko Haram)

- Less significant — constrained by weak markets
- Where significant, direction still protective
- Qualitative: slow to build given market fragility in conflict zones

Enablers of Successful Diversification

Financial Inclusion:

Informal credit/savings (thrift groups, rotating funds) — often only accessible capital in conflict settings

Asset Development:

Small productive assets (goats, motorbikes, grinding machines, housing) generating income over time

Value-Chain Participation:

Petty trading, crop processing, moving produce to urban markets — bridges subsistence and commerce

Connectivity:

Road access, telecoms, affordable transport — without these, labour cannot convert to income

Education: A Critical Resilience Asset

47%

of Northern HH heads completed lower secondary education or higher

Quantitative Results: Lower secondary education of the HH head:

- Associated with higher expenditures across most of the welfare distribution for ALL three conflict types
- Effect sizes LARGER at 80th percentile amid BH violence and banditry (richer households benefit more)
- Effect sizes LARGER for poorer households during farmer-herder violence

Variation by Demographics

Rural Areas

Significant for rural NW and NC — banditry and farmer-herder contexts. Education enables non-farm diversification where markets function.

Urban Areas

Significant during BH violence in urban NE — salaried work more accessible in urban displacement contexts.

Men-Headed HHs

Education retains significance. Structural barriers do NOT eliminate education's effect for men-headed households.

Women-Headed HHs

Education effect NOT significant — gendered constraints in land access and economic activities limit translation of education into outcomes.

Non-Youth HHs

Education remains protective across all insecurity types — wider asset base and labour market experience amplify returns.

Youth-Headed HHs

Effect NOT significant — limited asset access, fewer networks, weaker labour market experience prevent economic returns.

Social, Political & Institutional Drivers of Resilience

Social Networks

- First line of protection when formal assistance is delayed or absent
- Relatives, neighbours, community members provide food, cash, temporary shelter
- Critical in displacement — operates as socioeconomic capital when assets are inaccessible
- Quickly exhausted in protracted crises; informal finance (thrift groups, rotating loans) fills gaps

Political Leadership & Local Authority

- Traditional leaders and community authorities act as gatekeepers to state-linked opportunities
- In Benue: responsive chiefs facilitate community resource access; corruption deepens conflict
- Documentation/verification barriers frequently prevent access to formal support
- 'In Guma, everywhere you see IDP camps — you cannot move freely' (CSO, Benue 2025)

Fragmented Institutional Environment (Borno)

- Welfare protection depends heavily on NGOs/humanitarian actors — not stable state systems
- Non-displaced poor in Borno felt abandoned during COVID-19; IDP camps received sector support
- Access to food, education, and services routed through camps and programmes
- Livelihoods limited by what is 'allowed' within displacement contexts — coping ≠ recovery

Conflict Resolution & Security Arrangements

- Local mediation efforts, vigilance groups, and security actor engagement enable livelihood resumption
- Allow 'people to go back to farm small or send children to school' (FGD, rural Benue 2023)
- Enable stabilisation, not transformation — maintains subsistence livelihoods rather than upward mobility
- Reconciliation failures (Benue): olive branch extended but follow-through never delivered

Policy implications

Policy Implications: Key Messages

1

Reducing poverty in conflict-affected Northern Nigeria requires more than relief — it requires bundled support linking safety to livelihood diversification.

2

Sustained escapes are most plausible when security improves AND agricultural + off-farm productive support is delivered in bundled, market-linked ways.

3

Lower secondary education completion is the single most consistent predictor of resilience — protecting and restoring schooling is a priority intervention.

4

Financial inclusion — informal and formal — must be built and diversified: promote low-interest credit, thrift groups, and stronger value chain entry.

5

In Borno: sequence support from immediate relief → recovery inputs → labour market re-entry. In Benue: prioritise land access and market corridor restoration alongside safety.

Implications for Gender-Responsive & Youth-Focused Programming

Gender-Responsive Programming

The problem:

Education's protective effect does NOT reach women-headed households. Gendered constraints in land access, resource control, and economic activity prevent translation of education into outcomes.

Specific vulnerability:

Women face increased care burdens + shift to unpaid labour without resource control. 'Women don't own anything, everything is owned by the husband' (F-FGD, rural Benue 2023). Survival tied to low-margin daily petty trading.

SGBV as compound risk:

Camp exploitation in Benue; insurgency-embedded SGBV in Borno. Weak formal protection mechanisms. SGBV linked to trafficking and survival sex under livelihood collapse.

What can be done:

Women-specific livelihood grants with asset control. Financial inclusion through women's savings groups. Legal/formal land rights. Safe reporting mechanisms. Cash transfers with gender-sensitive conditions.

Youth-Focused Programming

The problem:

Education does NOT protect youth-headed households — limited asset access, fewer networks, weaker labour market experience prevent translation of schooling into economic returns.

Recruitment vulnerability:

Unemployed educated youth are especially at risk. Political elites exploit economic grievances. 28.9% of Northern HH heads are youth; their households face compounded disadvantage.

Reversing the dynamic:

Idle youth + economic exclusion + political manipulation = violence pathway. SPRiNG should address demand-side and supply-side together: skills + jobs + community peace dividends.

What can be done:

Apprenticeships, vocational training linked to market demand. Youth enterprise grants with mentoring. Community peace and economic integration initiatives. Address political patronage through governance support.

Policy Implications for OHOPRS: Building Resilience in Conflict-Affected Northern Nigeria

1 State-Specific OHOPRS Packages:

- Borno, Benue and North West require differentiated mixes of relief, social protection and livelihoods under OHOPRS.
- Use NLSS, DHS and ACLED data to define state response profiles and avoid one-size-fits-all interventions.
- Prioritise LGAs with both high conflict 'debt' and high poverty for concentrated support

2 From Relief to Diversified Livelihoods:

- Standardise 'cash-plus' support that links assistance to non-farm enterprise, agriculture and skills.
- Support households to build multiple income streams rather than a single livelihood.
- Use scalable, low-cost instruments that government systems can sustain fiscally.

3 Sequenced, Multi-Window OHOPRS Support:

- Agree a common sequence for conflict LGAs: emergency relief → recovery inputs → labour-market and enterprise support.
- Use the same registry, targeting and payment platforms across all phases to reduce duplication.
- Coordinate humanitarian and development instruments to prevent premature graduation from support.

4 Targeting with Conflict and Poverty Data:

- Combine conflict history (events, fatalities) with poverty and food-insecurity data to rank LGAs.
- Integrate this into the Unified Register and state social protection systems for area-based targeting.
- Use historical conflict ('conflict debt') to maintain support in chronically affected LGAs beyond active crises.

5 Education & Protection as Core Services:

- Make continuity of schooling, especially for girls, a core component of OHOPRS responses in conflict LGAs.
- Embed safe-school measures and GBV prevention/response within social protection and humanitarian packages.
 - Use existing platforms (SBMCs, conditional transfers, community structures) instead of parallel project systems.

6 Financial Inclusion as OHOPRS Infrastructure:

- Use savings groups, cooperatives and mobile money as channels for cash assistance and livelihood grants.
- Expand basic financial services (accounts, IDs, agents) in conflict LGAs as a foundation for diversification.
 - Design products that are affordable for low-income households and feasible within government fiscal space.

Thank you

Annexes

Annex: Analytical Methods

QUANTITATIVE ANALYSIS

- **Bootstrapped Quantile Regression (Eq.1)**

Estimates welfare across the distribution ($\tau = 0.2, 0.4, 0.6, 0.8$)
— captures poor, near-poor, and better-off households

- **Logistic Regression — Poverty Status (Eq.2)**

Binary poverty (below US\$3/day); probability weights;
clustered standard errors at EA level

- **Key Regressors:**

- Conflict: events/fatalities (2-year) + conflict debt (since 2009), by type of violence
- Activities: farming, NFE, wage work, diversification (head)
- Demographics: gender, age, education, HH size, urban/rural, zone

- **Interaction Terms:**

Conflict $\times$ livelihood activities; triple interactions with gender, age, residence

QUALITATIVE ANALYSIS

- **Thematic Analysis**

Updated coding framework: poverty-insecurity-livelihood

- **Process Tracing**

Traces two-way pathways — insecurity $\rightarrow$ poverty (displacement, asset loss, market disconnection) and poverty $\rightarrow$ insecurity (risky coping, recruitment vulnerability)

- **Participatory Wealth Ranking (PWR)**

WB1 (poorest) to WB6 (very rich) — identifies sustained escapers, transitory escapers, and chronic poor

- **Delphi-Method FGDs (2025)**

Iterative consensus-building with MDAs and CSOs/NGOs across 10 FGD meetings in Borno & Benue

- **Mixed-Methods Integration**

Sequential: quant findings expand qualitative coding; qualitative findings trigger quant analysis (Q-Squared)

Annex: Qualitative Fieldwork Sites & Sampling Strategy

BORNO (NE)

LGAs: Konduga LGA, Maiduguri MMC, Jere LGA (incl. IDP camps)

Context: High-intensity Boko Haram conflict and displacement settings. Protracted insurgency context. Includes Boarding School Camp (Konduga) and Fariya Outreach Camp (Jere).

Insecurity type: *Boko Haram / ISWAP*

BENUE (NC)

LGAs: Guma LGA, Makurdi LGA

Context: Contrasting contexts: Guma = highly conflict-affected with recurrent farmer-herder violence; Makurdi = relatively stable urban centre experiencing indirect effects.

Insecurity type: *Farmer-herder violence & banditry*

JIGAWA (NW)

LGAs: Kaugama LGA, Hadejia LGA

Context: Comparator site: characterised by poverty and livelihood vulnerability rather than active conflict. Enables analysis of structural poverty drivers without high-intensity violence.

Insecurity type: *Low-intensity (petty crime, kidnapping)*

All sites selected purposively based on conflict intensity, displacement presence, and relevance to livelihoods under crisis. 2025 re-interviews of Benue & Jigawa respondents captured evolving wellbeing.

Annex: Jigawa as Comparator: Structural Poverty Without Acute Conflict

Key insight: In lower-intensity conflict settings, macroeconomic and environmental stressors can reverse welfare gains even without large-scale displacement — structural poverty without war.

Livelihood Continuity Without Progression

- Households remain economically active but cannot translate effort into sustained accumulation
- Subsistence agriculture and informal labour maintain basic consumption only
- Low productivity + limited capital + weak market integration = no upward mobility
- 'Since 2023, there is no progress... the rate of poverty has increased because no big industry provides jobs' (M-LTR, rural Jigawa 2025)

Low-Intensity Insecurity linked to Poverty

- Livelihood stress directly linked to rising petty crime and kidnapping
- 'Youth break into houses, steal food items, animals... the high cost of living has made them start stealing' (M-LTR, rural Jigawa 2025)
- Kidnapping along rural farm routes emerging as significant mechanism extracting resources
- Incidents discourage mobility and economic activity — further entrenching poverty

Macro & Environmental Shocks as Drivers

- Fuel subsidy removal: 'It might be the worst thing to ever hit us here' (F-LTR, urban Jigawa 2023)
- Floods destroy crops: lost N800,000 harvest on an investment of farming savings (INT30, rural Borno)
- Rising prices collapse small enterprises and reduce real value of wages
- 'There are no jobs, no support from government... existing businesses can't keep up because of continuously rising prices' (F-LTR, Jigawa 2023)

Annex: The Reverse Pathway: How Poverty Drives Exposure to Conflict

The paper establishes a bidirectional relationship. Evidence on the reverse pathway (poverty → conflict) is more limited in the cross-section data but emerges clearly from qualitative narratives — especially from CSO/MDA crisis-trajectory FGDs in Borno and Benue (2025).

01 Education Disruption → Long-term Exclusion

Conflict forces school closure and withdrawal. In Borno, armed groups dictated which schools children could attend. Even when conditions stabilise, children often fail to re-enrol. Education disruption creates a generation excluded from the labour market — increasing marginalisation and vulnerability to recruitment.

02 Youth Unemployment → Recruitment Vulnerability

'This year, we are seeing more youth engaging in these activities, due to poverty and government policies' (MDA CT-FGD, Benue 2025). When asked what makes people subscribe to banditry: 'It's poverty; it's lack of education' (CSO CT-FGD, Benue 2025). Limited economic opportunities and political patronage networks deepen marginalisation.

03 Elite Manipulation & Political Recruitment

'Some government officials and politicians are trying to recruit them now for what they want them to come and do' (CSO CT-FGD, Benue 2025). Youth vulnerability is situated not only in economic deprivation but also in political manipulation within conflict-affected settings. Predatory actors actively recruit, finance, and organise violence.

04 Adverse Coping → Criminalisation of Survival

In Jigawa, low-intensity insecurity linked directly to livelihood collapse: 'Youth break into houses, steal food items, animals... the high cost of living has made them start stealing' (M-LTR, rural Jigawa 2025). Kidnapping along rural routes reported as newly common as livelihoods deteriorate. Petty crime becomes a survival strategy.

Important caveat: Direct sequencing of these pathways is less visible in household life histories. Caution required in interpreting CSO/MDA accounts — these require follow-up qualitative and longitudinal research.

Annex: Poverty → Conflict: Education Disruption & Youth Marginalisation

Education Disruption → Poverty Trap

- 1 Conflict shocks:**
Force household to withdraw children from school to support survival through farm labour (Benue life histories)
- 2 Armed group control:**
In Borno, Boko Haram dictated schooling: 'They gave us options of enrolling our children to a specific Islamic school' (F-LTR, urban Borno)
- 3 System-wide closure:**
Key informants: prolonged school closures; declining demand for education due to security risks; children not returning even after stabilisation
- 4 No recovery:**
Education interruptions are long-lasting. Children displaced from schooling rarely re-enrol, even when violence subsides
- 5 Youth exclusion:**
Educated youth still face marginalisation: 'We have a lot of educated young men here with no jobs' (F-LTR, urban Jigawa 2025)
- 6 Recruitment risk:**
'The boys will go there, gather, and start training themselves using guns' (CSO CT-FGD, Benue 2025)

Voices: Youth, Poverty & Violence

"It's poverty; it's lack of education"

CSO CT-FGD, Benue 2025 — when asked what makes people subscribe to banditry

"This year, we are seeing more youth engaging in these activities — it is not far-fetched due to poverty and government policies"

MDA CT-FGD, Benue 2025

"Some government officials and politicians are trying to recruit them now for what they want them to come and do for them"

CSO CT-FGD, Benue 2025

"Since 2023, there is no progress in the area. The rate of poverty has increased because there had not been any big industry built that will provide job opportunity to the people especially the youth"

M-LTR, rural Jigawa 2025

Annex: Farming, Salaried Work & Non-Farm Enterprise as Livelihood Options

Farming: A double-edged livelihood amid insecurity

Farming alone is not a reliable welfare-protection strategy. Its effect is context-specific and often ambiguous — particularly in conflict-affected settings.

NE: Higher welfare at 40th pctl in safer LGAs. But LOWER welfare for poorest households (20th pctl) amid BH violence. **Mixed — risk for poorest**

NW: Farming reduces welfare differential — buffering for poor, levelling-down for richer. **Positive for poorest — buffer function**

NC: Associated with higher probability of poverty in urban areas during FH conflict. Men-headed households more exposed. **Risk in urban contexts & for men**

Salaried / Wage Employment: Stabilising But Limited

WHEN it works:

Consistently associated with higher welfare in SAFER LGAs. Lowers poverty probability in NE, among men-headed and non-youth households in NC/NE.

WHEN it fails:

Not significant for poorer households — thin labour markets. Inflation erodes real wages. Non-payment of salaries. Scarce formal employment overall.

NOT accessible for:

Women-headed households; youth-headed households; rural poor — structural barriers compound insecurity effects.

Non-Farm Enterprise (NFE): Variable & Context-Dependent

North East:

Associated with LOWER welfare for poorer HHs in safer LGAs and higher probability of poverty in rural insecure areas — fragile markets make NFE a distress response.

North Central:

Associated with HIGHER welfare among poorest HHs (20th pctl) in both safe AND banditry-affected LGAs — more developed NC markets support diversification.

Interpretation:

NFE effectiveness depends on market depth. In NE, NFE may signal declining returns from farming — reactive, not proactive. In NC, higher GDP and market development make NFE an effective ladder.

What These Three Options Tell Us Together

No single livelihood type consistently protects against poverty across all contexts. Farming is double-edged; salaried work is stabilising but rare and inflation-exposed; NFE is context-dependent. Only the COMBINATION of activities — livelihood diversification — is consistently associated with higher welfare across regions and conflict types.