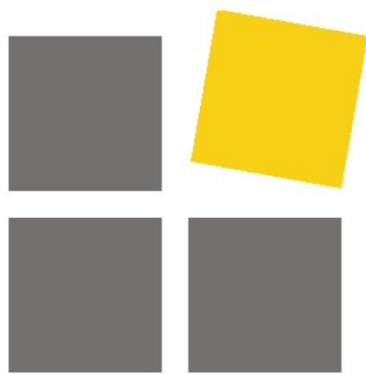




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Insecurity, livelihoods, and welfare in Northern Nigeria

Working paper

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Executive summary

Nigeria faces high and rising poverty. In 2023, 56.2 per cent of the population (125.8 million people) lived below the national poverty line and 41.8 per cent lived on less than \$3 per day (World Bank 2025). Multidimensional poverty affected 63 per cent of the population in 2022 (NBS 2022), while 14–15 million people are expected to require humanitarian assistance between October 2025 and May 2026, especially in the North East and parts of the North West (FEWS NET 2025). Poverty is concentrated in Northern Nigeria, particularly in areas affected by insecurity. In 2024 alone, conflict caused 11,678 deaths, with 63.6 per cent occurring in four states: Borno, Zamfara, Katsina, and Benue (analysis of ACLED 2025).

Conflict and poverty reinforce each other. Violence undermines livelihoods, agricultural production, and markets, while diverting state resources and destroying assets. At the same time, poverty and limited livelihood opportunities can increase vulnerability to recruitment by armed groups and predatory actors including political elites who actively recruit, finance, and organise violence (Sakor et al. 2025; Jones and Kotarska 2025).

This study aims to strengthen localised understanding of the links between regional insecurity, livelihoods, and welfare outcomes in Northern Nigeria. It is distinguished from other work on crises and poverty (e.g. Diwakar et al. 2025) especially through its focus on conflict dynamics disaggregated by type of violence (Boko Haram in the North East (NE), banditry especially in the North West (NW) though also in other regions, and farmer-herder conflicts in the North Central (NC) region), consideration of welfare in terms of monetary/multidimensional poverty and food insecurity, concentrated analysis in the North, and use of newly available nationally-representative household survey data in Nigeria. Coupling this household survey data analysis with reanalysis of recent qualitative data collected in a subset of Nigeria's Northern states, the study seeks to inform humanitarian and development programming and provide policy recommendations for reducing poverty, building resilience, and interrupting the poverty-conflict relationship in conflict-affected Northern states. This paper asks:

1. What is the bidirectional relationship between the dynamics of insecurity and household welfare in Northern Nigeria?
2. What are key drivers of monetary welfare despite conflict in the North, with a focus on livelihoods and their enabling conditions?
3. How do these drivers vary by area of residence, gender, and age in Northern Nigeria?

Study findings

The paper's main contribution is to demonstrate that different forms of insecurity—insurgency, banditry, and farmer–herder violence—impact poverty and welfare through various livelihood pathways, and that livelihood diversification is the most consistent resilience factor across conflict-affected Northern contexts. It thus directs the reader away from focusing only on displacement or humanitarian responses, towards analysis of (a) intersecting causes of poverty and deprivation, and critically (b) resilience and upward mobility pathways.

The study identifies regional variations in insecurity with negative effects on livelihood pathways and household welfare in Northern Nigeria (Table 1), though with different effects for different groups as detailed in the paper. When comparing types of violence across the North, largest effect sizes are observed in terms of Boko Haram violence, followed by banditry, while farmer-herder violence is not a significant correlate of poverty in the full model (though is significant in the NC-specific model where such violence is concentrated). Alongside these patterns are a set of cross-cutting mechanisms of impact, observed through the gendered effects of violence as well as the social and market disruptions it drives, which can be amplified by intersecting crises, gendered responsibilities that further strain livelihoods, and education disruptions that have longer-term effects and link to bidirectional pathways between poverty and conflict.

Table 1: Generalised conflict impacts on livelihoods and welfare

Insecurity	Livelihood impacts/pathways	Relationship with welfare
<i>Boko Haram violence (NE)</i>	Violence and displacement drive asset depletion, economic opportunities are curtailed for displaced and host communities amid weak markets	Negative association between insecurity and welfare across the distribution, with larger effect sizes for richer households
<i>Banditry (NW, some NC)</i>	More diffuse pathways of impact, with violence operating mainly as constraints on productive activity due to perceived and actual insecurity	Negative association between insecurity and welfare particularly pronounced for households near the poverty line (above or below)
<i>Farmer-herder violence (NC)</i>	Recurrent asset stripping, insecurity during agricultural production cycles, and repeated interruptions to recovery including through displacement	Strong downward pressures on welfare significantly visible for households just above the international poverty line

Instead, regarding the reverse pathway from economic deprivation to increased exposure to insecurity or increasing likelihood of conflict/individual participation in conflict, there was relatively limited evidence due to the nature of the cross-section quantitative survey data from 2023 rather than a more historic period, and limited probing in the earlier-collected qualitative data on these issues. However, the qualitative results do point to chronic poverty and unemployment increasing household's exposure and vulnerability to insecurity by forcing adverse coping strategies that weaken long-term welfare trajectories. Even among educated youth, limited economic opportunities and political patronage networks can deepen marginalisation and, in some cases, facilitate recruitment into violence or other risky activities.

Protection against poverty or lower welfare for households across the distribution is still possible in these conditions of insecurity. Diversification of livelihoods was the key consistent factor associated with higher welfare amid insecurity in the quantitative data—this relationship was significant in the NW and NC where local markets were stronger relative to the NE. According to qualitative data analysis, diversification was also a key driver of sustained escapes, when coupled with important enablers. In Borno, qualitative data show that rebuilding livelihoods tends to be slow and conditional on improved security and access, and stabilisation is most likely when support is sequenced from immediate relief to recovery inputs and labour market re-entry. In Benue, sustained escapes in the qualitative data similarly depend on productive agricultural support amid improved safety conditions, but also on restoring stable land and market access in violence-affected corridors. Across regions, asset development (including lower secondary education completion, critically), financial inclusion, value-chain participation, and social and political connections reinforced the continuity of these poverty escapes during insecurity.

Future research directions

Based on study findings, future research directions are drawn in this paper (summarised below), while policy implications are presented in the associated brief (Shepherd et al. 2026).

More context-specific state-level research is urgently needed to better understand the drivers and consequences of banditry in North West Nigeria, given its rapid escalation in recent years. Existing evidence suggests that banditry dynamics are not uniform across states or regions. Our insights from Benue in the North Central region, for example, reinforce the blurring between farmer-herder violence and banditry. The geopolitics of mining complicates these dynamics, where competition over mineral-rich land, coupled with external actors leveraging bandits to displace communities, can reinforce resource-driven violence.

Understanding these issues requires a holistic approach that considers the intersections of humanitarian need with welfare dynamics embedded in an understanding of context- and issue-specific political economies during crises.

Farmer-herder conflicts are certainly not new though their dynamics are being reshaped by increasing climate pressures. **Strengthening our understanding of how environmental stressors interact with economic instability to shape farmer-herder conflicts in North Central Nigeria could provide important insights into the evolving drivers and local manifestations of these conflicts.** Food insecurity may operate as both a driver and consequence of such conflicts: for example, reductions in agricultural production from conflict can exacerbate food insecurity. Conversely, food insecurity due to unemployment may drive people to participate in violence and worsen these crises. Understanding where food insecurity and welfare intersect with farmer-herder violence, and how these relationships are shaped by climate-related shocks, can help identify key vulnerability hotspots to inform more targeted policy responses that simultaneously address insecurity and deprivation.

Finally, there is a need to better **understand the relationship between sexual and gender-based violence (SGBV) and broader violent conflict, including how women are able to strengthen their agency** in times of insecurity. This includes examining women's participation in peace and security initiatives, as well as local efforts to prevent SGBV including through collaboration with local security services. At the same time, it is important to consider the inverse relationship, whereby sexual violence in conflict may trigger future violence, for example through cycles of retaliation, or if high levels of SGBV may be linked to masculinity norms associated with higher violence. There is limited evidence on these issues in Nigeria. State-level analysis could highlight variations in the prevalence of SGBV as well as the effectiveness of coping responses. In doing so, there is strong potential to inform more targeted policies to strengthen women's security, agency, and resilience amid multi-scalar violence.

In all of the above, there are a few cross-cutting areas of focus:

- The need to identify key **gendered sources of resilience** during these crises.
- Many households displaced in our data lost access to land-based livelihoods and instead relied on informal labour, petty trading, and humanitarian assistance in towns and secondary urban centres. Further research could examine **whether urban displacement contexts create opportunities for livelihood diversification and recovery, or instead generate new forms of persistent urban poverty and dependence** on aid systems.
- Local authorities, traditional leaders, and humanitarian actors regularly mediate access to assistance, land, and livelihood opportunities, according to our qualitative insights. Comparative research across Northern states could help clarify **how differences in local governance arrangements influence households' ability to rebuild livelihoods**. Such work, including political economy analysis, could provide insights into strengthening institutional systems that support recovery and resilience in conflict-affected settings.

New data sources present important opportunities to advance this research, including through the recent DHS 2024 (including data on multidimensional poverty, violence against women, and women's agency) and NLSS 2023 (including data on monetary poverty, food insecurity, social safety net access, infrastructure and access to services, and livelihoods and assets) merged with geolocational data on conflict events and fatalities. Together, these data sources offer timely information to derive a deeper understanding of gendered dimensions of monetary and multidimensional poverty alongside food insecurity, and the extent to which these shape and are shaped by state-level and within-state violence. Complementing this with in-depth qualitative data collection and analysis could better uncover the processes and sequences through which these pathways from different types of insecurity to poverty and from poverty to insecurity emerge. It could also provide in-depth insights into how women and men

differentially navigate these contexts to escape poverty and continue to develop upward mobility in a context of insecurity.

1. Introduction

Nigeria faces high and increasing poverty, with 56.2 per cent of the population (125.8 million people) living in monetary poverty in 2022/23 according to the national line (up from 40.1 per cent in 2018/19), and 41.8 per cent living in poverty according to the international \$3/day line (up from 34.7 per cent in 2018/19) (World Bank 2025). As much as 63 per cent of the population was multidimensionally poor in 2022 (NBS 2022), and close to 14-15 million people are estimated to be in need of humanitarian assistance between October 2025 and May 2026, with widespread Crisis (IPC Phase 3) outcomes observed especially in the North East and parts of the North West (FEWS NET 2025). There are wide regional variations, for example with chronic poverty and impoverishment between 2009 and 2018 concentrated especially in Nigeria's Northern geopolitical zones, many areas which are affected by violent conflict and insecurity (Diwakar et al. 2025). Conflict was responsible for the deaths of 11,678 people in 2024 alone (Figure 1), with almost two-thirds of the country's fatalities concentrated in Borno, Zamfara, Katsina, and Benue (analysis of ACLED 2025).

This reflects a two-way relationship. Conflict can drive poverty and food insecurity for example by undermining household livelihoods and agricultural production, disrupting markets, diverting state resources, and destroying lives and assets (Justino 2011; Diwakar 2023; Lind et al. 2025; Chantu and Bryant 2025). Estimates of its economic impacts vary: some point to the Nigerian economy being 2.5 per cent smaller than it would have been in the absence of conflict by 2021, while others find the economic cost of violence to be 12 per cent of GDP in 2023, equivalent to over US\$133 billion (2023 PPP) (IEP 2024). Economic deprivation and grievances especially among youth can reflect wider grievances in society and render populations more prone to recruitment by non-state armed groups (Gurr 1970; Kalyvas 2006; UNDP 2023). However, there is considerable heterogeneity in these processes depending on the ebb and flow of conflicts, its ideologies, and households' underlying vulnerabilities. Moreover, acute food insecurity may in some cases even decrease the likelihood of conflict by depriving armed groups of resources, lessening potential gains for resource-based conflict, and dampening motivation to engage in violence for people trying to survive (Maystadt and Ecker 2014; Collier and Hoeffler 2004).

Existing analyses of conflict impacts in Nigeria tend to focus on displacement figures and humanitarian caseloads, which do not adequately consider a wider spectrum of conflict-driven impacts on livelihoods and household welfare—whether measured through monetary/multidimensional poverty or food insecurity. The impact of conflict dynamics on welfare across Nigeria's Northern states, where conflict is particularly intense and long lasting, remains understudied. While Diwakar et al. (2025) examined the relationship between intersecting crises and poverty dynamics across the country, there is a need for updated analysis on three fronts. First, the longitudinal (over time) dynamics of conflict receive less attention in the micro (individual/household-level) literature on conflict impacts, yet affect whether households experience temporary shocks or longer-term poverty traps. Relatedly, micro-level evidence on how insecurity dynamics and poverty shape each other through specific livelihood mechanisms remains fragmented. The same shock can produce different welfare outcomes depending on household assets, gendered roles, age and livelihoods, location, and whether displacement or other processes sever access to land, markets, and social support. It is important to know about these varying impacts as they require in turn differentiated policy support for different groups.

Second, studies examining the relationship between conflict and poverty may miss the experiences of households who are vulnerable to poverty yet non-poor, and thus present a partial analysis of conflict impacts on household welfare. Programme designers can learn a lot from households achieving or losing a degree of resilience across the welfare distribution despite or because of conflict. Finally, the presence of newly published survey datasets in

Nigeria offers a timely opportunity to uncover the changing relationships in Northern Nigeria between insecurity, livelihoods, and welfare measured especially in terms of household consumption/expenditures, but also with consideration of broader multidimensional deprivations and food insecurity.

This study seeks to strengthen localised understandings of the connection between different forms of insecurity, livelihoods, and welfare reduction (defined in terms of its consumption/expenditures, multidimensional poverty, and food insecurity) in northern Nigeria. Its key objective is to contribute knowledge to practically support programming in conflict situations, and to suggest to federal and state policymakers approaches to reduce poverty and build resilience in varied conflict situations in the Northern states of the country. In doing so, it seeks to support humanitarian objectives by working to reduce humanitarian needs, build resilience, and prevent future crises from having such deleterious effects. The study builds on recent Better Assistance in Crises (BASIC) and Data and Evidence to end Extreme Poverty (DEEP) work which sought to investigate crises, poverty dynamics, and social assistance, finding the increasing acuteness of chronic poverty and long-term impoverishment emanating from intersecting crises (Diwakar et al. 2025). The proposed work is distinguished especially through its focus on conflict dynamics, consideration of welfare in terms of monetary poverty alongside multidimensional poverty and food insecurity, concentrated analysis in the North, and use of newly available household survey data in Nigeria.

This paper asks:

1. What is the bidirectional relationship between the dynamics of insecurity and household welfare (defined in terms of its consumption/expenditures, multidimensional poverty, and food insecurity) in Northern Nigeria?
2. What are key drivers of monetary welfare despite conflict in the North, with a focus on livelihoods and their enabling environment?
3. How do these drivers vary by area of residence, gender, and age in northern Nigeria?

The paper's main contribution is to demonstrate that different forms of insecurity dynamics—insurgency, banditry, and farmer–herder violence—impact poverty and monetary welfare through various livelihood pathways, and that livelihood diversification is the most consistent resilience factor across conflict-affected Northern contexts. Indeed, while individual livelihoods on their own often bore a mixed relationship with welfare, livelihood diversification instead was the key consistent factor associated with higher welfare amid insecurity across regions in the quantitative data—with effect sizes higher in insecure compared to safer local government areas (LGAs), and results significant in the NW and NC where local markets were stronger relative to the NE. It was also a driver of sustained escapes in the qualitative data, more effective when security conditions showed even modest improvements providing temporary relief through access to land or more stable markets. Underpinning the success of diversification was also a set of enabling factors including financial inclusion, asset development (including education), value-chain participation, and social and political connections, which together reinforced the continuity of poverty escapes during insecurity.

The next section outlines data and methods employed in our study. Section 3 descriptively examines the relationship between insecurity and welfare (defined in terms of its consumption/expenditures, multidimensional poverty, and food insecurity) with a focus on Northern Nigeria, while Section 4 hones in on this analysis to consider the ways in which insecurity might affect livelihoods to drive monetary welfare reductions across the distribution. Section 5 then reverses this focus to identify the ways in which livelihoods can act as important sources of resilience during insecurity. Section 6 concludes and offers directions for further research.

2. Data and methods: a focus on risk

We structure our mixed methods data and analysis along dimensions of risk. This is because insecurity and welfare can be conceptualised through common risk frameworks that draw attention to hazards and exposure alongside vulnerability (IPCC 2021). Following this conceptualisation, we measure insecurity through conflict events, fatalities, and its dynamics to capture both hazards and people's exposure to insecurity. Vulnerability in our analysis is examined through outcomes such as monetary/multidimensional poverty and food insecurity, alongside investigating how gender, age, displacement, and area of residence may increase susceptibility to harm and limit coping capacities. The data and methods outlined below elaborate on this overarching conceptualisation.

Datasets

To address these questions, the study brings together the datasets outlined below. The quantitative data is selected as it covers representative state-level and georeferenced data on welfare and insecurity. The qualitative analysis makes use of in-depth data collected by the Chronic Poverty Advisory Network (CPAN) in its recent analysis of poverty dynamics and crises undertaken through BASIC/DEEP as mentioned above, offering strong value for money.

- **Nigeria Living Standards Survey 2022/23** by the National Bureau of Statistics (NBS) of Nigeria on socioeconomic and demographic indicators, including welfare and livelihoods, representative at national, rural/urban, and state levels.
- **Nigeria Demographic and Health Survey 2024**, covering socioeconomic and demographic indicators, including food insecurity and non-monetary wealth indices, with representativeness at national, rural/urban, and state levels.
- **Armed Conflict Location and Event Data (ACLED)** on events and fatalities related to political violence, from 2010 to 2025. The georeferenced data on conflict is merged with both the NLSS (at the LGA level) and DHS (focusing on violence within a 20-km radius of household geocoordinates) to develop a unique understanding of deprivations and their spatial variations depending on the geography and intensity of insecurity in the North.
- **CPAN qualitative interviews conducted in 2023 and 2025.** Most interviews were conducted in Borno, Benue, and Jigawa states in 2023 (see Annex Box A1 for an overview of site selection), comprising: 60 life history interviews (LHIs), 12 focus group discussions (FGDs), and around 15 key informant interviews (KIIs). The interviews also included KIIs with internally displaced persons (IDPs) in camp settings. In 2025, a subset of respondents in Benue and Jigawa were reinterviewed to understand changing wellbeing amid continued crises. The focus of this BASIC/DEEP-supported data collection was to understand poverty dynamics and its drivers in contexts of intersecting crises (violent conflict, climate-related disasters, and economic instability).
- **CPAN qualitative FGDs** in 2025 employing the Delphi method—a structured process that iteratively gathers and refines expert opinions through multiple rounds of feedback to reach consensus—to understand crisis trajectories in Borno and Benue states. This brought together ministries, departments and agencies (MDAs) and CSOs/NGOs working on poverty and crises in the two states, over a series of 10 FGD meetings (five per state, comprising two rounds of MDA FGDs and two rounds of CSO/NGO FGDs, followed by a combined validation FGD). The FGDs were also supported through BASIC/DEEP.

Methods

Quantitative analysis

New analysis of the cross-section NLSS and DHS merged with ACLED data provides an updated understanding of salience and drivers of welfare and conflict dynamics in recent years. We

analyse these two household surveys as each offer distinct information: 1) our descriptive and regression-based analysis of the NLSS focuses on consumption/expenditure metric as a key outcome while having a strong focus on livelihood mediators, while 2) our descriptive analysis of the DHS focuses on food insecurity and multidimensional deprivations experienced by households. We construct the spread of these measures using the two survey datasets, focused on the subset of households living in Northern states (in the NW, NC, and NE).

The focus on insecurity draws attention to conflict events and fatalities, disaggregated to comparatively focus on three crisis situations with different dynamics but devastating consequences in the North: (i) situations affected by Boko Haram and related sources of insecurity in the North East; (ii) long-standing farmer-herder conflicts in North Central; and (iii) banditry across some of the Northern states, including in the North West in Katsina, Zamfara, and Sokoto where this is a key issue, but also in parts of North Central. We visually and descriptively map these conflict trends over time against the most recent wellbeing estimates from the NLSS 2023 and DHS 2024 at state level, again focused on Northern states.

We undertake descriptive analysis across the two datasets before focusing in on regression-based analyses of correlates of monetary welfare. The relationships are complex and bidirectional so our regression results emphasise correlations and associations rather than causation. We rely on two main specifications in our regression modelling:

$$Q_{\tau}(\ln PAE_i) = \alpha_0 + \beta_{\tau} \text{Conflict}_i + \phi_{\tau} \text{Activities}_i + \gamma_{\tau} X_i + \delta_{\tau} \text{Unemp}_s + \varepsilon_{\tau i} \quad (1)$$

$$\Pr(\text{Poor}_i = 1) = \Lambda(\alpha + \beta \text{Conflict}_i + \phi \text{Activities}_i + \gamma X_i + \delta \text{Unemp}_s + \varepsilon_i) \quad (2)$$

Equation (1) is estimated via a bootstrapped quantile regression $\tau \in \{0.2, 0.4, 0.6, 0.8\}$ with standard errors clustered at the enumeration area level (100 replications). Equation (2) is estimated via a logistic regression with probability weights and clustered standard errors. Both equations are restricted to Northern zones and/or stratified by zone, with survey weights used and marginal effects presented throughout.

In Equation (1), $\ln PAE$ refers to the log of expenditure per adult equivalent of each household, while Poor in Equation (2) refers to household poverty status derived from comparing PAE to the international US\$3/day per capita poverty line. In terms of the regressors:

- *Conflict* is a vector capturing the presence of conflict events or fatalities disaggregated by type of violence, in the years leading up to the survey. This is measured in four ways: two variables refer to conflict events or fatalities taking place in the two years leading up to the survey, and two variables refer to conflict debt based on events or fatalities taking place since 2009, in each case depending on Boko Haram violence, banditry, or farmer-herder conflicts. The conflict debt measure is motivated in Mueller and Techasunthornwat (2020);
- *Activities* is a vector capturing the economic activities of the household head (whether they work in agriculture, a non-farm enterprise, or in wage or salaried employment; and separately whether they engage in diversification through working in more than one of these activities);
- *X* is a vector of household, demographic and area-based controls (religion, gender, age and age-squared, education, household size, area of residence, and for the Northern aggregated regressions the zone of residence); and
- *Unemp* refers to state-level unemployment rates.

In each case, we also examine the interaction between conflict-related insecurity and the livelihood activities and education mentioned above. We do this to understand the extent to which these livelihoods might mediate the relationship between conflict and welfare. Finally, we also undertake a triple interaction based on different population groups (e.g. based on gender, age, area of residence) to understand how these relationships vary depending on other facets of vulnerability.

Qualitative analysis

The LHIs, FGDs, and KIIs (all gender-balanced) across three states (Borno, Benue, Jigawa) in late 2023 covering the Northern geopolitical zones in Nigeria are reanalysed. This was done with a view to drawing out poverty-insecurity-livelihood links, especially by:

- 1) identifying pathways of causality (both directions from insecurity to poverty and vice versa);
- 2) analysing conflict impacts for different socioeconomic groups (e.g. by gender, youth, children, area of residence, and displacement);
- 3) identifying key drivers of welfare and resilience despite conflict in the North – e.g. education, financial inclusion, asset accumulation, value chain development and participation, connectivity, climate-related shocks, family and ethnic support networks, social/political connections, and effective conflict resolution or reduction measures;
- 4) comparing Borno and Benue to identify the insecurity-poverty relationship related to insurgents (ISIS Boko Haram) and farmer-herder conflicts, and consideration of banditry across Northern states.

The focus of the qualitative data analysis in this paper is especially on Benue and Borno given high-intensity violence, though it does offer some reflection based on Jigawa's limited insecurity but pervasive poverty conditions, which can in some ways act as a comparator with conflict-affected states. This points to an important direction for future research as the conclusion elaborates, through more in-depth qualitative interviews in NW states such as Zamfara or Katsina more strongly affected by banditry.

The focus of the interviews is summarised below (Diwakar et al. 2025):

- Long-term resident (LTR) group interviews sought to gain an understanding of main events/processes in the community since 2000 and across recent administrative periods, including crises, access to social protection, and how these influenced welfare mobility.
- Focus group discussions (FGD) brought together individuals across the wealth spectrum in study communities, to investigate drivers of upwards and downwards mobility especially since 2010 and to explore gender and generational norms. It was also the site for the development of a participatory wealth ranking (PWR) exercise (see Table 2), from which households on different poverty trajectories were identified for the LHIs.
- Life history interviews (LHI) were undertaken to understand multi-causal processes and sequences through which households and individuals improve wellbeing or may experience various deprivations over time. Interviewees were selected to achieve a balance of different poverty trajectories (sustained escapers, transitory escapers and impoverished, and chronic poor), identified from the PWR exercise in the FGDs.
- Key informant interviews (KII) were conducted at site and national levels to follow up on key issues (e.g. thematic or specific relationships or specific sectors) identified in the FGDs or LHIs. At the national level they especially explored programmatic and policy enablers/constraints to escaping poverty, and the role of social assistance within this.

Table 2: Participatory wealth ranking in study sites

Wellbeing (WB) level	Short summary
WB1 – Poorest of the poor	severe deprivation; frequent hunger; no meaningful assets; survival depends on day-to-day coping and help
WB2 – Very poor	basic needs often unmet; highly food insecure; minimal/unstable income; extremely vulnerable to any shock
WB3 – Poor	meets some basic needs but inconsistently; limited assets and buffers; can cope in normal periods but easily pushed into crisis
WB4 – Not poor (but not rich)	generally meets basic needs; modest, stable livelihood; some assets/savings; can absorb small shocks but remains vulnerable to major ones

WB5 – Rich/resilient	strong livelihood base and assets; reliable income; can manage shocks without major welfare loss; may support others
WB6 – Very rich	high and stable income/assets; strong buffers and diversified livelihoods; largely insulated from common shocks

Source: adapted from da Corta and Kessy (in Diwakar, 2026)

After updating coding to reflect the present study research questions, a thematic analysis was conducted to identify and interpret patterns within the data. Alongside this, process tracing methods are employed to understand the drivers of different poverty trajectories, how these are affected by conflict, and the role of livelihoods in these processes. The analysis uses a longitudinal, interpretive approach to trace two-way pathways: how insecurity may contribute to poverty (through displacement, asset loss, market disconnection, and service disruption) and how poverty can, in turn, intensify exposure to violence (through risky coping, recruitment vulnerability, and resource competition). Findings are interpreted as patterns and mechanisms rather than prevalence estimates.

In addition, the repeated group interviews undertaken as part of the early 2025 crisis trajectories analysis using the Delphi method and working with a diverse group of state authority (ministries, departments and agencies, MDAs) and CSO/NGO actors in Borno and Benue were revisited to draw out priorities related to violent conflict and inform policy/programming implications deriving from study findings. These are referred to as MDA or CSO crisis trajectory (CT) FGDs in the results.

The qualitative data is not representative nor is it meant to be. Moreover, there are some gaps, for example, in coverage of areas of intense violence, and in LHIs with youth, which are areas for further research outlined in the conclusion.

Mixed methods integration

Analysis of the quantitative and qualitative data is sequential and integrated; quantitative analysis undertaken was used to expand the coding framework and probe further in the qualitative interviews. Key findings from the qualitative research in turn triggered additional quantitative analysis. This allows the research to understand why certain factors are important and the processes behind them. It is gendered, and pays attention to age with a focus on youth. This process generates robust Q-Squared findings on key issues driving poverty, conflict, and its dynamics, as well as implications for programming related to livelihoods and poverty reduction amid insecurity.

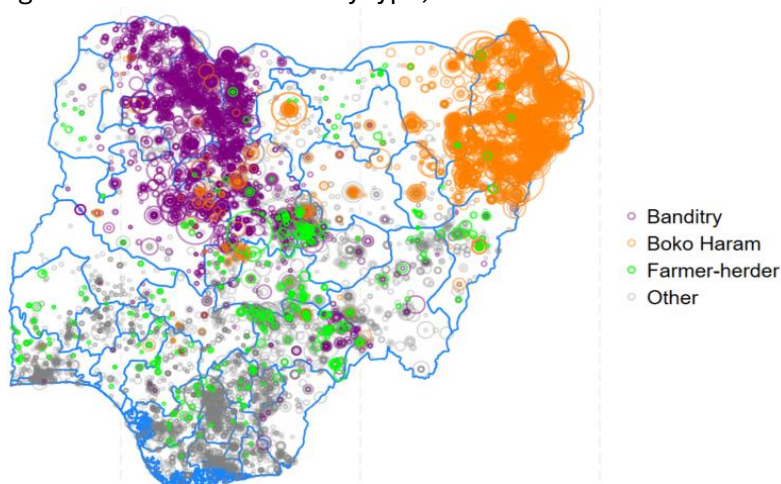
3. Insecurity and welfare in Northern states

Insecurity

Nigeria's Northern zones have experienced various types of conflicts over the years, especially: (i) situations affected by Boko Haram and related sources of insecurity; (ii) farmer-herder conflicts; and (iii) banditry most pronounced across some of the Northwestern states, but also present elsewhere. The dynamics of these conflicts are not uniform temporally or spatially. In the North East, Borno represents a protracted crisis of violent extremist ideologies motivating insurgency-related insecurity and repeated displacement in a context of high poverty. Benue and Plateau in North Central, by contrast, reflects an agrarian setting with long-term experiences of communal and farmer-herder conflict and banditry/kidnapping, overlaid with flooding. Finally, a number of North West states, such as Zamfara, Katsina, and Kaduna, experience heightened intensities of banditry-related activities. Climate-related disasters including droughts and floods permeate across these regions.

Figure 1 plots conflict events and fatalities stemming from these types of violence since 2009, capturing a 15-year period of analysis based on ACLED data (see Annex Box A2 for details on coding used to derive conflict categories). There are expected regional variations, with Boko Haram violence concentrated in the North East, especially in Borno and parts of Yobe, farmer-herder conflicts located in the middle belt especially in Benue and Plateau, and banditry concentrated in the Northwestern states of Sokoto, Zamfara, Katsina, and Kaduna.

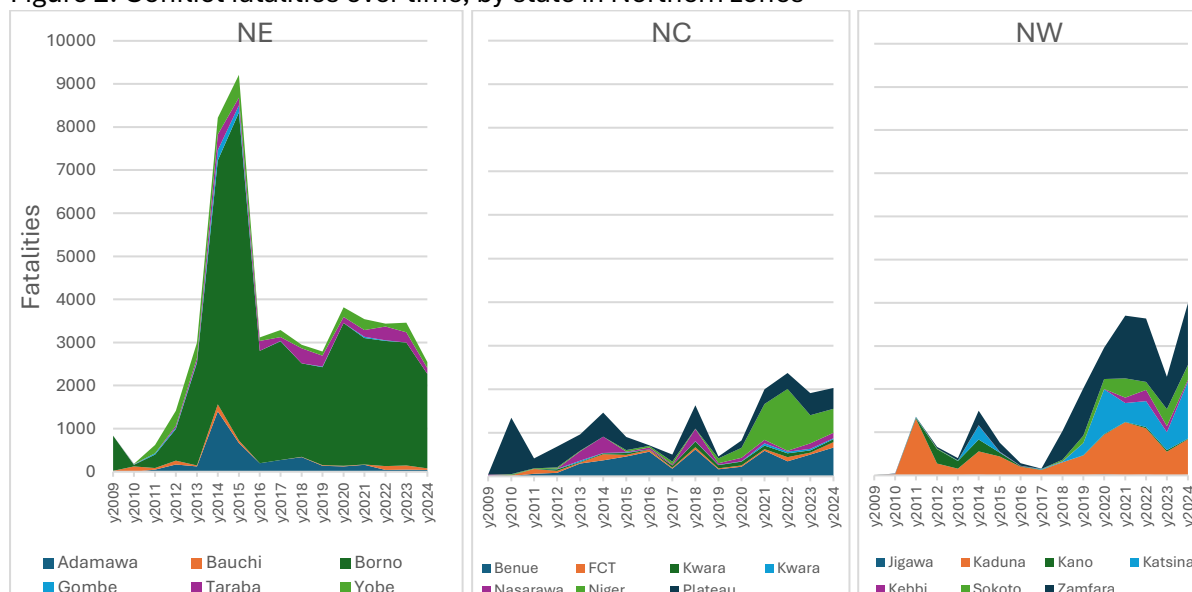
Figure 1: Conflict fatalities by type, 2009-2024



Notes: Size of bubbles are proportional to number of fatalities. See Annex Box A2 for details on coding categories. Source: analysis of ACLED (2026) data

The aggregated snapshot provided in Figure 1 hides timelines of violence, where for example Borno has been the epicentre of violence in the past two decades (Figure 2). Kaduna, Zamfara, Plateau, and Benue follow in terms of total number of conflict fatalities over the period, while Niger also has seen a rise in conflicts over the past five years, though only a small fraction comprised farmer-herder conflicts. It is important to consider these longer conflict histories as they may have legacies, where this ‘conflict debt’ can accrue to create pressures on household welfare even after conflict might subside.

Figure 2: Conflict fatalities over time, by state in Northern zones

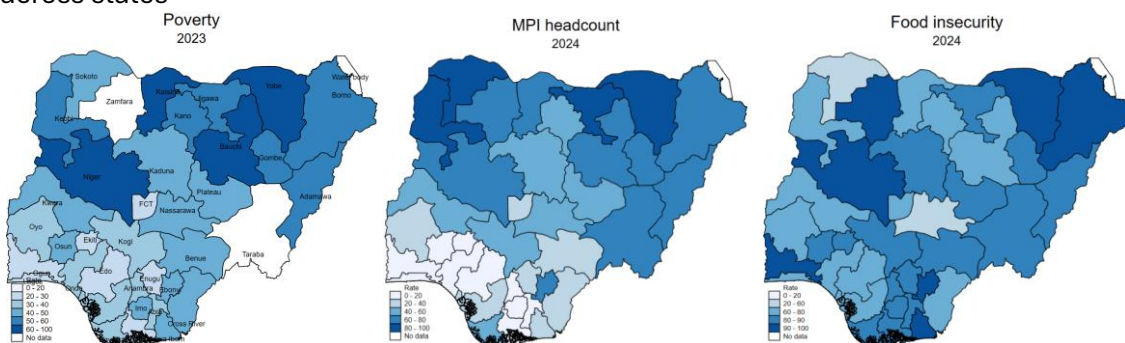


Source: analysis of ACLED (2026) data

Integrating welfare into conflict analysis

This section first examines welfare before integrating this with a discussion of insecurity. The focus is again on Northern Nigeria, and investigates three complementary dimensions: (1) monetary well-being, measured by expenditure-based monetary poverty rates; (2) multidimensional deprivation, measured by the multidimensional poverty headcount rate, reflecting deficits in health, education, and living standards; and (3) food insecurity, assessed using the self-reported Food Insecurity Experience Scale. Results in Figure 3 point to a clustering of deprivation in certain states. Across measures, Yobe emerges as having the highest rates of monetary poverty according to the US\$3 poverty line (72 per cent), multidimensional poverty (81 per cent), and food insecurity (74 per cent). Niger has high rates of monetary poverty (70 per cent) and food insecurity (64 per cent), while Katsina has high monetary poverty (not representative) but lower rates of multidimensional poverty (58 per cent).

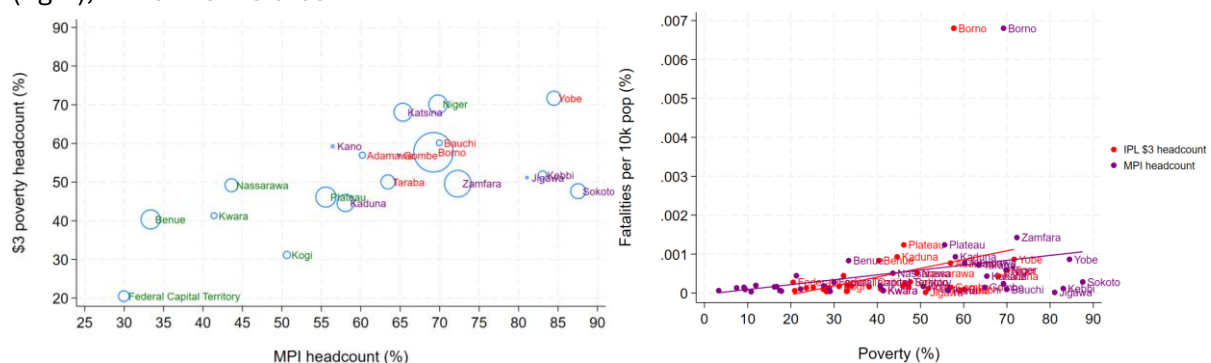
Figure 3: Monetary poverty (left) multidimensional poverty (middle) and food insecurity (right) across states



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

We next compare poverty rates to insecurity rates across states. In terms of poverty rates on their own, there is a strong correlation ($|r|=0.63$) between monetary and multidimensional poverty (Figure 4, left), though there are variations in the extent of violence (measured in terms of average fatalities in 2023 and 2024 per 10,000 population at the state level) regardless of the presence of poverty. For example, Kano has much higher poverty than Benue but much lower rates of violence. When considering fatality rates over the past 15 years to compare conflict histories with the latest poverty estimates, we see weak relationship between poverty and insecurity across districts, regardless of whether we look to monetary or multidimensional poverty (Figure 4, right). This reflects literature dispelling the myth the ‘conflict is a problem of poverty’, especially given contexts where wealthier individuals may also have much to lose (Verwimp et al., 2019).

Figure 4: Poverty weighted by 2023-24 conflict rates (left), and conflict (2009-24) and poverty (right), in Northern states



Note: 2023/24 conflict fatalities average (per 10k population per state). MPI from 2024, \$3 monetary poverty estimate from 2023. Zamfara and Taraba excluded from NLSS monetary poverty estimates due to

non-representative results. For figure on left, red= NE, purple= NW, green= NC states. Source: analysis of ACLED (2026), NLSS (2023) and DHS (2024) datasets.

4. Relationship between insecurity, livelihoods, and welfare in Northern Nigeria

The relationship between insecurity and monetary welfare in Nigeria is complex, varying across types of violence and dimensions of welfare. In the mixed methods analysis, we first consider insecurity across the welfare distribution, before honing in on the implications of this for poverty, by conflict type, identifying the following three broad patterns:

- **Boko Haram violence:** violence and displacement drive asset depletion, economic opportunities are further curtailed in displacement contexts due to weak market access. Consistently negative association between insecurity and welfare across the distribution, with the largest effect sizes amongst insecurity types, and large effect sizes especially for richer households (vs middle-income or poorer households).
- **Banditry-related violence:** more diffuse, with violence operating as constraints on productive activity due to perceived and actual insecurity. Relationship with welfare particularly pronounced for households near the poverty line (above or below), with effect sizes lower than Boko Haram violence but nevertheless significant.
- **Farmer-herder violence:** recurrent asset destruction, including of agricultural assets (crops, farmland, and livestock), insecurity during agricultural production cycles, and repeated interruptions to recovery through displacement. While asset loss is also observed in banditry contexts, in farmer-herder settings these losses are more closely tied to agricultural production systems and seasonal livelihood activities. Downward pressures on welfare visible for households just above the poverty line, though the relationship between insecurity and poverty status itself is not statistically significant.

Alongside these patterns are a set of cross-cutting factors observed in each Northern region, including the direct effects of violence as well as the social and market disruptions it drives, which can be amplified by intersecting crises, gendered responsibilities that further strain livelihoods, and education disruptions that have longer-term effects and link to bidirectional pathways between economic deprivation and exposure to insecurity. The following sub-sections elaborate.

4.1 Regional insecurity-livelihood-welfare pathways

Boko Haram violence

Quantile regression estimates point to Boko Haram-related violence in the LGA being associated with a lower probability of household welfare across the distribution. In other words, households living in areas affected by such violence tend to have lower consumption levels, and this pattern holds for both poorer and better-off households. Any presence to conflict in the LGA in the two years preceding the survey, both in terms of fatalities and events, is associated with 8-15 per cent lower expenditures per adult equivalent (Table 3, models A-B). Effects are more pronounced for richer households, which may reflect their greater reliance on market-based consumption, holding more physical assets prone to destruction, or targeted extortion. Conflict debt (which as defined in Section 2 captures cumulative long-term violence, from 2009 to 2022 to capture violence in the leadup to the survey year) is also associated with lower expenditures: here, estimates suggest that households in areas with a longer history of conflict spend about 8-13 per cent less when measured in terms of conflict events (Table 3, model C). Finally, the presence of Boko Haram-related conflict in the LGA, regardless of its measure (e.g. in terms of events or fatalities, and recent violence or conflict debt), is associated with a 4-5 percentage point higher probability of poverty compared to LGAs in the NE without such conflict (Table A2, models A-C).

Boko Haram violence has the largest effect size in terms of its association with poverty, compared to banditry or farmer-herder violence, though differences in effect sizes are nevertheless small (around 1 percentage point) (Table A2, models A-C). This likely reflects the intensity, geographic concentration and long duration of the insurgency, particularly in already vulnerable regions of northeastern Nigeria. This has over time generated systemic disruptions through breakdowns of local markets, mortality, displacement, and destruction of assets, infrastructure and markets. These impacts moreover have been compounded by the evolution of conflict over time, including into splinter factions such as the Islamic State West Africa Province (ISWAP).

Table 3: Quantile regression results, relationship between conflict and log of expenditures per adult equivalent in the North East region

Models	Variables	20 th percentile	40 th percentile	60 th percentile	80 th percentile
A	Any Boko Haram-related events	-0.0832*** (0.0319)	-0.1063*** (0.0406)	-0.1126*** (0.0368)	-0.1447** (0.0565)
B	Any Boko Haram-related fatalities	-0.1011** (0.0404)	-0.1040*** (0.0322)	-0.1118*** (0.0428)	-0.1166* (0.0614)
C	Boko Haram conflict event debt	-0.0786*** (0.0290)	-0.1014*** (0.0289)	-0.1016** (0.0419)	-0.1308*** (0.0446)
A-C	Other HH/state controls	Yes			
	Observations	3532			

Bootstrapped standard errors in parentheses; *** p<0.01, ** p<0.05, * p<0.1

In the qualitative data, violent conflict in Borno was most commonly observed to affect welfare through channels starting from displacement, which in turn drove asset depletion, and where respondents' economic opportunities were limited (Box 1). Insurgency restructures everyday economic life by severing access to land, markets, and self-directed income generation over extended periods, whether through armed groups, regional paramilitary, or state military (Skinner and Begum 2016; Van den Hoek 2017). Our life history respondents reflected:

"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." (Interviewee #34—INT34, man, rural Borno, 2023)

"His business was flourishing he had a lot of patronage but after Boko Haram insurgent attacked the market where his shop was located, things changed and he had to relocate to a new market, which is not flourishing compared to the previous one." (INT1, man, urban Borno, 2023)

Even in areas where attacks are not constant, the fear of violence reduces farming and/or market engagement. The containment of economic actors within security perimeters thus leads to market stagnation in a 'garrison economy' where people may be cut off from their productive hinterlands. This restricted mobility could reduce household earnings from farming, while localised market shortages can also increase prices and erode purchasing power—driving monetary poverty. Security perimeters can also restrict access to services and so drive multidimensional deprivations. **Unlike in some conflict settings where markets continue to function and households can adapt through mobility or livelihood substitution, the 'garrison economy' constrains these options.** Displacement under insurgency, moreover, interrupts livelihoods repeatedly before assets can be rebuilt. As a result, poverty is described not as a temporary decline followed by recovery, but as a condition of prolonged dependence and stalled rebuilding.

Box 1: Borno Rural Displacement pathway following insurgency

- **Starting point:** Farming household in Yasku village with modest stability based on crop production and family labour (WB3).
- **Conflict shock:** 2013 Boko Haram attack kills her husband and three children; she sustains gunshot injuries that later require amputation of her left arm.
- **Displacement:** Household flees to Moramti and becomes internally displaced, losing access to farmland, housing, and local markets.
- **Livelihood disruption:** Unable to farm due to disability; attempts small-scale charcoal trading but earnings are irregular and decline over time. Household survival increasingly depends on remittances from sons and occasional humanitarian support (WB1–WB2).

Mechanism: Violent conflict triggers death, injury, and displacement, which sever access to productive assets and labour capacity.

Result: By 2023, the respondent remains in chronic livelihood insecurity and dependence on external support, with limited prospects for rebuilding a self-sustaining livelihood (around WB2).

Source: INT1, woman, rural Borno, 2023

Displaced respondents repeatedly described survival as dependent on host support and casual labour reflecting the role of socioeconomic capital referenced in the literature (Kolade, 2019)—that is, access to social networks, relationships, and embedded economic opportunities that enable individuals to secure resources and livelihoods beyond their own assets. In displacement contexts, such capital becomes critical where productive assets such as land or businesses are no longer accessible. CSOs and MDAs in turn drew attention to how welfare becomes mediated through camps, programmes, and institutional service delivery (CSO CT-FGD, Benue, 2025). Access to food, education, and basic services is described as routed through camps, programmes, and organised distributions rather than through federal safety nets or social exchange. Moreover, livelihood activities are often limited to what is “allowed” (e.g. in relation to freedom of movement) within displacement contexts or peri-urban settings, reinforcing a pattern in which households remain unable to convert coping into recovery: “In Guma, everywhere you see, there are IDP camps or you see host communities... everywhere you see this settlement, you cannot move freely in these areas” (CSO CT-FGD, Benue, 2025).

Another concern raised by participants relates to the vulnerability of young people to recruitment into violent activities in contexts where insecurity and economic hardship intersect. Civil society actors warned that continued attacks, displacement, and limited opportunities may increase the likelihood that young people become involved in violent networks:

“We are experiencing people being kidnapped, young people being kidnapped, people being killed across some of these hard-to-reach areas... this has the potential of drawing more young people into violent experiences.” (CSO CT-FGD, Borno, 2025)

At the same time, it is important not to imply blame on young people given the armed groups and predatory actors including political elites who actively recruit, finance, and organise violence (Sakor et al. 2025; Jones and Kotarska 2025).

Banditry-related violence

Banditry in the North West also bears a negative relationship with welfare, typically for moderately poor or near-poor households at the 40th and 60th expenditure percentiles. In other words, households in these middle segments of the welfare distribution tend to see noticeable declines in consumption when exposed to banditry, while the very poorest and the better-off are less affected. Specifically, the presence of banditry events in the LGA in which a household resides is associated with 8-9 per cent lower expenditures at these percentiles

(Table 4, model A). The presence of banditry fatalities instead is associated with 11 per cent lower expenditure significant at the 60th percentile (Table 4, model B). A longer-term history of banditry events is also associated with lower expenditures (by 8-9 per cent) among households in or near poverty (Table 4, model C). Finally, there is no statistically significant relationship with insecurity and poverty status more specifically (Annex Table A2, models A-C), which could reflect households in poverty having few assets to destroy (compared to those experiencing moderate poverty at the 40th percentile or being near poor at the 60th percentile experiencing lower welfare, as noted above).

Compared to Boko Haram violence, however, banditry bears a slightly smaller effect size in its association with poverty, of about 1 percentage point difference compared to Boko Haram violence (Table A2, models A-C). The smaller effect size could reflect more localised and episodic violence involving theft or kidnapping that disrupt livelihoods but may not necessarily dismantle local markets or have the same duration or rates of mortality as with Boko Haram violence. Taken together, the findings suggest that **banditry's effects may be more localised, affecting moderately poor and near-poor households**, while instead the poorest and richest households are perhaps less sensitive to these shocks, whether due to subsistence welfare among the poorest households who may have less assets to rob, or greater buffers and stronger coping among richer households.

Table 4: Quantile regression results, relationship between conflict and log of expenditures per adult equivalent in the North West region

Models	Variables	20 th percentile	40 th percentile	60 th percentile	80 th percentile
A	Any banditry-related events	-0.0376 (0.0286)	-0.0789*** (0.0294)	-0.0881** (0.0413)	-0.0590 (0.0545)
B	Any banditry-related fatalities	-0.0472 (0.0304)	-0.0620 (0.0388)	-0.1141** (0.0470)	-0.0977 (0.0683)
C	Banditry conflict event debt	-0.0370 (0.0293)	-0.0762** (0.0340)	-0.0908** (0.0423)	-0.0608 (0.0570)
A-C	Other HH/state controls	Yes			
	Observations	4189			

Bootstrapped standard errors in parentheses; *** p<0.01, ** p<0.05, * p<0.1

Qualitative material contains some evidence of banditry/kidnapping as a more diffuse insecurity pattern (Aderayo et al. 2025). Given that qualitative interviews in the North West were conducted in Jigawa, a relatively safer state, banditry events were not reported in the life histories, though petty crime prevailed (Box 3). Instead, banditry events appeared more commonly in Benue. **Participants describe banditry as present in specific LGAs and linked to poverty and limited alternatives.** Participants note banditry is not completely new in some areas: “It has been there for more than five years... though it has intensified alongside the farmers–herders crisis” (CSO CT-FGD, Benue, 2025). In the Benue CSO discussion, respondents confirm that Okun/Logo and neighbouring LGAs are characterised by banditry activities including kidnapping. In this process, they explicitly distinguish farmer–herder violence from banditry. As one CSO participant explained directly, “This one she said [is about] herdsman, but the one in Okun is more of banditry” (CSO CT-FGD, Benue, 2025). Bandits in the region often undertake cattle rustling, kidnapping, farm raids and harvest theft, looting of household assets, or extortion of traders (Madueke et al. 2024; Thompson 2025).

Box 2: Rural banditry displacement pathway

- **Starting point:** Farming household in Guma LGA with moderate stability based on cassava and yam production, small livestock and petty trading, supporting children’s schooling (around WB3–WB4).

- **Conflict shock:** Repeated banditry attacks from 2023 destroy the household's shop, crops, and livestock, forcing the family to flee the village.
- **Displacement:** Household relocates to town and loses access to farmland, input networks, and local markets.
- **Livelihood disruption:** Loss of farming and trading activities forces the household to purchase food from the market while selling assets and accumulating medical debt for an injured family member (WB1–WB2).

Mechanism: Banditry-related violence destroys productive assets and severs access to land, capital, and markets.

Result: By 2025 the household remains in severe livelihood distress, unable to rebuild farming activities and struggling to meet basic needs (WB1).

Source: INT16, man, rural Benue, 2025

Livelihood effects are described as constraints on productive activity. “The problem of bandits is preventing us from rearing animals” (M-LTR, rural Jigawa, 2023). This was observed primarily in terms of banditry (beyond farmer-herder conflicts) activities such as cattle rustling disrupting secure access to grazing land, leaving many herders and farmers alike with constrained livelihood activities. Other participants similarly described how insecurity restricts farming and livestock production, forcing households to abandon productive activities or reduce the scale of their livelihoods. In some communities, farmers explained that crops are frequently destroyed by cattle, a pattern more closely associated with farmer-herder conflict, though often overlapping with broader banditry-related insecurity, making it risky to cultivate land or invest in agricultural production. As one participant explained,

“The cow they will eat all their crops and if they go to ask it’s to shoot you down. If you are working on your farm you see them eating your crops and you talk they will shoot you down. That is what is increasing all this poverty in this place.” (F-FGD, rural Benue, 2023)

In such conditions, livelihoods shift towards survival strategies such as casual labour, borrowing land temporarily, or relying on the assistance of host communities. These patterns reinforce a cycle in which insecurity not only disrupts existing livelihoods but also discourages future investment in productive activities, leaving many households trapped in low-return coping strategies rather than pathways to recovery.

Participants also reflected on attempts to reduce banditry through negotiation or reconciliation initiatives with armed groups. In Benue, civil society actors described past efforts to encourage bandits to surrender weapons and transition into alternative livelihoods. However, respondents argued that such efforts often faltered due to lack of follow-through from authorities:

“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)

According to participants, the failure to provide credible livelihood alternatives undermines trust in reconciliation processes. Without viable economic opportunities, individuals who previously relied on armed activities may return to violence or criminal networks (MDA CT-FGD, Borno, 2025).

Box 3: Insecurity in Jigawa

Compared to Borno and Benue, poverty dynamics in Jigawa are shaped less by acute conflict shocks and more by structural economic constraints operating under conditions of low-intensity insecurity. Even so, respondents linked livelihood stress to rising petty crime and insecurity at the community level.

“The problem of insecurity is becoming high because our youth break into houses steal food items, animals etc and go sell to make money for survival. These days, the high cost of

living has made them start stealing. We don't sleep well because they steal everything including cell phones.” (M-LTR, rural Jigawa, 2025)

“When livelihood becomes difficult, it generates a lot of problems and insecurity in the society. From 2023 to date the rate of stealing has increased in this area... Most of these stealing take place at night especially when it is raining.” (F-LTR, urban Jigawa, 2025)

Kidnapping also emerges as a significant mechanism through which insecurity directly extracts resources from households and local economies. Participants described incidents where individuals travelling to farms or markets were abducted and forced to pay ransom before being released. One respondent explained how kidnappers deliberately create opportunities to abduct victims along rural routes:

“About two weeks ago, somebody went to a farm, and he was kidnapped on the way... Two of them collected 1 million Naira from them. Even when somebody parked his car, they let the air out of the tyres and when he came out to change it, they came out from the bush and kidnapped him.” (M-LTR, rural Jigawa, 2023)

Participants noted that such patterns were previously uncommon in many communities but have become more visible as livelihoods deteriorate. Such incidents impose significant financial losses on households while also discouraging mobility and economic activity.

As a result, life histories and FGDs describe a context in which households remain economically active but are unable to translate effort into sustained accumulation. Respondents repeatedly emphasised the absence of employment opportunities, weak local economies, and limited prospects for upward mobility. One participant explained that:

“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)

As a result, households rely largely on subsistence agriculture and informal labour to maintain basic consumption, operating within narrow margins that limit resilience gains. Low productivity, limited access to capital, and weak market integration produces a pattern of livelihood continuity without progression, in which households are unable to accumulate assets or escape low-level poverty.

Farmer-herder violence

An increase in the presence of farmer-herder conflict events in the lead-up to the survey and when considering conflict histories is associated with 14 per cent lower expenditures for near-poor households at the 60th percentile (Table 5, model B). In other words, households just above the poverty line appear particularly vulnerable, experiencing sizable reductions in consumption when exposed to this type of violence. Indeed, this is the largest effect size observed across specifications, pointing to the depressing effects of farmer-herder violence in the NC region. When considering poverty as an outcome, however—which roughly corresponds to households in the bottom two wealth quintiles—results lack statistical significance though the expected directionality generally holds (Annex Table A2, models A-C). **These results point to farmer-herder conflict eroding welfare at the margins for those near poverty who may have more farmland or crops or livestock, compared to households in poverty with fewer assets to lose or be targeted by violence.**

Table 5: Quantile regression results, relationship between conflict and log of expenditures per adult equivalent in the North Central region

Models	Variables	20 th percentile	40 th percentile	60 th percentile	80 th percentile
A	Any farmer-herder events	-0.0369 (0.0734)	0.0123 (0.0618)	-0.0547 (0.1194)	0.0106 (0.1024)
B	Any farmer-herder fatalities	-0.0369	0.0128	-0.1402*	-0.0141

		(0.0773)	(0.0686)	(0.0825)	(0.1394)
C	Farmer-herder conflict event debt	-0.0266	0.0265	-0.0478	0.0100
		(0.0848)	(0.0657)	(0.1174)	(0.1067)
A-C	Other HH/state controls			Yes	
	Observations			4131	

Bootstrapped standard errors in parentheses; *** p<0.01, ** p<0.05, * p<0.1

In Benue State, **farmer–herder conflicts generate a livelihood-mediated poverty pathway characterised by the following iterative sequence of events: recurrent agricultural asset stripping or destruction, insecurity during agricultural production cycles, and repeated interruptions to recovery** including through displacement (Box 4). Unlike insurgency in Borno, violence in Benue is often seasonal and spatially concentrated, allowing households to remain in or return to their communities, but exposing them to repeated welfare shocks that erode assets and prevent consolidation (Holle 2024).

Box 4: Benue rural woman (conflict-driven descent)

- **Starting point:** Born into poverty (WB1) in 1987, but wellbeing improved after marriage in 2005 as she and her husband farmed and engaged in small trading (WB3).
- **Stabilisation:** By 2013 the household had relative stability through farming, manual labour, and small trading, including purchasing a motorcycle for Okada transport.
- **Shock:** In 2015 attacked and displaced by herder violence, reflecting wider patterns of armed conflict in the area, forcing displacement; the motorcycle was sold and the household’s business and farming activities collapsed; later hit by subsidy removal, flooding, and house fire in late 2023 (WB1).

Mechanism: Loss of productive assets, and farmland disrupted livelihood collapse of business, and repeated displacement forced reliance on casual labour and one meal per day.

Result: Fell from wellbeing WB3 to WB1, with only partial recovery to WB2 by early-mid 2025 as the household resumed small-scale farming and livestock keeping.

Source: INT2, Benue rural woman, 2025

Displacement is also present in LHIs in areas of farmer-herder violence, though this is typically temporary rather than prolonged as observed in Borno. Several respondents in Benue described fleeing their communities after farmer–herder attacks, abandoning farms, and losing stored food and livestock:

“We ran for our lives, without thinking of food, and when we came back, we discovered that they had carried everything,” including crops and animals (F-FGD, rural Benue, 2023).

These moments were consistently described as points after which households struggled to re-establish farming or trading activities. This displacement in turn disrupts education and pushes young people into precarious labour migration:

“Since the crisis of herdsmen, children have not attended school... they have even gone to farm in the East, in the West, from cocoa farms and all these things. They are being trafficked in some places.” (CSO CT-FGD, Benue, 2025)

FGDs across rural Benue further show how **insecurity undermines livelihoods even without temporary displacement**. Respondents described crop destruction and insecurity during cultivation, noting that confrontation could be fatal. Fear of attack also limited access to farmland and reduced the viability of farming. In one Benue FGD, participants noted: “If you are working on your farm and you talk while they are eating your crops, they will shoot you down” (F-FGD, rural Benue, 2023). Households accordingly reported abandoning fields, shortening cultivation periods, or shifting to low-return activities, reinforcing subsistence conditions rather

than recovery. This form of violence disrupts farming at critical moments, resulting in lost harvests and forcing households to re-enter subsequent seasons with depleted resources.

4.2 Cross-cutting insecurity-poverty pathways

Violence and displacement as immediate effects with longer-term consequences: In both Benue and Borno, respondents described displacement not as a single event but as an ongoing condition. In displacement-focused FGDs in Borno, survival is framed in terms of reliance on others and on assistance rather than on productive activity. This dependence is reinforced by restrictions on movement due to security cordons, camp restrictions, or from fear due to prevalent insecurity, which limit access to farmland and informal trade even when violence subsides temporarily. In Benue, though displacement is more commonly a temporary phenomenon, with households often returning home once farmer-herder violence subsides, repeated cycles of displacement and return prevent households from rebuilding assets destroyed or sold off in distress sales, or diversifying livelihoods (MDA CT-FGD, Borno, 2025). As a result, poverty trajectories oscillate between partial recovery and renewed decline.

Host-IDP dynamics also surfaced as a source of tension and vulnerability in Benue and Borno. In Benue, officials reported more than 2 million people displaced across 21 formal camps and 93 host communities, noting that many IDPs now live with relatives or landlords in town and that “the urban areas are affected indirectly” through rising food costs, pressure on housing and services, and increasing crime as displaced farmers struggle to survive in urban centres (MDA CT-FGD, Benue, 2025). In Borno, long-term residents described how migrants and IDPs often arrived with more assets, capital, and education than some indigenous groups, and were perceived as “better off” economically, even while relying on host communities for land, water, and markets (M-FGD, rural Borno, 2023).

Social and market disconnection as amplifying mechanisms: Another key livelihood pathway through which insecurity has affected welfare is through destroying social and market links. One displaced respondent in Benue explained how insecurity forced repeated movement and reliance on others:

“Yes, Fulani herdsmen have not been allowing us to settle... We ran to Makurdi town... When we ran to Makurdi we were feeding on people’s mercy and we farmed for people and did other small petty jobs to feed.” (F-FGD, rural Benue, 2023)

This pattern extends beyond displaced households to the communities that host them. In Borno, long-term residents described the strain placed on host households as they absorb displaced relatives and neighbours:

“One of our challenges is we are surrounded by relatives, friends and well-wishers who are displaced due to the insurgency... we toil to feed them, therefore we hardly save from our earnings.” (F-LTR, urban Borno, 2023)

As a result, and in the absence of institutional support, many households who may lack these social networks in displaced contexts may resort to exploitative loans and accrue high debt and be forced to reduce meals and rely on cheaper, less nutritious diets.

Gendered responsibilities amplifying livelihood strain: Across life histories and FGDs in Benue and Jigawa, women consistently described increased care responsibilities, livelihood strain, and gender-based violence (Box 5) following conflict-related displacement and insecurity. Households with high dependency ratios are especially susceptible to this. In rural Benue and Borno, women reported that displacement or death of male members not only disrupted farming activities but also shifted responsibility for household survival onto them through unpaid labour and petty income-generating activities, without control over resources. “The obstacles here is that women don’t own anything, everything is owned by the husband and the husband decide what to do with it” (F-FGD, rural Benue, 2023). In Jigawa, where large-scale displacement was less prominent, women described heightened economic pressure following

shocks, with survival closely tied to daily petty trading that is highly sensitive to macroeconomic instability. As one respondent explained: “My meal depends on what I have sold on that day, if I don’t sell, I don’t eat” (INT41, woman, chronic poor, rural Jigawa, 2023). This account illustrates how women’s livelihoods are tightly bound to short-term, low-margin activities, leaving little room for buffering against shocks and reinforcing day-to-day insecurity.

Men’s experiences of conflict were more frequently described in terms of direct exposure to violence and employment disruption. In FGDs, male respondents emphasised the risks associated with farming and mobility in insecure areas, particularly where confrontation with armed actors could be fatal. Male respondents more frequently described direct exposure to violence and mobility-related risk, particularly linked to farming and travel in insecure areas, contributing to employment disruption and reduced provision capacity (M-FGD, rural Benue, 2023). Men also described loss of land and constrained access to farmland, including “we have no land now” and “farmers were especially affected... others can no longer access their lands while others have limited access to lands so they cannot make large productions as they used to”, alongside disruptions to petty trading and hired labour that undermined their ability to provide for households (INT22, woman, impoverished, rural Borno, 2023).

Box 5: Sexual and gender-based violence as conflict-driven survival risks

Gender-based violence (GBV) appears across the qualitative material. Life histories contain relatively few explicit accounts of GBV, while crisis-trajectory FGDs and KII provide more extensive institutional descriptions of sexual exploitation, trafficking, and survival-based risks in displacement and poverty contexts. Female respondents explained how prolonged crisis conditions drove heightened SGBV especially among the displaced:

“As this crisis continues, it affects a lot of women in our society... If you go to our camps, the issue of gender-based violence is increasing every day. Sometimes they are abused by the managers of the camp. They refuse if you don’t give me this, I wouldn’t give you food.” (MDA CT-FGD Benue, 2025)

“Even the materials they go to distribute, if a woman... doesn’t have soap, they say, ‘If you do this, I will give you soap.’ ... There are cases that we hear daily about [transactional] sex.” (MDA CT-FGD, Benue, 2025)

In Borno, respondents described GBV as embedded within the insurgency itself, rather than mediated primarily through humanitarian systems. Women and girls were portrayed as direct targets of violence and coercion by armed groups, with sexual abuse functioning as part of a wider conflict strategy:

“The Insurgent victimizes us by subjecting us to rape, armed abduction, forced marriage, and captivity. Boko Haram also objectifies women by using us as instruments and objects of war such as sex slaves, human shields, and suicide bombers.” (F-LTR, urban, Borno, 2023)

Unlike the Benue context, where exploitation is linked to access to aid and camp authority, violence in Borno is described as originating directly from armed actors and persisting beyond initial displacement, as reported across multiple respondents. Respondents in Borno further highlighted weak institutional responses to GBV, which deepen women’s vulnerability and limit access to justice or protection. One participant noted:

“There is a Human right office located at the old remand home. However, they are not that active. There was once an incidence of rape, the case was taken to them but no action was taken. An international organization... had to intervene.” (F-LTR, urban Borno, 2023)

This illustrates how gaps in formal protection mechanisms leave survivors reliant on external actors, reinforcing cycles of silence, impunity, and insecurity.

Respondents also linked violence, displacement, and livelihood collapse to survival sex and prostitution as failed coping responses:

“...when peoples livelihoods are displaced, they may resort to alternative means of survival... some of the women who were farmers, in order to survive... are resorting to prostitution.” (MDA CT-FGD Benue, 2025)

“Lack of livelihoods in the community leads to negative coping mechanism leading to unwanted pregnancy among young girls. The young girls who lost their parents and have no one to take their responsibilities engage in sexual affairs with men as a means of earning a living.” (F-FGD, rural Borno, 2023)

These challenges also intersect with trafficking, which respondents described as closely linked to GBV and disproportionately affecting women and children. Across these narratives, violence and exploitation appear less as isolated events and more as conditions that shape daily life under crisis. Displacement and livelihood loss place women in positions of dependency, where access to basic necessities is negotiated under unequal power relations, exposing them to repeated harm.

Crises intersecting with insecurity to amplify its effects: Three shock-driven descent patterns appear consistently across states and transcript types. First, as noted above, conflict-driven descents occur when violence or threat of attack forces displacement, loss of land, or abandonment of farms and businesses, often pushing households from WB3–WB4 into WB1–WB2. Second, price and policy shocks (fuel subsidy removal, cash scarcity, and inflation) erode fragile livelihoods by raising transport and food costs, collapsing small enterprises, and reducing the real value of wages and savings, especially in urban and peri-urban settings. One respondent stated:

“Immediately, the government removed the fuel subsidy... it might be the worst thing to ever hit us here.” (F-LTR, urban Jigawa, 2023)

Third, climate and environmental shocks, particularly floods and pest outbreaks, destroy crops and prolong recovery, producing oscillating trajectories between WB2 and WB3. One respondent described how a flood destroyed an entire harvest after significant investment:

“In 2022, he used the profit to cultivate another rice on four plots of land... which was destroyed by flood that happened the same year. He had only N8,000 left after all the expenses. He would have made over N800,000 if the flood had not destroyed his farm.” (INT30, woman, impoverished, rural Borno, 2023)

Finally, in lower-conflict settings, poverty is driven by structural economic constraints compounded by price and environmental shocks, rather than by large-scale violence. In Jigawa, respondents described stagnant local economies, rising prices, and declining business viability.

“There are no jobs, no support from the government... existing businesses can’t keep up because of the continuous rising of prices... This has brought people who had initially escaped poverty back into poverty.” (F-LTR, urban Jigawa Urban, 2023)

Taken together, the evidence indicates that in lower-intensity conflict settings, macroeconomic and environmental stressors can reverse welfare gains even without large-scale displacement.

Note on economic deprivation and exposure to insecurity: In the reverse direction, institutional and community narratives also describe pathways through which chronic poverty, unemployment, and resource scarcity increase exposure to violence, recruitment, and risky or illicit livelihood strategies. As a first step, fear of travel, and livelihood losses lead some households to withdraw children from school or rely on their labour, with long-term effects on welfare trajectories. In Benue, several life histories describe children being withdrawn from school to support household survival through farm labour. In Borno, conflict directly reshaped education systems and household decision-making. Respondents described how armed groups controlled schooling and everyday life:

“The sect members dictate how we live... they gave us options of enrolling our children to a specific Islamic school.” (F-LTR, urban Borno, 2023)

Key informants also reported prolonged system-wide disruption, including closure of government schools and declining demand for education due to security risks. Such interruptions were described as long-lasting, with children failing to return to school even after conditions stabilised.

Interruptions in education can contribute to youth exclusion, but even among those with relatively higher levels of education, limited economic opportunities can drive marginalisation. Participants described a growing sense of instability linked to idle and excluded youth:

“This year, we are seeing more youth engaging in these activities, and it is not far-fetched due to the issue of poverty and government policies, including the conflicts that have led us to this situation we are facing today.” (MDA CT-FGD, Benue, 2025)

“They have gathered now... the boys will go there, gather, and start training themselves using guns and everything.” (CSO CT-FGD, Benue, 2025)

Moreover, when asked what makes people “subscribe” to banditry, a respondent answers directly: “It’s poverty; it’s lack of education” (CSO CT-FGD, Benue, 2025). This aligns banditry more with survival and opportunity constraints than with ideology-driven insurgency narratives. However, direct sequencing of these pathways is less visible in household life histories, which at the time of data collection was not the primary focus of interviews, representing an area for further research. As such, these results from officials and CSOs/NGOs should be interpreted with caution.

In some cases, recruitment of youth was facilitated by elites. “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). These accounts situate youth vulnerability not only in economic deprivation but also in political manipulation within conflict-affected settings.

5. Livelihood-based drivers of resilience during insecurity

This section examines livelihood-mediated pathways of impact, to understand the ways in which livelihoods and their enabling factors (such as human development, socio-political connections, and institutional support) can act as sources of resilience to mitigate the negative effects of conflict on household welfare.

5.1 Economic diversification strategies

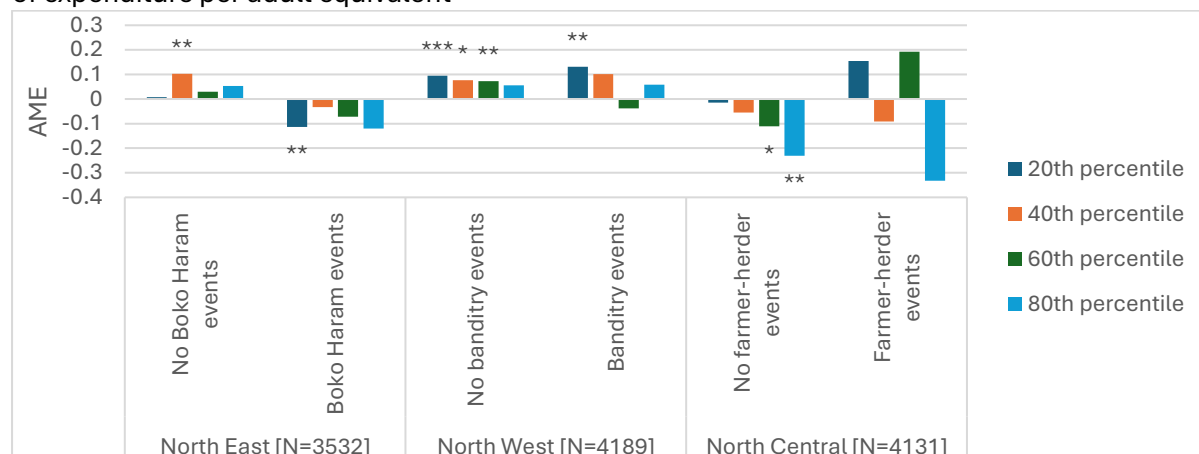
Farming as a double-edged sword

The household head’s engagement in farming has mixed results with welfare depending on the type of insecurity. It is associated with lower welfare for richer households in safer LGAs in the North Central (Figure 5). This result may reflect farming as a mainstay being more common among people in poverty, whereas safer areas might enable other forms of economic diversification that could improve welfare. Descriptively, close to 60 per cent of household heads in the Northern states across its geopolitical zones were involved in farming activities in the seven days before the NLSS survey. In the North East, this engagement in farming is associated with higher welfare at the 40th percentile in safer LGAs though lower welfare for poorer households at the 20th percentile amid Boko Haram violence (Figure 5). In other words, while farming can be beneficial in more secure settings, it appears to expose poorer households to greater risks in conflict-affected areas. The latter finding may reflect destruction or theft of crops, mobility constraints, and market disruptions, all of which depress farming returns.

In the North West, farming is associated with higher welfare for relatively poorer households up to the 60th percentile in safer areas and for the poorest households at the 20th percentile amid banditry (Figure 5). In other words, while the benefits of farming appear to be more widespread in secure locations, they remain important for sustaining consumption among the very poorest households even in contexts of insecurity. This may reflect the fallback function of farming in

offering a cushion when labour markets may be depressed, or poorer households being less frequently targeted by more predatory attacks on account of having fewer tangible resources to lose. This may implicitly point to the possibility that **farming could be reducing the welfare differential amid insecurity in the NW, both through a levelling-down effect among richer households and its buffering capacity among poorer households**. For example, insecurity could reduce returns to more commercialised farming systems by constraining access to land and markets, while making wealthier farmers more exposed to asset loss. Instead, poorer households may rely on farming to provide a consumption floor, leading to a buffering effect.

Figure 5: Quantile regression results, relationship between conflict-farming interactions and log of expenditure per adult equivalent



Note: Three models are presented, stratified by region; Coefficients represent the differential effect of the household head's engagement in farming for households living in conflict-affected LGAs and safer LGAs, at each quantile; Bootstrapped standard errors in parentheses; *** p<0.01, ** p<0.05, * p<0.1. Source: authors' analysis of NLSS (2023) and ACLED (2026) datasets.

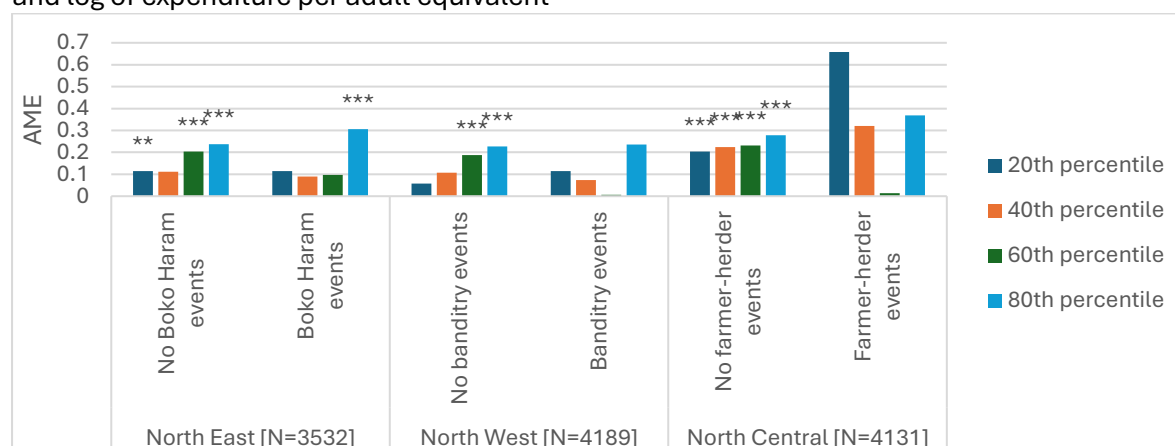
Finally, by sociodemographic, **farming is associated with a higher probability of poverty in urban areas in LGAs affected by farmer-herder conflicts and separately for men-headed households** (Annex Table A3). The former could reflect the limited viability of agriculture as a strategy in urban contexts, where land may be more limited and households engaging in farming may be located in peri-urban areas with fewer economic opportunities compared to core urban areas. Descriptively, 28 per cent of heads in urban areas engaged in farming in the week preceding the survey, compared to 62 per cent of heads in rural areas. The latter could reflect in turn greater exposure to land-based economic risks among men-headed households who may be more directly involved in decision-making related to farming.

In the qualitative data, **secure access to land emerges as the most immediate economic driver of welfare protection in rural Benue and Jigawa**, while in Borno, livelihood security is more closely shaped by displacement dynamics and access to aid rather than land itself. In rural Benue life histories, farming is described as a stabilising mechanism rather than a pathway to accumulation. One respondent stated that households farm in order to “farm, eat and store some of the farm produced” (INT1, woman, chronic poor, rural Benue, 2023), a formulation repeated across FGDs. This framing is reinforced by long-term residents, who describe land access as the difference between “managing” and “not having anything at all” (M-LTR, urban Benue, 2023). At the same time, FGDs in conflict-affected rural Benue similarly emphasised the risks associated with farming under insecurity, where access to land remained central but highly precarious (M-FGD, rural Benue, 2023).

Limited but stabilising role of salaried work

Diversification away from farming may be into salaried work or non-farm activities. On the former, **regular wage or salaried work by the household head tends to be associated most consistently with higher welfare across the distribution but typically only in safer LGAs** (Figure 6). The only exception is in the NE, where it is associated with higher welfare for relatively richer households at the 80th percentile, though not elsewhere in the distribution (Figure 6). Descriptively, just 16 per cent of heads in the Northern states were engaged in wage or salaried work. The lack of significance for poorer households across specifications may reflect thin labour markets in contexts of prolonged insecurity, with legacies remaining even in safer areas where conflict intensity may have subsided over time.

Figure 6: Quantile regression results, relationship between conflict–salaried work interactions and log of expenditure per adult equivalent



Note: Three models are presented, stratified by region; Coefficients represent the differential effect of the household head's engagement in salaried work for households living in conflict-affected LGAs and safer LGAs, at each quantile; Bootstrapped standard errors in parentheses; *** p<0.01, ** p<0.05, * p<0.1. Source: authors' analysis of NLSS (2023) and ACLED (2026) datasets.

Again, there are differences by sociodemographic factors. During insecurity, wage employment is associated with a lower probability of poverty in the NE, among men-headed households in NC, and among non-youth-headed households in NC and NE (Annex Table A3). Descriptively, about 16 per cent of households headed by men and youth engaged in wage or salaried work, a share comparable to the overall rate across Northern states. These **results point to the role of wage employment as a stabilising factor though not for households experiencing intersecting inequalities** (e.g. due to rural residence or gender or youth alongside poverty status), where disadvantages may be amplified.

Qualitative evidence reaffirms the limited but stabilising role of salaried or wage employment. In Jigawa, long-term residents noted that earnings from civil servant salaried roles occur “year round” compared to seasonal agricultural income tied to harvest cycles (F-LTR, urban Jigawa, 2025). In Borno, salaried and pensioned work in the state and federal civil service also emerges as a critical shock absorber. A female clerical officer explained that earlier “my husband provides everything for us and my salary was just a plus in the family” (INT37, woman, sustained escaper, urban Borno, 2023).

However, various sources of fragility remain in salaried work, including the erosion of real wages as a result of inflation, non-payment of salaries and scarce formal employment opportunities. For example, the same respondent noted that recent price increases and subsidy removal have pushed her family from being able to “extend helping hands to our neighbours in need” into greater hardship despite her continued employment (INT37, woman, sustained escaper, urban Borno, 2023). Similarly, Kils in Benue reflected that teachers and other salaried workers still need to supplement wages through small trading and farming to

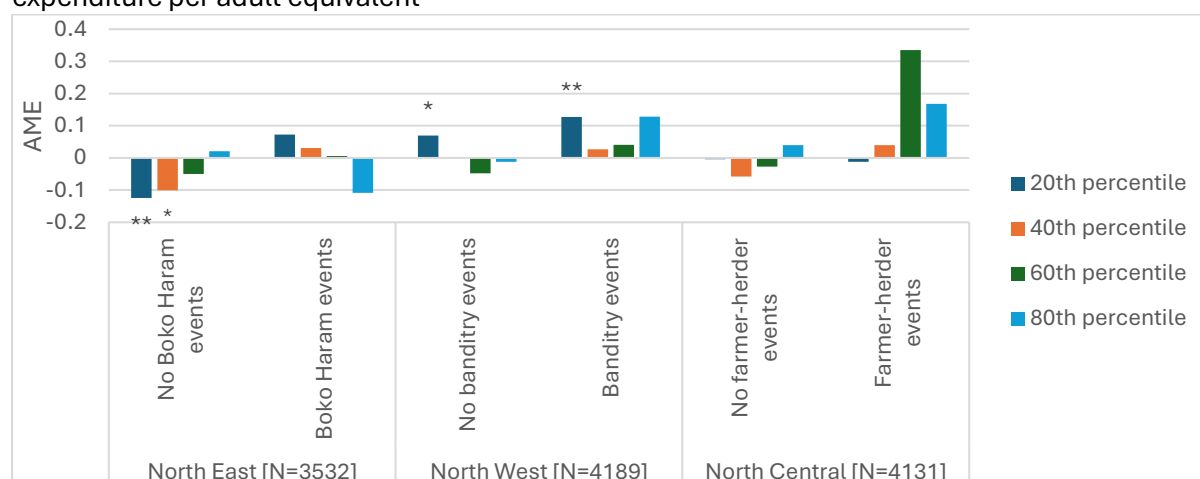
cope with inflation and rising costs (KII with urban planner, urban Benue, 2025). Finally, these employment opportunities were scarce to begin with: “We have a lot of educated young man here with no jobs”, while another added that some trained youths are reduced to survival activities such as hawking or petty trading despite holding professional qualifications (F-LTR, urban Jigawa, 2025).

Other forms of diversification and its economic enablers

The head working in non-farm enterprise (NFE) has more variable results amid insecurity.

In the NE it is associated with lower welfare for poorer households in safer LGAs, and a higher probability of poverty in rural insecure areas. However, in the NC it is associated with higher welfare among the poorest households at the 20th percentile in both safe and banditry-affected LGAs (Figure 7). Descriptively, 45 per cent of households in Northern states owned non-farm enterprises (NFEs), with 26 per cent of heads involved in NFE-related activities in the week preceding the survey. Taken together, these results could reflect more diversified economic activities present in North Central states home to higher GDP and more developed markets, which enable diversification to be effective at higher levels of wellbeing. In contrast, fragile markets in the NE may render diversification a less effective strategy for richer households, perhaps a reaction to declining returns rather than driven by opportunities of a more vibrant or dynamic economy.

Figure 7: Quantile regression results, relationship between conflict–NFE interactions and log of expenditure per adult equivalent



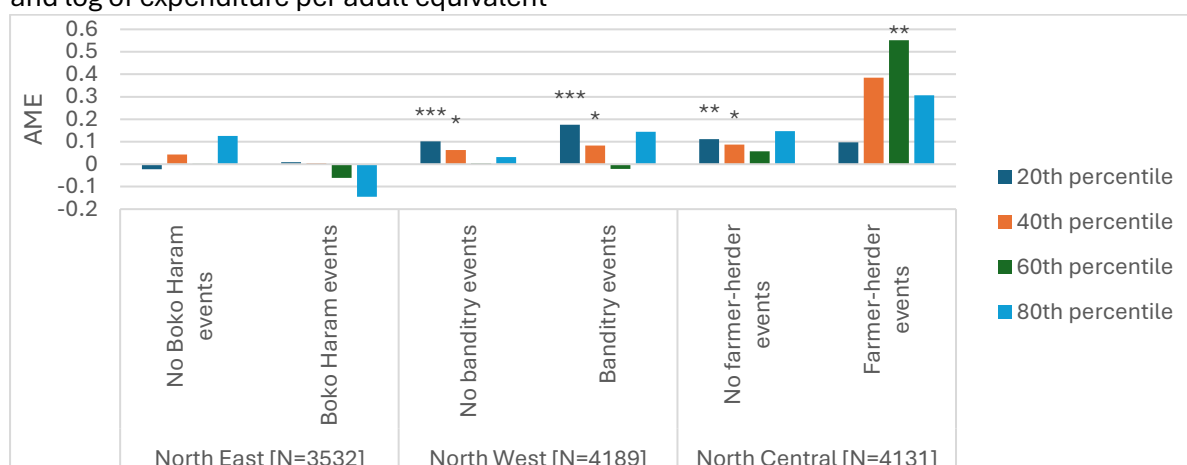
Note: Three models are presented, stratified by region; Coefficients represent the differential effect of the household head’s engagement in NFE activities for households living in conflict-affected LGAs and safer LGAs, at each quantile; Bootstrapped standard errors in parentheses; *** p<0.01, ** p<0.05, * p<0.1.

Source: authors’ analysis of NLSS (2023) and ACLED (2026) datasets.

Finally, we also separately consider the role of **diversification of livelihoods by the head (e.g. through the head’s engagement in more than one of: farming, NFEs, or wage work) is consistently associated with higher welfare during insecurity** were significant. Descriptively, just 13 per cent of heads in Northern states were involved in these diversified livelihoods. In terms of regression results, significant results are observed in the NW at the bottom of the distribution among households at the 20th and 40th percentiles in both safe and banditry-affected LGAs, reflecting households living in poverty (Figure 8). This suggests that the relationship between diversification and welfare amidst insecurity is concentrated amongst poorer households. Diversification is also associated with higher welfare for poorer households in safer LGAs in NC, and with higher welfare at the 60th percentile amid farmer-herder violence (Figure 8). These results taken together point to the importance of diversification as a shock mitigation strategy for poorer households in conditions of high insecurity. Given that households

at the 60th percentile are above the poverty line, it could also reflect the role of this risk mitigation strategy in supporting upward mobility or a degree of resilience.

Figure 8: Quantile regression results, relationship between conflict–diversification interactions and log of expenditure per adult equivalent



Note: Three models are presented, stratified by region; Coefficients represent the differential effect of the household head's livelihood diversification for households living in conflict-affected LGAs and safer LGAs, at each quantile; Bootstrapped standard errors in parentheses; *** p<0.01, ** p<0.05, * p<0.1

Source: authors' analysis of NLSS (2023) and ACLED (2026) datasets.

The qualitative data points to various enablers of this diversification. Financial inclusion through informal credit and savings commonly supported establishment or stabilisation of non-farm enterprises. A respondent described borrowing to invest in processing equipment, stating: “I borrowed from somebody and installed the machine in my compound... I later repaid in full” (M-LTR, urban Borno, 2023). Similar patterns appear in Benue, where women “arrange women and we will be doing thrift... we do give out money to those who are in need to do little business” (KII with urban planner, urban Benue, 2025), and in Jigawa, where households rely on weekly contributions “where one person collects the contributions of others every week” as an informal loan system (M-FGD, rural Jigawa, 2023). These practices are echoed in LTRs describing how people “borrow farm produce from lenders with agreement to pay back after harvest”, underlining that informal finance is often the only accessible source of investment or consumption smoothing capital in conflict-affected settings (F-LTR, rural Borno, 2023).

Underlying farming and non-farm work is asset development. In the qualitative data, households describe resilience in terms of holding on to “small but productive” items such as goats, chickens, a motorbike, a grinding machine, sewing machine, or partly built housing, which generate income or reduce costs over time (INT3, man, impoverished, rural Borno, 2025). Strategic reinvestments using initial surplus from teaching or business to diversify into farming at a larger scale and storage, enabled some households to sell crops or livestock when prices were more favourable. However, when assets are sold, many shift to low-return labour or borrowing, and struggle to rebuild their asset base, so each crisis ratchets them into longer-term poverty rather than a temporary dip (INT13, woman, chronic poor, rural Jigawa, 2025). This repeated asset depletion emerges as the central mechanism through which crises translate into prolonged poverty.

Value-chain participation—through petty trading, processing, and moving farm produce into urban markets—appears as a practical stabilisation strategy, especially where households can combine farming with small commerce. Where households can access “bush markets” and urban outlets, respondents describe trading as a pathway for meeting daily needs and sustaining household consumption. “They go to bush markets around and buy things like yams and come to urban markets... women were engaged in one forms of business or the other”

(KII with urban planner, Urban Benue, 2025). However, participation in these chains is vulnerable to the same shocks described elsewhere in the report, particularly displacement, insecurity, and rising transaction costs which can break the link between production, processing, and sales, and push households back towards subsistence coping. Moreover, there were state variations: in Borno in particular, informal credit, asset accumulation, and value-chain participation are largely absent from life histories and long-term resident accounts, reflecting constrained markets and heightened risk.

A final key enabler is connectivity, such as road access, electricity, telecommunications, and transport costs, which shape whether households can convert labour into income and participate in local markets. Where infrastructure collapses from violence or transport becomes unaffordable due partly to insecurity-driven inflation, households are cut off from markets, services, and value-chain opportunities, forcing them into smaller, lower-return activities. In Borno, long-term residents described how insecurity disrupted basic infrastructure and mobility:

“Cut off of telecommunication facilities for 6 months” alongside “Power blackout for 2 years” and closure of the airport, during the height of Boko Haram insecurity in Maiduguri. (F-LTR, rural Borno, 2023)

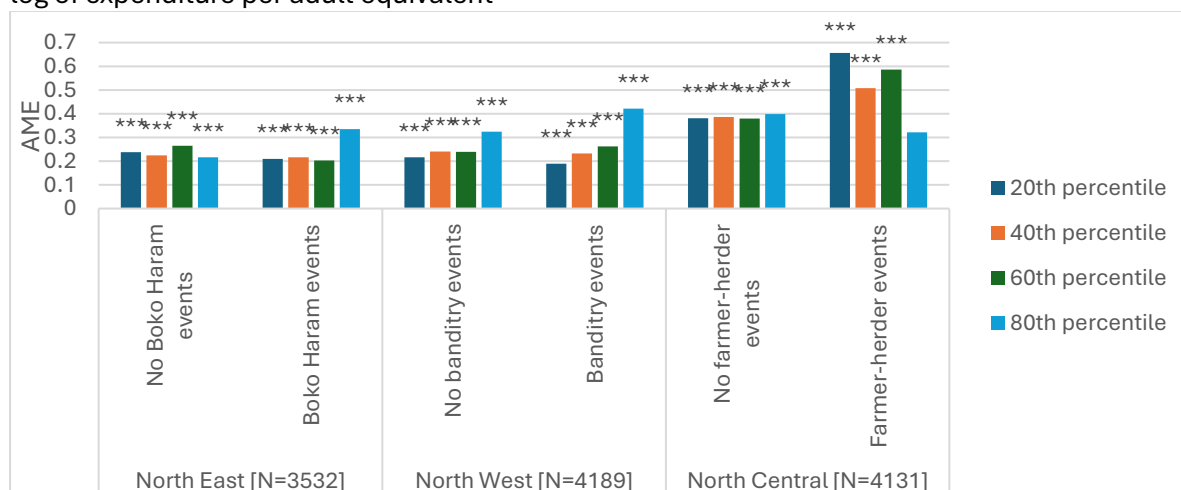
In Benue, high transport costs forced traders to scale down their operations:

“To take this vehicle to the village will cost me nothing less than twenty thousand naira... I just parked it... I consider it wiser going on bike but the disadvantage there is that the quantity of what I bring is small.” (INT6, woman, rural Benue, 2025)

5.2 Human development enablers: a focus on education

Education, and especially lower secondary education completion of the household head, has long been recognised as a source of resilience amid insecurity (Bird et al. 2010; Diwakar 2022). Descriptively, nearly half (47 per cent) of household heads had completed at least lower secondary education or higher in Northern states. In our results, **lower secondary education of the head is associated with higher expenditures per adult equivalent across most of the welfare distribution amid each type of conflict** (Figure 9). There are variations in effect sizes, which are larger among relatively richer households at the 80th percentile amid Boko Haram violence and banditry; however, effect sizes are larger for poorer households during farmer-herder violence. Similar results are also observed for households not living in LGAs experiencing violence, though effect sizes are smaller for richer households in North East and North West and for poorer households in the North Central when compared to households with similar wealth in insecure areas in those regions.

Figure 9: Quantile regression results, relationship between conflict–education interactions and log of expenditure per adult equivalent



Note: Three models are presented, stratified by region; Coefficients represent the differential effect of the household head's completion of secondary education for households living in conflict-affected LGAs and safer LGAs, at each quantile; Bootstrapped standard errors in parentheses; *** $p < 0.01$, ** $p < 0.05$, * $p < 0.1$. Source: authors' analysis of NLSS (2023) and ACLED (2026) datasets.

There are also variations depending on household demographics. Specifically, **the ability of education to act as a resilience asset varies across rural and urban areas, but consistently favours men-headed households and non-youth-headed households** (Table A3). In insecure LGAs, the head's completion of at least secondary education is associated with a lower probability of poverty amid farmer-herder conflicts and banditry in rural areas of NW and NC, and during Boko Haram violence in urban areas of the NE. However, it only retains its significance for men-headed households rather than women-headed households, and for non-youth households compared to youth-headed households across Northern zones amid the different types of insecurity. This could emerge due to gendered constraints in livelihood and resource access, where structural barriers such as limited access to land or economic activities may reduce the ability of education to translate into improved economic outcomes. The youth finding could reflect contexts of insecurity where youth-headed households face strong constraints in converting education into economic returns due to more limited access to assets, fewer networks and weaker labour market experience compared to older households.

In the qualitative data, education continuity is consistently described as a protective investment, though the motivation for education continuing varies by type of insecurity. **In rural Benue, education is framed in life histories as a deliberate household strategy pursued during periods of relative calm.** One LHI respondent explained that her husband “vowed that the children must go to school”, and that school fees were paid through careful management of farm produce (INT12, woman, urban Benue, 2023). This emphasis on education as a long-term buffer is reinforced in rural FGDs, where schooling is described as something households try to “hold on to” even when livelihoods are under strain. Household life histories describe education as a deliberate family strategy, whereas crisis-trajectory FGDs reflect how access to schooling is shaped by programme availability and institutional presence in displacement settings.

In urban and peri-urban Borno, education continuity appears less as a household-driven strategy and more as an outcome mediated by institutional access. Schooling and other forms of skills development depended on “what programmes are available in the camp or host community” (MDA CT-FGDs, Borno, 2025), rather than on household resources or strategies. This contrasts with Jigawa, where respondents in LHIs and FGDs acknowledged the value of education but described constraints linked to poverty rather than displacement, with schooling described as “something we try but sometimes we cannot continue” (M-FGD, urban Jigawa, 2023).

5.3 Social, political, and institutional enablers

Social networks are consistently identified as critical to welfare protection during crisis, particularly in displacement contexts. Among displaced respondents in urban and peri-urban settings, survival is frequently described in terms of dependence on relatives, neighbours, and community members. They operate as a first line of protection when formal assistance is delayed or absent, though these informal buffers are quickly exhausted in protracted crises. Similar patterns appear across Benue and Borno life histories, where respondents describe relying on relatives or neighbours for food, school fees, or temporary shelter when shocks hit. As a respondent in Maiduguri put it, “Before I lost my husband we cooked three square meals, now I cannot afford one meal” (F-LTR, urban Borno, 2023). Neighbours and relatives now share food and cash to keep her and her children going.

Political leadership and local authority structures shape access to assistance, land, and public programmes, making them key institutional drivers of welfare protection. Across the qualitative

data, traditional leaders, community authorities, and local officials act as gatekeepers on who can either facilitate or restrict access to state-linked opportunities and crisis responses. **In Benue, respondents described how chiefs and local leaders mediate access to benefits and resources.** One respondent noted that under a particular chief, “any time something good comes from the government he will bring it to the community” (M-LTR, rural Benue, 2025). The focus in the state was more around community-driven development in spite of localised banditry. However, politicisation and corruption can undermine development, protection, and intensify conflict:

“The Fulanis... said they give the chiefs money to stay on farms [that don’t belong to them]... The crisis itself was instigated by the fact that somebody [in local leadership] was corrupt to collect money from the Fulanis.” (F-FGD, rural Benue, 2023)

Moreover, where government schemes exist, documentation or verification barriers may prevent access to formal support.

In contrast, **respondents in Borno described a more fragmented institutional environment, where welfare protection depends heavily on NGOs and humanitarian actors** rather than stable state systems:

“Some of these issues you raised as crisis were not in the list... Instead of the government, most of the support is coming from NGOs and civil society.” (KII with urban planner, urban Borno, 2025)

When crises intersected, such as the COVID-19 lockdown, non-displaced people in poverty in Borno felt abandoned by the state, whereas IDP camps received coordinated, albeit often inadequate, sector support:

“Lockdown made him to going to his shop which was the only source of livelihood. There was no palliative to support him and his family... It was only his neighbor that assisted with food stuff.” (INT2, man, urban Borno, 2023)

Local conflict resolution and security arrangements also function as institutional drivers of welfare protection amid insecurity by restoring minimum levels of safety needed for farming, trading, and schooling. Respondents describe mediation efforts, vigilance groups, and engagement with security actors as enabling households to resume basic livelihood activities. As one respondent noted, such arrangements allow “people to go back to farm small or send children to school” (F-FGD, rural Benue, 2023). These mechanisms are framed as enabling stabilisation rather than transformation, helping households maintain subsistence livelihoods rather than achieve upward mobility.

6. Conclusion and future research directions

Summary

This paper demonstrated that different forms of insecurity—insurgency, banditry, and farmer–herder violence—impact poverty and welfare through various livelihood pathways (Table 6). When comparing types of violence across the North, largest effect sizes are observed in terms of Boko Haram violence, followed by banditry, while farmer–herder violence is not a significant correlate of poverty in the full model (though is significant in the NC-specific model where such violence is concentrated). Alongside these patterns are a set of cross-cutting factors, including the direct effects of violence as well as the social and market disruptions it drives, which can be amplified by intersecting crises, gendered responsibilities that further strain livelihoods, and education disruptions that have longer-term effects and link to bidirectional pathways between poverty and conflict.

Table 6: Conflict impacts on livelihoods and welfare

Insecurity	Livelihood impacts/pathways	Relationship with welfare
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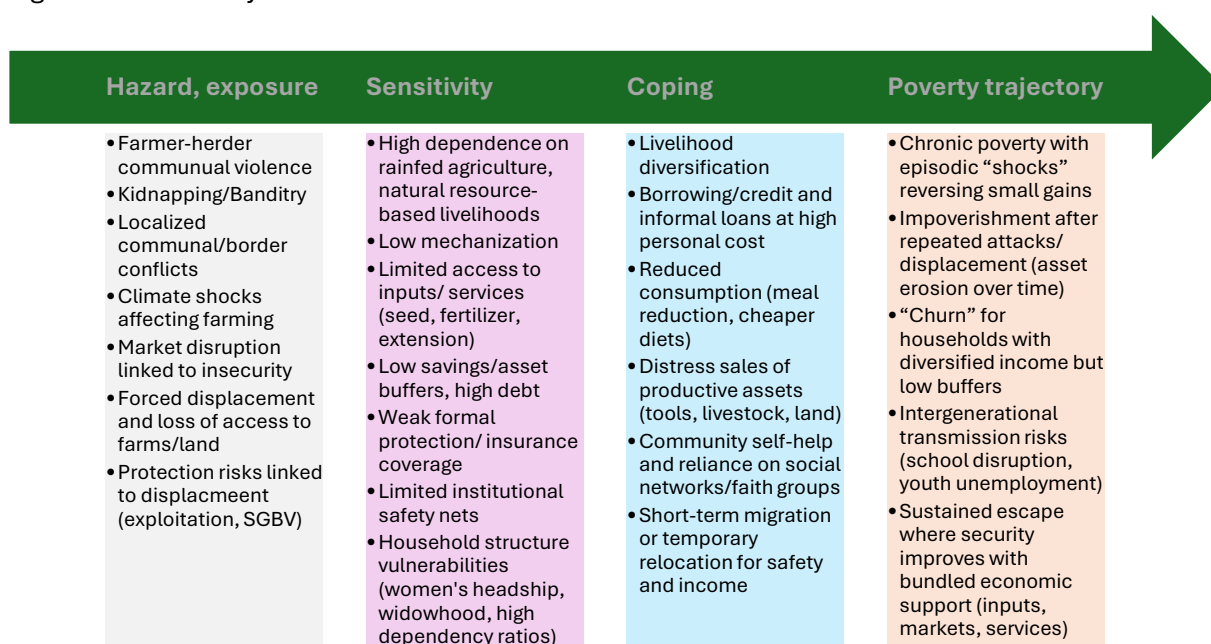
Boko Haram violence	Violence and displacement drive asset depletion, economic opportunities are further curtailed in displaced contexts due to weak market access	Negative association between insecurity and welfare across the distribution, larger effect sizes for richer households
Banditry-related violence	More diffuse impacts and pathways, with violence operating as constraints on productive activity due to perceived and actual insecurity	Negative association between insecurity and welfare particularly pronounced for households near the poverty line (above or below)
Farmer-herder violence	Recurrent asset stripping, insecurity during agricultural production cycles, and repeated interruptions to recovery including through displacement	Strong downward pressures on welfare significantly visible for households just above the international poverty line

Source: authors' own analysis

The qualitative data elaborated on these pathways. In the North Central states, with a focus on Benue, vulnerability is driven by exposure to farmer–herder violence, kidnapping and banditry, localised border or inter-communal conflicts, and climate-related shocks that disrupt farming, drive market breakdowns, and displace households from land and productive assets (Figure 10). Many households are particularly sensitive due to heavy dependence on natural resource-based livelihoods that operate with low mechanisation and weak access to inputs and services and are highly vulnerable to disruption. Risk is concentrated in repeatedly conflict-affected communities and LGAs, where for example farmer-herder violence drives recurrent asset destruction, insecurity during agricultural production cycles, and repeated interruptions to recovery including through displacement.

With limited savings and institutional safety nets, and heightened social vulnerability, coping tends to rely on diversification into wage work or petty trade, borrowing at high cost, reducing consumption, distress-selling assets, leaning on community networks, or temporarily moving to safer areas. The resulting poverty trajectory is typically chronic and shock-prone, marked by repeated reversals of small gains, progressive asset erosion after recurrent attacks or displacement, and frequent “churning” around the poverty line, with intergenerational risks through disrupted schooling and constrained youth opportunities.

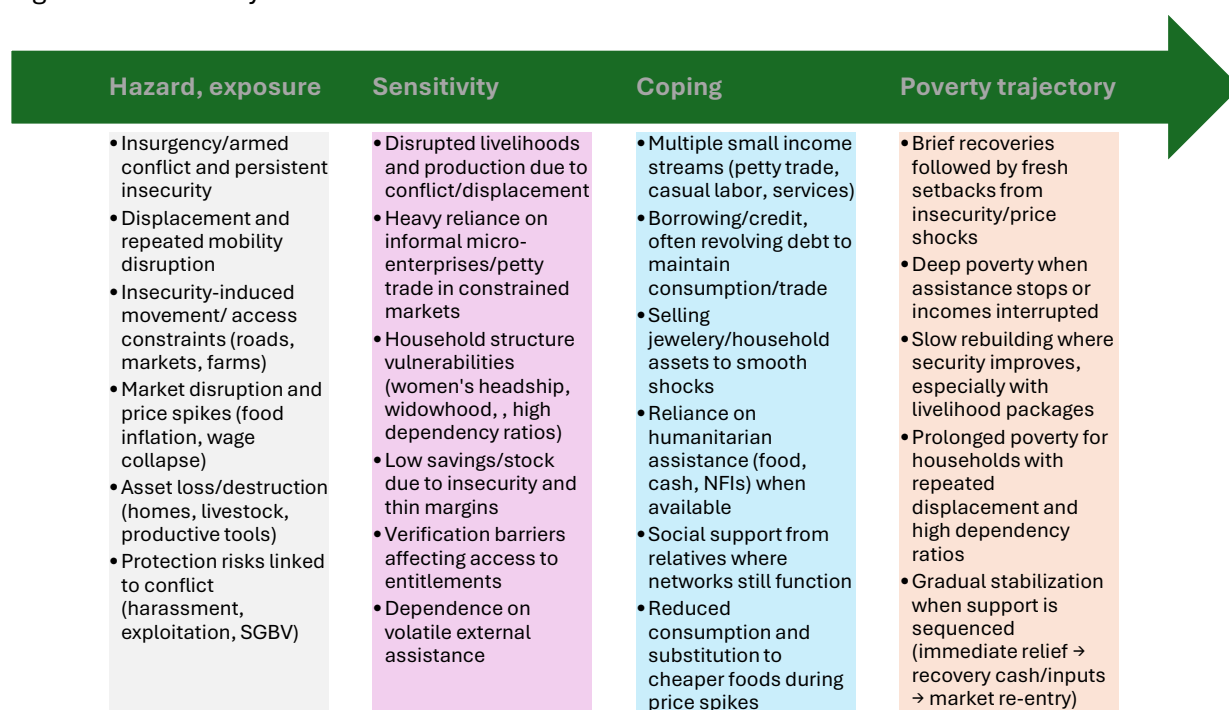
Figure 10: Summary risk framework in Benue



In the North East with a focus on Borno, exposure is shaped primarily by insurgency and persistent insecurity, repeated displacement, and mobility disruption (Figure 11). Access constraints restrict movement to roads, markets, and farms, amplified by market shocks such as price spikes and wage collapse and by direct asset destruction affecting homes, livestock, and tools. Conflict also produces protection risks, harassment, exploitation, and in some settings heightened SGBV which deepens vulnerability.

Sensitivity is high because conflict and displacement undermine the productive base, leaving households reliant on informal micro-enterprises and petty trade in constrained markets with thin margins that prevent savings accumulation; documentation or verification barriers can interrupt access to entitlements, while high-need communities often depend on external assistance, creating exposure to aid volatility. Coping therefore centres on piecing together multiple small income streams, revolving debt, selling valuables to smooth shocks, drawing on humanitarian aid when it arrives, using remittances where networks still function, and cutting consumption or substituting cheaper foods during price surges.

Figure 11: Summary risk framework in Borno



Protection against poverty or lower welfare is still a possibility in these conditions of insecurity. Farming has mixed results, though was observed to potentially reduce the welfare differential in the NW; however, this was through its buffering capacity for poorer households alongside a levelling-down effect among richer households. Moreover, while it was a key source of welfare protection in rural NW and NC in the qualitative data, relatively better-off households in urban areas and headed by men in the quantitative data saw a higher probability of poverty amid farmer-herder conflicts in the NC.

Instead, diversification of livelihoods was the key consistent factor associated with higher welfare during insecurity across regions where significant in the quantitative data. It was also a key driver of sustained escapes in the qualitative data, when coupled with important enablers. In Borno, rebuilding tends to be slow and conditional on improved security and access, and stabilisation is most likely when support is sequenced from immediate relief to recovery inputs and market re-entry. In Benue, sustained escape similarly depends on combining safety with productive agricultural support, but also on restoring stable land and market access in

violence-affected corridors. The quantitative data also points to the unequivocal importance of lower secondary education completion in protecting against poverty amid insecurity.

In other words, reducing poverty in conflict-affected Northern Nigeria requires more than relief; it requires bundled support that links safety to livelihood diversification. Indeed, sustained escapes are most plausible when security improves, and agricultural and off-farm productive support is delivered in bundled, market-linked ways. Across regions, financial inclusion, asset development (including critically education), value-chain participation, and social and political connections reinforced the continuity of these poverty escapes in times of insecurity. This suggests a role for building and diversifying productive assets, promoting low-interest informal and formal financial inclusion, as well as improving access to formal low-interest credit and stronger entry into value chains. The associated policy brief (Shepherd et al. 2026, forthcoming) expands on these issues.

Research directions

More context-specific state-level research is urgently needed to better understand the drivers and consequences of banditry in North West Nigeria, given its rapid escalation in recent years. Existing evidence suggests that banditry dynamics are not uniform across states or regions. Our insights from Benue in the North Central region, for example, reinforce the blurring between farmer-herder violence and banditry. The geopolitics of mining complicates these dynamics, where competition over mineral-rich land, coupled with external actors leveraging bandits to displace communities, can reinforce resource-driven violence. Understanding these issues requires a holistic approach that considers the intersections of humanitarian need with welfare dynamics embedded in an understanding of context- and issue-specific political economies amid crises.

Farmer-herder conflicts are certainly not new though their dynamics are being reshaped by increasing climate pressures. **Strengthening our understanding of how environmental stressors interact with economic instability to shape farmer-herder conflicts in North Central Nigeria could provide important insights into the evolving drivers and local manifestations of these conflicts.** Food insecurity may operate as both a driver and consequence of such conflicts: for example, reductions in agricultural production from conflict can exacerbate food insecurity. Conversely, food insecurity due to unemployment may drive people to participate in violence and worsen these crises. Understanding where food insecurity and welfare intersect with farmer-herder violence and how these relationships are shaped by climate-related shocks can help identify key vulnerability hotspots to inform more targeted policy responses that simultaneously address insecurity and deprivation.

Finally, there is a need to better **understand the relationship between SGBV and broader violent conflict, including how women can strengthen their agency** to support upward mobility in contexts of insecurity. This includes examining women's participation in peace and security initiatives, as well as local efforts to prevent SGBV including through collaboration with local security services (Okenyodo and Kilmurry 2022). At the same time, it is important to consider the inverse relationship, whereby sexual violence in conflict may trigger future violence, for example through cycles of retaliation, or if high levels of SGBV may be linked to masculinity norms associated with higher violence (Cohen 2016; Heineman 2011). There is limited evidence on these issues in Nigeria, again especially at the state level. Comparative state-level analysis could highlight variations in the prevalence of SGBV as well as the effectiveness of coping responses and strategies taken up by individuals and local institutions. In doing so, there is strong potential to inform more targeted policies to strengthen women's security, agency, and resilience in the face of multi-scalar violence.

In all of the above, there are a few cross-cutting areas of focus:

- The need to identify key **gendered sources of resilience** during these crises, building on the third issue area noted above.
- Many households displaced in our data lost access to land-based livelihoods and instead relied on informal labour, petty trading, and humanitarian assistance in towns and secondary urban centres. Further research could examine **whether urban displacement contexts create opportunities for livelihood diversification and recovery, or instead generate new forms of persistent urban poverty and dependence** on aid systems.
- Local authorities, traditional leaders and humanitarian actors regularly mediate access to assistance, land, and livelihood opportunities, according to our qualitative insights. Comparative research across Northern states could help clarify **how differences in local governance arrangements influence households' ability to cope with shocks and rebuild livelihoods**. Such work, including political economy analysis, could provide important insights into strengthening institutional systems that support recovery and resilience in conflict-affected settings.

New data sources present important opportunities to advance this research, including through the recent DHS 2024 (including data on multidimensional poverty, violence against women, and women's agency) and NLSS 2023 (including data on monetary poverty, food insecurity, social safety net access, and livelihoods and assets) merged with geolocational data on conflict events and fatalities. Together, these data sources offer timely information to derive a deeper understanding of gendered dimensions of monetary and multidimensional poverty alongside food insecurity, and the extent to which these shape and are shaped by state-level and within-state violence. Complementing this with in-depth qualitative data collection and analysis could better uncover the processes and sequences through which these pathways from different types of insecurity to poverty and from poverty to insecurity emerge. It could also provide in-depth insights into how women and men differentially navigate these contexts to escape poverty and continue to develop upward mobility amid insecurity.

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Annex

Box A1: Qualitative site selection within states

Within the three states analysed in this paper states, fieldwork was conducted in purposively selected LGAs to capture variation in conflict exposure and livelihood conditions. In Borno State, data collection took place in Konduga LGA, Maiduguri Metropolitan Council (MMC), and Jere LGA (including IDP camps such as Boarding School Camp in Konduga and Fariya Outreach Camp in Jere), reflecting high-intensity conflict and displacement settings. In Benue State, fieldwork was conducted in Guma LGA and Makurdi LGA, selected to capture contrasting contexts—Guma as a highly conflict-affected area with recurrent farmer–herder violence, and Makurdi as a relatively more stable urban centre experiencing indirect crisis effects. In Jigawa, sites such as Kaugama LGA and Hadejia LGA were selected to capture contexts characterised by poverty and livelihood vulnerability rather than active conflict. All sites selection followed a purposive sampling strategy based on conflict intensity where relevant, displacement presence, and a spread of livelihoods under crisis conditions.

Box A2: Coding events and fatalities into categories of insecurity

The three types of insecurity were coded as follows:

- Boko Haram violence: Events were classified under this category if Actor 1, Actor 2, or their associated actors explicitly referenced Boko Haram or ISWAP in the dataset.
- Banditry violence: Following ACLED’s suggestion, events were classified under this category if Actor 1, Actor 2, or their associated actors explicitly referenced the name of a State followed by the term “communal militia” (e.g. “Katsina communal militia). In the qualitative data, conflict types were coded based on respondents’ descriptions of actors, events, and local terminology, and then aligned with these categories where possible.
- Farmer-herder violence: Events were classified under this category when “Farmer” and “Pastoralist” appeared on opposing sides in the associated actor columns, in line with ACLED’s guidelines. This classification was further refined by requiring that the event notes include at least one relevant term—such as *herd*, *grazing*, *cattle*, or *livestock* (for pastoralists), and *farm*, *crop*, or *agriculture* (for farmers). In the qualitative data, farmer–herder violence was identified based on respondents’ descriptions of conflicts between farmers and pastoralists, particularly where these involved disputes over land use, grazing, or crop damage.

As there are no clear actor or interaction labels in ACLED for farmer-herder violence or banditry, these are ultimately approximations using best practice guidelines.

Finally, the distinction we make in the qualitative data between banditry and farmer-herder violence is one of relative emphasis. This is because in Nigeria, farmer–herder violence is also frequently associated with looting and burning of homes, similar to patterns observed in banditry and insurgency contexts. In farmer–herder settings, both the qualitative evidence (particularly from Benue) and existing literature indicate that asset destruction more consistently includes agricultural assets (crops, farmland, and livestock) and is often linked to disputes over land use and grazing routes, sometimes aligning with agricultural seasons. In contrast, in banditry contexts, asset destruction tends to be more indiscriminate or opportunistic, including looting, abductions, and destruction of homes and businesses.

Table A1: Summary statistics, Northern states

Variable, NLSS unless stated otherwise	Mean	SD	Min	Max
Poor	50.3%	50.0%	0.0%	100.0%
Food insecurity experience scale	72.6%	44.6%	0.0%	100.0%

Any Boko Haram violence in LGA	16.6%	37.2%	0.0%	100.0%
Any farmer-herder violence in LGA	2.6%	15.8%	0.0%	100.0%
Any banditry violence in LGA	4.4%	20.6%	0.0%	100.0%
Female head	13.7%	34.4%	0.0%	100.0%
Youth head	28.9%	45.3%	0.0%	100.0%
Age of head	45.3	14.2	13.0	99.0
Head completed primary education	10.5%	30.7%	0.0%	100.0%
Head completed lower secondary education	46.5%	49.9%	0.0%	100.0%
Household size	5.4	3.1	1.0	24.0
Head engaged in NFE 7 days pre-survey	25.9%	43.8%	0.0%	100.0%
Head engaged in farming 7 days pre-survey	59.6%	49.1%	0.0%	100.0%
Head engaged in wage employment	15.7%	36.4%	0.0%	100.0%
Head engaged in diversified livelihoods	13.3%	34.0%	0.0%	100.0%
Remittance receipt	22.1%	41.5%	0.0%	100.0%
Ownership of cultivable land	71.9%	45.0%	0.0%	100.0%
NFE ownership	45.1%	49.8%	0.0%	100.0%
Log(Asset value)	11.7	1.4	0.0	22.0
Urban residence	42.9%	49.5%	0.0%	100.0%
State youth unemployment rate	4.8%	3.4%	0.0%	100.0%
Multidimensional poverty headcount rate (DHS)	63.8%	48.1%	0.0%	100.0%
Multidimensional poverty intensity (DHS)	35.2%	29.6%	0.0%	100.0%

Table A2: Logistic regression results, average marginal effects, relationship between conflict and probability of poverty (outcome) in Northern states

VARIABLES	(A) Any events	(B) Any fatalities	(C) Conflict event debt
Boko Haram-related	0.0332** (0.0139)	0.0338** (0.0164)	0.0407*** (0.0114)
Farmer herder-related	-0.0136 (0.0315)	0.0308 (0.0309)	-0.0138 (0.0331)
Banditry-related	0.0274* (0.0152)	0.0217 (0.0188)	0.0273* (0.0152)
Female head	-0.0250* (0.0142)	-0.0254* (0.0142)	-0.0258* (0.0142)
Age of head	0.0042** (0.0020)	0.0042** (0.0020)	0.0042** (0.0020)
Age-squared of head	-0.0001*** (0.0000)	-0.0001*** (0.0000)	-0.0001*** (0.0000)
Head completed pri edu	-0.0058 (0.0116)	-0.0068 (0.0116)	-0.0053 (0.0116)
Head completed lower sec edu	-0.0878*** (0.0101)	-0.0885*** (0.0101)	-0.0869*** (0.0101)
Household size	0.1101*** (0.0021)	0.1102*** (0.0021)	0.1101*** (0.0021)
Head in NFE (7days pre-survey)	0.0132 (0.0118)	0.0137 (0.0118)	0.0131 (0.0118)
Head in farming (7 days pre-survey)	-0.0013	-0.0013	-0.0007

	(0.0120)	(0.0119)	(0.0120)
Head in wage employment	-0.0479***	-0.0475***	-0.0480***
	(0.0131)	(0.0131)	(0.0131)
Remittance receipt	0.0143	0.0141	0.0144
	(0.0099)	(0.0099)	(0.0099)
Cultivable land	0.0882***	0.0885***	0.0874***
	(0.0152)	(0.0152)	(0.0152)
NFE ownership	0.0076	0.0075	0.0072
	(0.0097)	(0.0097)	(0.0096)
Log(Asset value)	-0.0761***	-0.0762***	-0.0760***
	(0.0037)	(0.0037)	(0.0037)
Urban residence	-0.0134	-0.0127	-0.0146
	(0.0124)	(0.0125)	(0.0124)
State unemployment rate	-0.0010	-0.0009	-0.0012
	(0.0017)	(0.0017)	(0.0017)
Zone controls	Yes	Yes	Yes
R-squared	0.4504	0.4501	0.4509
Observations	11,852	11,852	11,852

Clustered standard errors in parentheses; *** p<0.01, ** p<0.05, * p<0.1

Table A3: Quantile regression results, average marginal effects, relationship between conflict (triple interacted with livelihoods and demographics) and log of per capita expenditures (outcome) in Northern states

	Conflict	Demog.	Moderator: Head's engagement in NFE			Moderator: Head's engagement in farming			Moderator: Head's engagement in wage employment		
			(1) Boko Haram	(2) Banditry	(3) Farmer- herder	(4) Boko Haram	(5) Banditry	(6) Farmer- herder	(7) Boko Haram	(8) Banditry	(9)s Farmer- herder
A	No conflict	Rural	0.0462 (0.0291)	0.0231 (0.0225)	-0.0140 (0.0256)	-0.0037 (0.0250)	-0.0156 (0.0213)	0.0251 (0.0271)	-0.0821* (0.0428)	-0.0513 (0.0413)	N/E
	No conflict	Urban	0.0113 (0.0333)	-0.0064 (0.0299)	-0.0107 (0.0319)	-0.0312 (0.0343)	0.0172 (0.0324)	0.0163 (0.0357)	-0.0446 (0.0333)	-0.0271 (0.0302)	N/E
	Conflict	Rural	0.0570** (0.0271)	0.0127 (0.0361)	-0.0181 (0.0914)	-0.0047 (0.0303)	-0.0200 (0.0372)	0.1082 (0.0835)	-0.0424 (0.0678)	0.0084 (0.0681)	N/E
	Conflict	Urban	0.0095 (0.0333)	-0.0405 (0.0408)	0.1508 (0.2241)	0.0475 (0.0445)	-0.0725 (0.0566)	0.2701** (0.1188)	-0.0870* (0.0470)	0.0636 (0.0498)	N/E
	Obs		3,532	4,189	4,131	3,532	4,189	4,131	3,532	4,189	4,131
B	No conflict	Man	0.0219 (0.0248)	0.0158 (0.0203)	-0.0291 (0.0240)	-0.0045 (0.0226)	-0.0082 (0.0190)	0.0500* (0.0280)	-0.0812*** (0.0285)	-0.0403 (0.0253)	-0.0781*** (0.0235)
	No conflict	Woman	0.0305 (0.0668)	-0.0126 (0.0588)	0.0450 (0.0359)	-0.1162** (0.0525)	-0.0022 (0.0618)	-0.0911*** (0.0326)	0.2266*** (0.0658)	0.2096* (0.1192)	0.0550 (0.0582)
	Conflict	Man	0.0298 (0.0231)	-0.0102 (0.0298)	-0.0618 (0.0907)	0.0271 (0.0307)	-0.0467 (0.0348)	0.2673** (0.1357)	-0.0672 (0.0428)	0.0232 (0.0418)	-0.3485*** (0.0856)
	Conflict	Woman	0.0084 (0.0595)	0.0545 (0.0832)	0.1956 (0.1332)	-0.0531 (0.0638)	0.1441 (0.0894)	-0.0382 (0.1413)	-0.0731 (0.1001)	0.0522 (0.1122)	N/E
	Obs		3,532	4,189	4,131	3,532	4,189	4,131	3,532	4,189	4,131
C	No conflict	Non-youth	0.0084 (0.0283)	0.0094 (0.0232)	-0.0270 (0.0241)	0.0055 (0.0227)	N/E	-0.0133 (0.0251)	-0.0577* (0.0320)	-0.0629** (0.0268)	-0.0662*** (0.0249)
	No conflict	Youth	0.0450 (0.0368)	0.0278 (0.0256)	0.0340 (0.0336)	-0.0361 (0.0245)	N/E	-0.0074 (0.0327)	-0.0866 (0.0567)	0.0377 (0.0415)	-0.0524 (0.0408)
	Conflict	Non-youth	0.0399 (0.0339)	0.0000 (0.0317)	-0.0741 (0.0852)	-0.0423 (0.0418)	N/E	0.0235 (0.0398)	-0.0920* (0.0525)	0.0141 (0.0502)	-0.3417*** (0.0877)
	Conflict	Youth	0.0141 (0.0334)	-0.0339 (0.0535)	0.1823 (0.1247)	-0.0048 (0.0606)	N/E	0.0014 (0.0344)	-0.0330 (0.0456)	0.0670 (0.0650)	N/E
	Obs		3,532	4,189	4,131	4,189	4,189	3,532	3,532	4,189	4,131

Note: Coefficients represent the differential effect of the moderator for households living in conflict-affected LGAs (relative to safer LGAs) and for the different demographics mentioned per model, at each quantile; Controls same as in Equation 1; Some results are non-estimable (N/E) if cell sizes of interacted terms are negligible or zero; Bootstrapped standard errors in parentheses; *** p<0.01, ** p<0.05, * p<0.1