

## Entrepreneurship under Siege: A Conceptual Analysis of Challenges and Socioeconomic Repercussions in Nigeria's Banditry-Affected Northwest

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### ABSTRACT

This paper offers a conceptual analysis of the profound challenges confronting entrepreneurship in Nigeria's banditry-affected northwest geopolitical zone and the ensuing socioeconomic repercussions. Moving beyond conventional risk-based interpretations, the study reconceptualizes chronic banditry not as an external shock but as a constitutive force that systematically reconfigures market institutions, entrepreneurial agency, and local economic order. Drawing on institutional voids theory, resilience theory, and the political economy of conflict economies, the paper synthesizes insights from entrepreneurship studies, conflict research, and policy reports to develop an integrated framework for understanding enterprise "under siege." It argues that banditry generates institutional collapse, fragments markets, normalizes extortion as a de facto tax, and forces entrepreneurs into distress-driven survival strategies often mislabeled as resilience. These micro-level adaptations cascade into macro-level consequences—including youth recruitment into banditry, agrarian collapse, rural displacement, and the emergence of a predation-based informal economy. The study concludes that mainstream entrepreneurship theory—premised on stable institutions and opportunity-driven agency—is inadequate for violently contested settings, and therefore calls for a conflict-sensitive paradigm grounded in the realities of the Global South. To address this, the paper recommends the development of context-specific theoretical models and the co-design of security-economic interventions by state authorities, financial institutions, and local governance structures to disrupt cycles of predation and restore entrepreneurial viability.

**Keywords:** Entrepreneurship; Banditry; Institutional Voids; Conflict Economy; Socioeconomic Repercussions; Predation-Based Informal Economy; Resilience.

## 1. INTRODUCTION

In recent years, Nigeria's northwest geopolitical zone—comprising Jigawa, Kaduna, Katsina, Kebbi, Sokoto and Zamfara states has become the epicenter of a deepening security and humanitarian crisis driven by organized banditry. Once known for its agrarian economy, cross-border trade, and vibrant small-scale enterprises, the region is now characterized by widespread violence, mass displacement, and economic paralysis. Armed groups, locally referred to as “bandits,” engage in kidnapping for ransom, cattle rustling, extortion, and attacks on rural communities, highways, and even urban centers (International Crisis Group, 2023; Stears Business Monitor (SBM) Intelligence, 2024). The Nigerian government has declared states of emergency, deployed military task forces, and launched several counter-banditry operations, yet insecurity persists and continues to metastasize. According to the Armed Conflict Location & Event Data Project (ACLED, 2024), the Northwest accounted for over 60% of all violent incidents in Nigeria in 2023, with banditry-related fatalities surpassing those linked to Boko Haram in the Northeast for the first time. This dramatic shift underscores not only a geographic expansion of violent conflict but also the emergence of a distinct form of political-economic disorder rooted in state fragility, resource competition, and institutional collapse.

Amid this turmoil, entrepreneurship—the engine of local economic development, job creation, and social mobility—has been severely compromised. Small and medium enterprises (SMEs), which constitute over 90% of businesses in the region and employ the majority of the non-agricultural workforce (SMEDAN, 2023), face existential threats. Markets are shuttered, supply chains are severed, transportation routes are rendered impassable, and business assets are routinely looted or destroyed. Entrepreneurs operate under constant fear of abduction or extortion, with many forced to pay “protection fees” to armed groups simply to remain in business—a practice that blurs the line between commerce and coercion (Okechukwu & Eze, 2024). Beyond direct violence, the indirect consequences are equally devastating: financial institutions withdraw services from high-risk areas, investors flee, skilled labor migrates, and consumer demand collapses. The result is not merely a decline in business activity but the systematic unraveling of the entrepreneurial ecosystem itself. This disruption, in turn, triggers cascading socioeconomic repercussions—deepening poverty, widening inequality, fueling youth disillusionment, and creating fertile ground for further recruitment into illicit economies (UNDP, 2023).

This paper offers a conceptual analysis—not an empirical investigation—of how chronic banditry reconfigures the conditions, practices, and outcomes of entrepreneurship in Nigeria's Northwest. While empirical studies on insecurity and business are emerging (e.g., Akinwale & Adekunle, 2022; Olanrewaju et al., 2023), there remains a critical gap in theoretically grounded frameworks that explain how and why entrepreneurial ecosystems transform under sustained predation and institutional void. This study seeks to fill that void by synthesizing insights from entrepreneurship theory, political economy, and conflict studies to develop a coherent conceptual understanding of entrepreneurship “under siege.” Specifically, the paper addresses two interrelated research questions: (1) What are the structural and operational challenges that entrepreneurs confront in banditry-affected environments? and (2) What theoretical lenses best elucidate the broader socioeconomic repercussions of entrepreneurial collapse in such contexts? By engaging these questions conceptually, the paper aims to move beyond descriptive accounts toward a deeper analytical framework that can inform both scholarship and policy.

The significance of this inquiry lies in its interdisciplinary ambition and regional urgency. First, it bridges entrepreneurship studies—traditionally focused on opportunity recognition and innovation in stable environments—with the realities of enterprise in zones of chronic violence, thereby challenging normative assumptions embedded in mainstream theories (e.g., Shane & Venkataraman, 2000). Second, it contributes to the growing literature on “conflict economies” (Reno, 2011; Goodhand, 2020) by examining how banditry in Northwest Nigeria fosters a hybrid economic order where formal enterprise, informal survival strategies, and illicit networks coexist and interact. Third, it responds to a critical policy need: despite billions of dollars committed to Nigeria's economic recovery and security strategies, interventions often treat security and development as siloed domains (World Bank, 2023). A conceptual understanding of how insecurity structurally undermines entrepreneurship can help design more integrated, context-sensitive approaches to resilience and recovery.

## **2. LITERATURE REVIEW**

### ***2.1. Entrepreneurship in Fragile and Conflict-Affected Settings***

Scholarship on entrepreneurship in contexts of fragility and armed conflict has grown significantly over the past two decades, challenging the assumption that enterprise thrives only in stable institutional environments. Researchers have documented how entrepreneurs adapt,

survive, and sometimes even innovate amid violence in settings such as Syria, Colombia, the Democratic Republic of Congo (DRC), and Afghanistan. In Syria, for instance, displaced entrepreneurs have leveraged digital platforms and transnational networks to sustain micro-enterprises despite destroyed infrastructure and collapsed formal markets (Al-Hariri & El-Sakka, 2023). In Colombia, post-conflict studies reveal how former combatants and rural communities engage in “peace entrepreneurship” to rebuild livelihoods and social cohesion (Bebbington et al., 2022). Similarly, in the DRC, informal traders navigate militia checkpoints and volatile pricing through adaptive strategies rooted in kinship and ethnic trust networks (Vlassenroot&Raeymaekers, 2023). These studies collectively demonstrate that entrepreneurship does not vanish in conflict zones but is reconfigured—often becoming more informal, localized, and risk-laden. However, much of this literature focuses on post-conflict recovery or civil war dynamics, with limited attention to contexts of chronic, non-ideological criminal violence such as banditry, which lacks clear political agendas yet exerts equally devastating economic effects.

## ***2.2. The Political Economy of Banditry in Northern Nigeria***

Banditry in Nigeria’s Northwest is not merely a law-and-order problem but a complex socio-political and economic phenomenon rooted in historical marginalization, ecological stress, and state failure. Early analyses traced its origins to the proliferation of small arms following the 2011 Libyan civil war, which flooded the Sahel region with weapons (Onuoha, 2022). However, more recent scholarship emphasizes deeper structural drivers: the collapse of traditional conflict-resolution mechanisms between pastoralist (mainly Fulani) and agrarian communities, exacerbated by climate-induced resource scarcity (Ibaba&Ukiwo, 2023); the retreat of state presence from rural areas, creating governance vacuums; and the commodification of violence through kidnapping-for-ransom economies (International Crisis Group, 2023). As Okechukwu and Eze (2024) argue, banditry has evolved into a “predatory political economy” where armed groups function as de facto authorities, extracting rents, controlling trade routes, and even mediating local disputes. This transformation blurs the boundaries between criminality, insurgency, and informal governance. Crucially, unlike Boko Haram in the Northeast—which espoused an ideological agenda—Northwest banditry is largely profit-driven, making it more fluid, decentralized, and resistant to conventional counter-terrorism approaches (SBM

Intelligence, 2024). This distinct character necessitates new analytical frameworks that move beyond securitized narratives to understand its embeddedness in local economic systems

### ***2.3. Insecurity and SME Vulnerability***

The adverse effects of insecurity on small and medium enterprises (SMEs) have been widely documented across diverse geopolitical settings, with growing empirical attention to conflict-affected and fragile states. While the Nigerian context presents acute manifestations of these challenges—particularly in the Northwest region—global studies offer broader theoretical and comparative insights that help contextualize local dynamics and reveal critical research gaps.

Globally, scholars have established that insecurity fundamentally undermines the operational and strategic capabilities of SMEs. For instance, a cross-national study by Fearon and Laitin (2011) aimed to assess how civil conflict affects private sector activity in low-income countries. Using panel data from 1981–2005 across 128 nations, they demonstrated that violence significantly reduces firm entry rates and deters formal investment, especially in sectors requiring fixed assets. Their findings underscore that insecurity erodes institutional predictability—a prerequisite for entrepreneurial risk-taking—thus providing a macro-level framework for understanding SME vulnerability in conflict zones.

Closer to the Nigerian context, Akinwale and Adekunle (2022) investigated how mobility restrictions due to violence impede SME access to markets and supply chains in northern Nigeria. Through household and business surveys in Kano and Kaduna states, they found that over 60% of SMEs experienced disrupted logistics, leading to inventory shortages and lost sales. Their study directly links localized insecurity to supply chain fragility—a mechanism also observed in conflict-affected regions of Colombia and Afghanistan (Dube & Vargas, 2013; World Bank, 2018)—yet it does not explore how digital or alternative distribution channels might mitigate such disruptions, pointing to a gap in adaptive strategies research.

Similarly, Olanrewaju et al. (2023) examined the relationship between asset insecurity and investment behavior among Nigerian SMEs. Their aim was to test whether perceived risk of theft or destruction discourages capital expenditure. Using regression analysis on a sample of 420 firms across Nigeria's North Central and Northwest, they confirmed a strong negative correlation between insecurity and fixed investment. While consistent with global evidence from Iraq and

the Democratic Republic of Congo (Collier et al., 2003; Brück et al., 2016), their study focuses exclusively on physical assets and overlooks intangible investments (e.g., training, technology), limiting its applicability to modern SME resilience frameworks.

The UNDP (2023) report on insecurity in Nigeria's Northwest documented the prevalence of extortion, looting, and forced closures—especially in border communities like Danbatta (Kano) and Faskari (Katsina). Its primary aim was to map the direct economic costs of violence on local enterprises. Through field interviews and local government data, it revealed that over 70% of SMEs in these areas pay informal “protection” fees, and nearly half have temporarily shut down due to raids. While this aligns with findings from Mexico's drug-violence corridors (Robles et al., 2019) and Pakistan's tribal regions (Ali & Malik, 2020), the report lacks a comparative lens or policy evaluation, leaving unanswered how governance interventions might reduce such predatory practices.

Further, the World Bank (2023) explored how financial institutions retreat from high-risk areas in Nigeria, exacerbating credit constraints for SMEs. The study aimed to quantify the impact of bank branch closures on entrepreneurial financing. Using geospatial banking data and firm-level surveys, it showed that SMEs in insecure zones are 3.5 times more likely to rely on informal lenders charging interest rates exceeding 10% monthly. This mirrors patterns in Syria and South Sudan (IMF, 2021), yet the study does not investigate fintech or mobile banking as potential alternatives—a notable omission given Nigeria's high mobile penetration.

Finally, Adeyemi and Ogunleye (2024) focused on gendered dimensions of insecurity, aiming to assess why women entrepreneurs in northern Nigeria are disproportionately affected. Through qualitative interviews with 80 female business owners, they linked cultural mobility restrictions to heightened vulnerability during localized disruptions (e.g., market raids, curfews). Their findings resonate with global studies in Somalia and Guatemala (Mazurana et al., 2017; World Bank, 2020), which also identify gendered spatial constraints as amplifiers of economic exclusion. However, their work does not examine how women-led cooperatives or digital platforms might circumvent these barriers, revealing a gap in gender-responsive resilience strategies.

Collectively, these Nigerian studies confirm that insecurity forces SMEs into “survival mode,” prioritizing short-term liquidity over innovation or growth—a dynamic that perpetuates underdevelopment even in periods of relative calm. While they align with global evidence on the macroeconomic and operational impacts of violence, they remain largely descriptive and context-bound. Critical gaps persist: (1) limited integration of adaptive or digital resilience mechanisms; (2) insufficient attention to intangible assets and non-physical forms of capital; (3) absence of comparative or policy-evaluation frameworks; and (4) under-exploration of gender-inclusive solutions. Addressing these gaps requires empirical work that bridges localized Nigerian realities with global theoretical and policy insights on SME resilience in fragile environments.

#### **2.4. Conceptual Gaps**

A significant disconnect persists in the scholarly treatment of banditry and entrepreneurial vulnerability in Nigeria, revealing critical literature gaps—not in missing data, but in divergent analytical orientations that limit holistic understanding. On one hand, the dominant body of work on banditry in Nigeria’s Northwest has been framed through securitized, criminological, or anthropological lenses, emphasizing root causes, typologies of armed groups, and state-led counterinsurgency or counter-banditry strategies. For example, Onuoha (2022) traces banditry’s escalation to post-2011 small arms proliferation from Libya, while Ibaba and Ukiwo (2023) analyze governance collapse and intercommunal conflict as structural drivers. Similarly, Mustapha (2021) and Okechukwu and Eze (2024) examine the operational logic of kidnapping-for-ransom economies and protection rackets, yet their analyses stop short of exploring how these dynamics reconfigure local enterprise systems. Collectively, these studies—though valuable—treat banditry as a security or governance problem, not as an economic force that actively reshapes market logic and entrepreneurial behavior.

On the other hand, research on entrepreneurship and SMEs in insecure environments in Nigeria largely adopts a risk-management paradigm, wherein insecurity is positioned as an exogenous shock or constraint—akin to infrastructure deficits or regulatory hurdles—rather than as an endogenous, constitutive feature of the business ecosystem. Studies such as Akinwale and Adekunle (2022), Olanrewaju et al. (2023), and Adeyemi and Ogunleye (2024) meticulously document how violence disrupts supply chains, deters investment, or exacerbates gendered

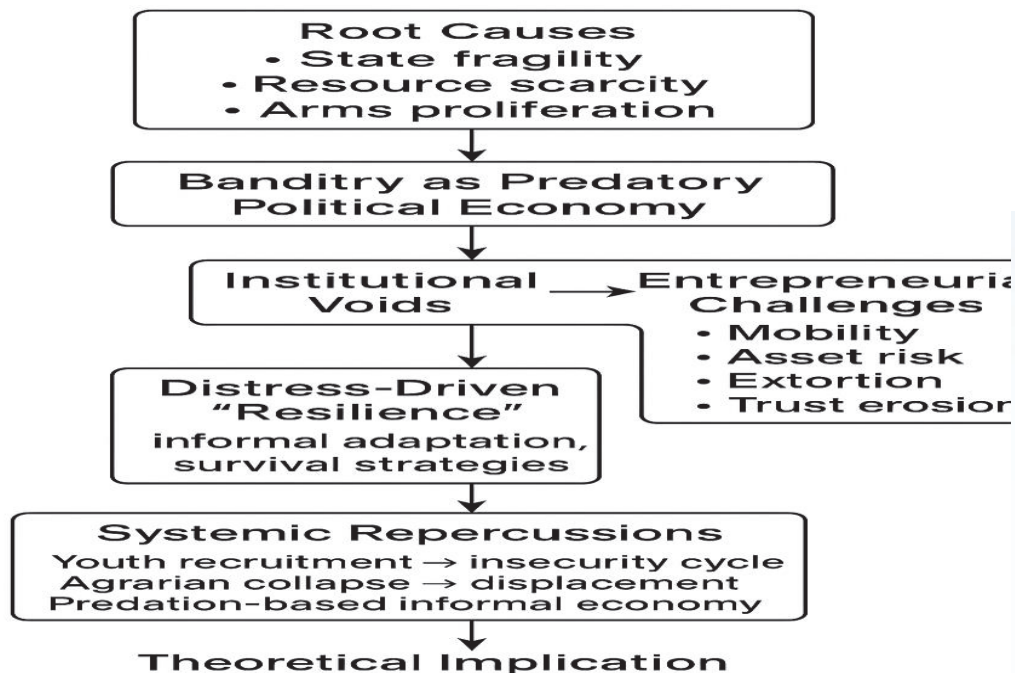
vulnerabilities. Yet they implicitly assume that, absent violence, “normal” entrepreneurial activity would resume under stable institutional conditions. This framing overlooks how prolonged predation transforms the very nature of enterprise—redefining success, legitimacy, and strategy in ways that cannot be captured by conventional SME performance metrics.

This bifurcation in the literature—between conflict/security studies that ignore economic agency and entrepreneurship studies that externalize violence—creates a blind spot: neither strand adequately explains how banditry becomes embedded in everyday economic life, how entrepreneurs negotiate complicity or resistance, or how informal adaptations feed back into systemic underdevelopment. The current study bridges this divide by rejecting the external-risk assumption and instead treating chronic banditry as a constitutive condition that reconfigures entrepreneurial logic, institutional arrangements, and value creation. In doing so, it moves beyond the descriptive limitations of prior work toward a more integrated, politically grounded analysis of enterprise in violently contested spaces.

### ***2.5. Theoretical Anchors***

To bridge this gap, this paper draws on three interrelated theoretical lenses. First, institutional voids theory (Khanna & Palepu, 2010) helps explain how the absence of reliable legal, financial, and regulatory institutions in banditry-affected zones forces entrepreneurs to rely on informal mechanisms—such as ethnic networks, kinship ties, or even complicity with armed actors—to substitute for missing market-supporting structures. Second, resilience theory (Beasley et al., 2020) offers a nuanced understanding of adaptive capacity, cautioning against romanticizing “resilience” as purely positive; in contexts of chronic violence, resilience may entail morally ambiguous compromises that sustain short-term survival at the cost of long-term development. Third, the political economy of conflict economies (Reno, 2011; Goodhand, 2020) provides a macro-level framework for analyzing how violence becomes embedded in economic systems, where banditry is not an aberration but a rational response to state failure and resource competition. Together, these lenses enable a multi-scalar conceptual analysis—from the micro-level decisions of individual entrepreneurs to the macro-level restructuring of regional economies—thereby laying the groundwork for the original insights developed in subsequent sections.

## Entrepreneurship Under Siege in a Banditry-Affected Economy



The diagram illustrates how root causes such as state fragility, resource scarcity, and arms proliferation fuel banditry as a predatory political economy, which creates institutional voids and entrepreneurial challenges like mobility limits, asset risks, extortion, and trust erosion. Entrepreneurs respond with distress-driven resilience through informal survival strategies. These adaptations culminate in systemic repercussions, including youth recruitment into banditry, agrarian collapse, displacement, and a predation-based informal economy, highlighting the need for a conflict-aware entrepreneurship theory.

### 3. METHODOLOGY

This study adopts a conceptual research approach, deliberately eschewing empirical data collection in favor of systematic theoretical inquiry to examine how banditry reconfigures entrepreneurship in Nigeria's Northwest geopolitical zone. The methodology centers on systematic conceptual analysis—a rigorous, non-empirical method widely recognized in social science scholarship for developing, refining, and integrating theoretical constructs (Grant & Booth, 2023; Jaakkola, 2020). This process involved a critical synthesis of peer-reviewed academic literature, policy reports from institutions such as the United Nations Development

Programme (UNDP, 2023), the World Bank (2023), and SBM Intelligence (2024), as well as grey literature including government security briefings and NGO field assessments. Through iterative thematic and theoretical mapping, key concepts—including “institutional voids,” “entrepreneurial resilience,” “predatory insecurity,” and “informal adaptation”—were identified, deconstructed, and recontextualized within the specific socio-political ecology of Northwest Nigeria. The region serves not as a site of fieldwork but as an illustrative case through which broader theoretical propositions about entrepreneurship under chronic violence are articulated and refined. This conceptual approach is particularly appropriate given the severe data limitations, ethical constraints, and physical dangers that impede primary research in active banditry zones (International Crisis Group, 2023); moreover, as Jaakkola (2020) argues, conceptual clarity must often precede empirical validation in under-theorized domains. While the insights generated are interpretive and not statistically generalizable, they offer a necessary theoretical scaffolding for future empirical studies and context-sensitive policy design.

#### **4. RESULTS AND DISCUSSION**

This section presents the core conceptual insights derived from the systematic analysis of literature and theoretical frameworks, offering a reimagined understanding of entrepreneurship in Nigeria’s banditry-affected Northwest. Rather than empirical findings, these “results” take the form of analytical propositions that elucidate the structural dynamics, adaptive logics, and systemic consequences of enterprise under chronic predation.

##### ***4.1. Conceptual Mapping of Entrepreneurial Challenges***

Two interrelated propositions emerge from the synthesis of institutional and conflict economics literature. Proposition 1: Banditry systematically generates institutional voids—the absence of reliable legal, financial, and regulatory infrastructure—thereby compelling entrepreneurs to operate outside formal systems (Khanna & Palepu, 2010; Okechukwu&Eze, 2024). In the absence of state protection, contract enforcement, or access to formal credit, businesses resort to high-risk informal arrangements, including reliance on ethnic networks, cash-only transactions, and, critically, payments to armed groups for “protection.” Proposition 2: Persistent mobility restrictions—due to roadblocks, kidnappings, and attacks on transport corridors—fragment local markets, preventing the aggregation of demand and supply necessary for economies of scale (UNDP, 2023; Akinwale& Adekunle, 2022). As a result, entrepreneurial activity becomes hyper-localized, subsistence-oriented, and incapable of generating transformative growth.

#### ***4.2. Socioeconomic Repercussions as Cascading Effects***

The collapse of entrepreneurial ecosystems triggers self-reinforcing cycles of decline. First, the erosion of legitimate livelihoods—especially among rural youth—fuels recruitment into banditry, as criminal networks offer income, status, and protection in the absence of viable alternatives (International Crisis Group, 2023; Ibaba&Ukiwo, 2023). This creates a vicious cycle: banditry undermines entrepreneurship → unemployment rises → more youth join banditry → insecurity intensifies. Second, the collapse of agrarian entrepreneurship—once the backbone of the Northwest economy—disrupts food production and distribution chains, contributing to localized food insecurity and price volatility (World Bank, 2023). This, in turn, accelerates rural-urban displacement, as households flee violence and economic stagnation, overwhelming urban infrastructure and creating new pockets of informality and vulnerability in cities like Kaduna and Kano (SBM Intelligence, 2024).

#### ***4.3. Reinterpreting “Resilience”***

While policy discourse often celebrates the “resilience” of entrepreneurs in conflict zones, this paper argues that such resilience is frequently distress-driven coping rather than opportunity-driven innovation. What appears as adaptive ingenuity—such as shifting to mobile vending or digital payments—often reflects constrained agency under duress, with significant long-term developmental costs (Beasley et al., 2020). These strategies may sustain individual survival but rarely contribute to systemic economic recovery or institutional rebuilding. Over time, this “resilience trap” entrenches informality, discourages investment, and normalizes risk, thereby perpetuating underdevelopment even if violence temporarily subsides.

#### ***4.4. The Emergence of a “Predation-Based Informal Economy”***

Banditry does not merely disrupt the economy—it actively reshapes its norms and rules. A distinctive feature of the Northwest is the institutionalization of protection payments as de facto “taxes,” collected by armed groups at checkpoints, markets, and farms (Okechukwu & Eze, 2024). This practice has normalized extortion as a cost of doing business, effectively integrating predation into the local economic fabric. Over time, a predation-based informal economy has emerged—one in which economic transactions are mediated not by trust or law, but by fear and coercion. In this system, entrepreneurial success is less about innovation or efficiency and more about navigating relationships with armed actors, thereby blurring the moral and functional boundaries between legitimate commerce and complicity.

#### ***4.5. Theoretical Implications***

This study directly responds to a critical shortcoming in existing scholarship: the persistent disconnect between conflict analysis and entrepreneurship theory in contexts of chronic violence. By reconceptualizing banditry not as an external disruption but as a constitutive force that restructures economic logic, the paper overcomes the limitations of prior approaches that either securitize banditry (e.g., Onuoha, 2022; Ibaba & Ukiwo, 2023) or treat insecurity as a peripheral risk factor in SME operations (e.g., Akinwale & Adekunle, 2022; Olanrewaju et al., 2023).

Specifically, the study advances theoretical understanding in three ways. First, it integrates institutional voids theory (Khanna & Palepu, 2010), resilience theory (Beasley et al., 2020), and the political economy of conflict economies (Reno, 2011; Goodhand, 2020) into a unified analytical lens. This synthesis enables a multi-scalar interpretation—from individual coping strategies to systemic market transformation—that earlier siloed studies could not achieve.

Second, it redefines entrepreneurial agency in violently contested spaces. Rather than assuming opportunity-driven action within stable institutions (Shane & Venkataraman, 2000), the framework developed here centers on risk negotiation, institutional improvisation, and morally contingent survival strategies—capturing the reality that many entrepreneurs in Northwest Nigeria operate within a “predation-based informal economy” where legitimacy is negotiated with armed actors rather than state authorities.

Third, by positioning the Northwest not as an anomalous periphery but as a critical case of entrepreneurial transformation under predatory governance, the study challenges the universality of Western-centric entrepreneurship models. It demonstrates that in contexts where violence is embedded in everyday commerce, theories of enterprise must account for coercion as a market mechanism, extortion as de facto taxation, and informality as systemic adaptation—not deviation.

In doing so, this paper fulfills its core research aim: to move beyond descriptive accounts of SME vulnerability and offer a conceptually rigorous, conflict-aware framework that explains how and why entrepreneurial logic is fundamentally reconfigured under chronic banditry. This lays the theoretical groundwork for future empirical validation and context-sensitive policy design in Nigeria and comparable fragile settings across the Global South.

## 5. CONCLUSION AND RECOMMENDATIONS

This study concludes that chronic banditry in Nigeria's Northwest is not a temporary disruption to business but a constitutive force that has fundamentally restructured the region's entrepreneurial ecosystem. Drawing on institutional voids theory, political economy, and conflict studies, the analysis demonstrates that banditry has eroded formal market institutions, normalized extortion as a de facto tax, fragmented supply chains, and pushed entrepreneurs—especially women and youth—into distress-driven survival strategies mislabeled as “resilience.” These dynamics have catalyzed cascading socioeconomic consequences: agrarian collapse, rural displacement, youth recruitment into armed groups, and the entrenchment of a predation-based informal economy. Mainstream entrepreneurship theory, which assumes institutional stability and opportunity-driven agency, is ill-equipped to explain or address this reality.

To respond effectively, the following evidence-based and actionable recommendations are directed to specific actors with authority and capacity in the Northwest:

i. To State Governors of Katsina, Zamfara, Kaduna, Sokoto, Kebbi, and Jigawa:

Establish Community-Secured Trade Corridors—jointly managed by local vigilante groups (e.g., Yan Sakai), traditional rulers, and state security task forces—along major rural-urban routes (e.g., Katsina–Daura, Sokoto–Gwadabawa). These corridors should be equipped with mobile verification checkpoints (using USSD or biometric ID) to deter bandit checkpoints and restore safe movement for traders, as recommended by ACLED (2024) and UNDP (2023) field assessments.

ii. To the Central Bank of Nigeria (CBN) and Financial Institutions:

Mandate the expansion of agent banking and mobile money services in high-risk LGAs (e.g., Faskari, Zurmi, Birnin Gwari) through partnerships with telecom providers (MTN, Airtel) and fintechs (e.g., Opay, Palmpay). Given that 70% of SMEs in these areas pay protection fees in cash (UNDP, 2023), digitizing transactions can reduce vulnerability to looting and enable traceable credit histories—addressing the financing gap highlighted by the World Bank (2023).

iii. To the Ministry of Youth and Sports Development (Northwest Zonal Office) and SMEDAN:

Launch Youth Agri-Tech Hubs in relatively stable towns (e.g., Minjibir in Kano, Argungu in Kebbi) that combine solar-powered irrigation, digital extension services, and guaranteed off-take

agreements with food processors. This directly counters the banditry-recruitment pipeline by offering viable livelihoods to at-risk youth aged 18–30, as emphasized in International Crisis Group (2023) reporting.

iv. To Women's Development Committees in Northwest State Houses of Assembly:

Fund and scale women-led market cooperatives with secure storage facilities and collective transport systems, particularly in border communities like Danbatta (Kano) and Sabon Birni (Sokoto). These should be integrated with the National Social Investment Programme (NSIP) to provide interest-free revolving loans, addressing the gendered mobility constraints documented by Adeyemi & Ogunleye (2024).

These recommendations are not speculative interventions but direct operational responses to the mechanisms identified in this study: institutional voids, asset insecurity, extortion economies, and gendered exclusion. Their implementation requires no new policy frameworks—only political will and coordinated action by existing institutions already mandated to support security, enterprise, and social development in the region.

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