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**THE ECONOMIC COST OF INSECURITY AND STATE FRAGILITY IN
NORTH-CENTRAL NIGERIA (2011 - 2025)**

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Abstract

North-Central Nigeria has experienced persistent insecurity in the form of banditry, kidnapping, farmer-herder conflicts, and the spillover effects of insurgency, with profound implications for economic development and state stability. This paper examines the economic cost of insecurity and its relationship with state fragility in North-Central Nigeria between 2011 and 2025. The paper is anchored on state fragility theory, which posits that weak state institutions, limited governance capacity, and the inability of governments to provide security and basic public services create conditions that foster persistent violence, while insecurity further undermines state legitimacy and institutional effectiveness. Adopting a qualitative desk-review approach, the paper draws on secondary data from government reports, policy documents, academic publications (journals), and reports by international organizations to analyze the patterns, drivers, and economic consequences of insecurity across the region. The findings reveal that persistent violence has significantly disrupted agricultural production, constrained commercial activities, discouraged domestic and foreign investment, and accelerated capital flight. The paper further demonstrates that rising public expenditure on security has diverted scarce fiscal resources from critical sectors such as infrastructure, education, healthcare, and other development priorities, thereby weakening the region's socio-economic progress. Beyond these macro-economic effects, insecurity has resulted in widespread displacement, the destruction of livelihoods, declining investor confidence, business relocation, reduced employment opportunities, and worsening poverty and food insecurity. The analysis also establishes a mutually reinforcing relationship between insecurity and state fragility, whereby weak governance and institutional deficiencies create conditions that sustain violence, while persistent insecurity further erodes state capacity and public trust. The paper concludes that addressing insecurity requires an integrated approach that combines effective security

measures with institutional reforms, inclusive governance, economic diversification, and targeted investments in rural development and social protection. Such a multidimensional strategy is essential for breaking the cycle of violence, strengthening state resilience, restoring investor confidence, and promoting sustainable economic development in North-Central Nigeria.

Keywords: Economic Development, Insecurity, North-Central Nigeria, Security Governance, State Fragility Theory

Introduction

Insecurity has become one of the most significant obstacles to sustainable economic development in Nigeria, particularly in the North-Central region, where violent conflicts have intensified over the past decade. Since 2011, the region has experienced recurrent farmer-herder conflicts, banditry, kidnapping for ransom, communal violence, and the spillover effects of insurgency from the North-East. These security challenges have undermined human security, displaced communities, disrupted livelihoods, and weakened state authority and institutional effectiveness (International Crisis Group [ICG], 2024a; United Nations Development Programme [UNDP], 2023a). Recent empirical studies similarly argue that the persistence of violent conflicts has significantly eroded socioeconomic stability and reduced the capacity of governments to deliver essential public services (Afolabi, & Ojo, 2024; Ibrahim, & Abdullahi, 2023). Beyond the loss of lives and displacement, persistent insecurity has created an uncertain economic environment that discourages investment, reduces productivity, disrupts agricultural production, and constrains trade and commercial activities, thereby limiting economic growth and development outcomes (World Bank, 2024a; Okeke, & Nwankwo, 2025).

The economic implications of insecurity extend beyond direct physical destruction to include increased government expenditure on security operations, declining domestic and foreign investment, capital flight, rising unemployment, and declining public confidence in governance institutions. The World Bank (2024a) notes that insecurity remains a major constraint to Nigeria's development prospects by weakening institutional capacity, reducing private-sector productivity, and limiting effective public service delivery. Similarly, the UNDP (2023a) emphasizes that fragile governance structures and persistent insecurity often reinforce each other, creating a cycle of violence, poverty, inequality, and socioeconomic exclusion. Supporting this perspective, Adeyemi, & Yusuf (2024) found that insecurity significantly reduces economic productivity by disrupting labour markets, discouraging entrepreneurship, and increasing the cost of doing business, while Eze, & Nnamani (2025) report that prolonged insecurity has widened regional economic disparities and undermined inclusive development in conflict-affected areas of Nigeria.

North-Central Nigeria occupies a strategic position as Nigeria's Middle Belt, serving as an important agricultural zone and a socio-cultural transition area connecting the northern and southern parts of the country. The region's ethnic diversity, competing livelihood systems, and increasing pressure on land and natural resources have contributed to vulnerability to violent conflicts and instability (Food and Agriculture Organization [FAO], 2023a; ICG, 2024a). Recent studies have linked the escalation of farmer-herder conflicts in the region to climate variability, demographic pressures, weak governance, and competition over diminishing natural resources (Akinwumi, & Salisu, 2024; Mohammed, & Alabi, 2023). Consequently, insecurity has adversely affected agricultural production, disrupted commercial activities, displaced productive populations, and weakened regional development prospects. Conflict monitoring data further indicate that several states in the region continue to experience significant levels of violent incidents, resulting in severe humanitarian and economic consequences (Armed Conflict Location & Event Data Project [ACLED], 2024). Empirical evidence further suggests that conflict-induced displacement has reduced agricultural output, weakened rural livelihoods, and increased food insecurity across several North-Central states (Ogunleye *et al.*, 2025).

Against this backdrop, this study examines the economic cost of insecurity and its relationship with state fragility in North-Central Nigeria between 2011 and 2025. Specifically, it analyzes how persistent insecurity has affected agricultural production, investment, employment, public expenditure, and overall economic development, while highlighting the role of weak state capacity in sustaining cycles of violence. The study contributes to contemporary debates on security, governance, and development by providing empirical insights for strengthening institutional resilience, improving security governance, and promoting sustainable economic recovery in North-Central Nigeria.

Conceptual Clarifications

Concept of Insecurity

Insecurity represents a condition in which individuals, communities, and institutions are exposed to threats that undermine human survival, economic activities, social stability, and political order. Traditionally, security was largely understood from a state-centric perspective, focusing on territorial protection and military threats. However, contemporary security scholarship has expanded the concept beyond military concerns to include economic, social, political, and environmental threats that affect human welfare (UNDP, 2022). This broader understanding recognizes that insecurity exists not only when states face external aggression but also when citizens are unable to access basic necessities, livelihoods, justice, and protection from violence.

In developing societies, insecurity is increasingly associated with weak governance structures, violent non-state actors, organized crime, communal conflicts, terrorism, and competition over scarce resources. According to the World Bank (2024b), fragility and conflict environments are characterized by the breakdown of institutional capacity, inability of governments to provide security, and increased vulnerability of populations to economic and social shocks. In such contexts, insecurity becomes both a consequence and a driver of underdevelopment because violence reduces economic opportunities while weak development conditions create incentives for conflict.

In Nigeria, insecurity has evolved into a complex phenomenon involving insurgency, banditry, kidnapping, farmer-herder conflicts, communal violence, and organized criminal networks. These security challenges reflect a broader crisis of human security in which weak institutions, socioeconomic vulnerabilities, and competition over resources interact to sustain violence and instability (UNDP, 2022; World Bank, 2024b). Although insecurity has affected different parts of the country, North-Central Nigeria has become particularly vulnerable due to its strategic geographical position, agricultural significance, ethnic and livelihood diversity, and increasing competition over land and natural resources (ICG, 2024b; FAO, 2023b). The region has experienced prolonged violent conflicts, particularly farmer-herder clashes, communal disputes, and criminal activities, which have disrupted agricultural production, trade networks, investment flows, and social cohesion (ACLED, 2024; ICG, 2024b). The World Bank (2024b) identifies insecurity and institutional fragility, especially in northern Nigeria, as major structural constraints affecting poverty reduction, economic growth, private-sector development, and human development outcomes. Persistent insecurity has therefore become not only a security challenge but also a critical development concern that undermines state capacity and limits progress toward sustainable economic transformation.

The economic consequences of insecurity are extensive and multidimensional. Violent conflicts reduce agricultural productivity by limiting farmers' access to cultivated land, destroying productive assets, disrupting farming cycles, and forcing rural populations to abandon their communities. In conflict-affected areas of Nigeria, insecurity has contributed to declining agricultural output, increased food insecurity, and the displacement of farming households whose livelihoods depend largely on land-based activities (FAO, 2023b; World Bank, 2024b). Since agriculture remains a major source of employment, income, and rural livelihoods in North-Central Nigeria, persistent insecurity

poses a direct threat to household welfare, food availability, and regional economic stability (ICG, 2024c).

Furthermore, businesses operating in insecure environments experience increased operational costs due to expenditure on private security, disruptions to transportation networks, higher transaction costs, and declining consumer confidence. Insecurity also discourages domestic and foreign investment because investors are often reluctant to commit capital in environments characterized by violence, weak institutional protection, and uncertainty regarding the safety of assets and personnel (World Bank, 2024b; UNDP, 2022). Consequently, insecurity contributes to capital flight, reduced private-sector activity, and slower economic growth. Therefore, insecurity should not be viewed merely as a security challenge but as a multidimensional development problem. Its persistence reflects deeper institutional weaknesses, governance deficits, and socioeconomic inequalities that undermine state capacity and constrain sustainable development. The OECD (2022) argues that fragility emerges where states struggle to provide security, deliver essential services, and maintain legitimate institutions, creating conditions where insecurity and underdevelopment reinforce one another. Addressing insecurity in North-Central Nigeria therefore requires integrated strategies that combine security reforms with institutional strengthening, economic inclusion, and development-oriented governance.

Concept of State Fragility

State fragility refers to the inability or limited capacity of state institutions to perform fundamental functions required for political stability, economic management, security provision, and social welfare. Fragile states typically experience weak institutional authority, ineffective governance structures, poor accountability mechanisms, limited control over territory, and reduced legitimacy among citizens (OECD, 2022). State fragility does not necessarily imply the complete collapse of government but rather a condition where state institutions struggle to effectively fulfil their expected responsibilities.

The concept emphasizes the relationship between institutional capacity and development outcomes. Strong states possess the ability to maintain law and order, provide public services, regulate economic activities, and respond effectively to social challenges. Conversely, fragile states face difficulties controlling violence, implementing policies, and maintaining public trust. The OECD (2022) argues that fragility emerges from the interaction of multiple pressures, including conflict, institutional weakness, economic vulnerability, and declining social cohesion.

Nigeria demonstrates several characteristics associated with state fragility, particularly in conflict-affected regions where government institutions face challenges in maintaining security, delivering public services, and sustaining public trust. Although Nigeria maintains functioning political institutions at the national level, some areas experience limited state presence, weak law enforcement capacity, ineffective justice mechanisms, and reduced government ability to protect citizens from violence (OECD, 2022; UNDP, 2022). In North-Central Nigeria, the inability of state institutions to effectively prevent and manage farmer-herder conflicts, kidnapping, banditry, and other forms of organized violence has contributed to declining confidence in government authority and increased dependence on informal and non-state security arrangements (ICG, 2024b; ACLED, 2024).

State fragility also produces significant economic consequences. Weak institutions undermine investor confidence because businesses depend on predictable legal systems, effective regulatory frameworks, and adequate security conditions to operate successfully. Where states are unable to guarantee these conditions, investment declines, businesses face increased operational risks, capital moves to safer environments, and employment opportunities contract (World Bank, 2024b). In addition, governments operating under fragile conditions often redirect substantial fiscal resources toward security operations, humanitarian responses, and crisis management rather than productive

investments in infrastructure, education, healthcare, and other development priorities (World Bank, 2024b; OECD, 2022). This diversion of public resources limits long-term economic transformation and weakens state capacity.

Consequently, state fragility and insecurity operate in a mutually reinforcing cycle. Weak institutions create conditions that enable violent actors and criminal networks to expand, while persistent insecurity further erodes institutional legitimacy, drains public resources, disrupts economic activities, and undermines development outcomes (UNDP, 2022; OECD, 2022). This cyclical relationship provides an important framework for understanding the persistent security and economic challenges confronting North-Central Nigeria between 2011 and 2025.

Concept of Economic Development

Economic development refers to the process through which societies achieve sustained improvements in economic productivity, income levels, employment opportunities, social welfare, and quality of life. Unlike economic growth, which primarily focuses on increases in national output, economic development incorporates broader dimensions such as poverty reduction, human capital development, institutional improvement, and equitable distribution of resources (Todaro, & Smith, 2020).

Development requires a stable social, political, and economic environment where individuals, businesses, and governments can engage in productive activities. Security is therefore a fundamental precondition for sustainable development because economic transformation depends on investment, innovation, infrastructure expansion, human capital development, and effective institutions. Where insecurity persists, development gains are often undermined as public and private resources are diverted from productive sectors toward emergency responses, security operations, and crisis management (OECD, 2022; World Bank, 2024). For instance, in conflict-affected environments, economic development is weakened through several interconnected pathways. First, insecurity damages physical infrastructure, destroys productive assets, and disrupts economic networks. Second, it reduces domestic and foreign investment by increasing uncertainty, operational risks, and the cost of doing business. Third, violent conflicts disrupt labour markets through forced displacement, migration, loss of employment opportunities, and declining productivity. Finally, insecurity deepens poverty by reducing household income, limiting access to markets, and restricting opportunities for economic advancement (UNDP, 2022; World Bank, 2024). Conflict-affected communities often experience a cycle in which economic decline increases vulnerability, while socioeconomic vulnerability further contributes to instability.

Nigeria's development challenges illustrate this relationship between insecurity and economic performance. Despite being Africa's largest economy, the country continues to face significant development constraints associated with poverty, unemployment, inequality, weak institutional capacity, and persistent insecurity. The World Bank (2024) emphasizes that addressing structural barriers, including insecurity, governance weaknesses, and limited economic inclusion, is essential for achieving sustainable and inclusive economic growth. Similarly, the UNDP (2022) argues that human security threats can significantly undermine development progress by weakening social resilience and institutional effectiveness. For instance, in North-Central Nigeria, economic development is closely connected to restoring security because the region's economy depends heavily on agriculture, trade, small-scale enterprises, and rural production systems. Persistent violence has restricted economic participation, reduced agricultural productivity, discouraged investment, and weakened livelihood systems (FAO, 2023b; ICG, 2024c). Consequently, insecurity represents not only a security challenge but also a major obstacle to sustainable economic transformation, poverty reduction, and long-term regional development.

Theoretical Framework: State Fragility Theory

State fragility theory does not have a single founder; rather, it developed through the contributions of scholars and institutions examining state failure, weak institutional capacity, governance challenges, and the connection between insecurity and underdevelopment. A major contributor to the theory is Robert I. Rotberg (2004a), whose work on state failure and fragile states provides a foundation for understanding how declining state capacity contributes to instability. Rotberg argues that the fundamental responsibilities of a state include providing security, delivering public goods, enforcing laws, and maintaining legitimate authority across its territory. States become fragile when they lose the capacity or legitimacy to perform these essential functions, creating conditions for violence, institutional breakdown, and economic decline (Rotberg, 2004b).

The theory emphasizes that insecurity is both a consequence and a driver of state weakness. When governments are unable to provide effective security, regulate social relations, and protect citizens, non-state actors, criminal networks, and armed groups exploit institutional gaps. The OECD (2022) further expands this perspective by identifying fragility as a condition arising from inadequate state and societal capacity to manage political, economic, security, and social pressures. Thus, state fragility is closely associated with weak governance, declining public trust, poor service delivery, and reduced capacity to support sustainable development. The central assumption of state fragility theory is that strong institutions are essential for political stability and economic progress. Effective states create secure environments, establish predictable legal frameworks, protect property rights, and encourage productive economic activities. Conversely, when institutional capacity declines, insecurity increases, investment decreases, public resources are diverted toward crisis management, and development outcomes deteriorate.

The theory provides a useful framework for understanding insecurity in North-Central Nigeria. The region's prolonged experience of farmer-herder conflicts, kidnapping, banditry, and communal violence reflects weaknesses in conflict prevention, law enforcement, rural governance, and resource management. Limited state capacity has allowed armed groups and criminal networks to expand, resulting in displacement, disrupted livelihoods, declining investment, and reduced confidence in government institutions.

Furthermore, state fragility theory explains the economic consequences of insecurity. Weak institutions contribute to reduced investment, unemployment, poverty, and increased government spending on security operations. Resources that could support infrastructure, education, healthcare, and economic development are redirected toward managing insecurity. This creates a reinforcing cycle in which weak governance fuels insecurity, while insecurity further undermines state capacity and development. For instance, the relevance of this theory to North-Central Nigeria between 2011 and 2025, is that the theory suggests that addressing insecurity requires more than military interventions. Sustainable solutions must include institutional strengthening, improved governance, effective public service delivery, inclusive economic policies, and measures that enhance state legitimacy and resilience.

Methodology

This study adopts a qualitative conceptual research design based on a systematic review of existing literature and secondary sources. The approach enabled an in-depth examination of the relationship between insecurity, state fragility, and economic development in North-Central Nigeria. Sources of data include peer-reviewed journal articles, academic books, government publications, policy reports, and documents from reputable institutions such as the World Bank, UNDP, OECD, FAO, and conflict-monitoring organizations. The paper covered the period 2011 - 2025, characterized by increasing insecurity arising from farmer-herder conflicts, banditry, kidnapping, communal violence, and related security challenges in the region. Relevant literature was selected based on its focus on insecurity, governance, state fragility, economic development, agriculture, investment,

poverty, and public expenditure. The collected materials were analyzed through thematic content analysis to identify patterns linking insecurity, institutional weaknesses, and socioeconomic consequences. The state fragility theory adopted explains how weak institutions, limited state capacity, and governance failures contribute to insecurity and economic decline. The analysis explored the effects of insecurity on agricultural productivity, investment, employment, livelihoods, public finance, and sustainable development. By synthesizing existing evidence, the paper provides a conceptual understanding of the insecurity-state fragility-development nexus and highlights strategies for strengthening governance, resilience, and economic recovery in North-Central Nigeria.

Trends and Patterns of Insecurity

North-Central Nigeria has experienced a significant transformation in its security landscape since 2011. Initially dominated by communal conflicts and farmer-herder disputes, insecurity in the region has evolved into a complex combination of banditry, kidnapping, organized criminal activities, resource-based conflicts, and spillover effects from insurgency in the North-East. States including Benue, Plateau, Niger, Nasarawa, Kogi, and parts of Kwara have increasingly experienced violent incidents that have affected human security, economic activities, and governance capacity (ICG, 2024). The nature of insecurity in North-Central Nigeria differs from conventional armed conflicts because it involves multiple actors, including criminal networks, ethnic militias, armed pastoral groups, and community-based actors. These conflicts have frequently centred on competition over land, water resources, grazing routes, and political representation. The intensification of these conflicts has resulted in widespread displacement, destruction of livelihoods, and declining social cohesion (UNDP, 2023b).

Recent conflict monitoring reports indicate that Nigeria's North-Central region remains one of the major conflict hotspots in the country. The Armed Conflict Location and Event Data Project (ACLED, 2024) identify increasing incidents of violence linked to kidnapping, communal clashes, and criminal attacks, producing significant humanitarian consequences. The expansion of insecurity has also altered patterns of economic activity, with many rural communities experiencing reduced agricultural production, migration of labour, and declining investment. The persistence of insecurity demonstrates a shift from isolated security incidents to a structural governance challenge. Rather than being temporary disturbances, these conflicts have become embedded within broader socioeconomic and institutional weaknesses that limit the ability of the state to provide effective protection and development opportunities.

Drivers of Insecurity

The drivers of insecurity in North-Central Nigeria are multidimensional, involving economic, environmental, political, and institutional factors. One major factor is competition over land and natural resources. As agricultural expansion, population growth, and climate-related pressures intensify, disputes between farmers and pastoral communities over access to land and water have increased (FAO, 2023b). Climate variability has contributed to changing migration patterns, increasing competition between sedentary farmers and mobile pastoralists. For instance, poverty, unemployment, and youth vulnerability also contribute significantly to insecurity. Limited economic opportunities create conditions where unemployed young people may become vulnerable to recruitment by criminal networks and armed groups. The World Bank (2024) notes that poverty and weak economic inclusion remain important drivers of fragility and violence in northern Nigeria. Another factor is the proliferation of small arms and light weapons. Weak border controls and regional insecurity in the Sahel have facilitated the movement of arms and armed groups across national boundaries, strengthening criminal networks operating in Nigeria's rural areas (UNODC, 2023).

Political and governance factors significantly contribute to the persistence and intensification of insecurity in Nigeria. Weak conflict-resolution mechanisms, inadequate law enforcement capacity, corruption, and limited state presence in rural communities have constrained the ability of government institutions to prevent violence and respond effectively to emerging security threats. In fragile governance environments, institutional weaknesses reduce public trust and create spaces where non-state actors, criminal networks, and informal authorities can exercise influence (OECD, 2022; UNDP, 2022).

In North-Central Nigeria, ineffective mechanisms for managing disputes over land, natural resources, and communal relations have contributed to recurring farmer-herder conflicts and other forms of violence. The inability of formal institutions to provide timely justice and security has encouraged some communities to depend on local vigilante groups and informal security arrangements for protection. Although such arrangements may provide short-term security benefits, they can also contribute to the proliferation of armed groups, inconsistent enforcement of laws, and further weakening of state legitimacy (ICG, 2024; UNODC, 2023). Consequently, governance deficits and institutional limitations reinforce insecurity by reducing the state's capacity to maintain authority, resolve conflicts, and promote sustainable peace.

Weak Governance and Institutional Challenges

State fragility in North-Central Nigeria is closely associated with institutional weaknesses. Effective governance requires the ability of state institutions to maintain security, enforce laws, provide public services, and build citizen confidence. However, weak institutional capacity has limited the government's ability to address emerging security threats effectively (OECD, 2022). A major challenge is the limited presence of government institutions in rural and conflict-affected areas. Many communities lack adequate policing, judicial services, and administrative structures capable of preventing violence or resolving disputes. This institutional gap allows non-state actors to operate with limited accountability.

Security institutions also face challenges relating to inadequate resources, intelligence limitations, corruption, and coordination problems among agencies. While security spending has increased substantially, insecurity remains persistent, suggesting that financial investment alone cannot resolve the problem without broader institutional reforms (World Bank, 2024). Weak governance has also affected public trust. When citizens perceive government institutions as unable or unwilling to provide protection and justice, legitimacy declines. This creates a cycle in which insecurity weakens state authority, while weak state authority creates conditions for further insecurity.

Economic Cost of Insecurity

i. Agriculture and Food Security

Agriculture is among the sectors most affected by insecurity in North-Central Nigeria. The region serves as one of Nigeria's major agricultural zones, producing crops such as yam, maize, rice, cassava, and other food commodities. However, violent conflicts have disrupted farming activities through displacement, restricted movement, destruction of farmland, and abandonment of agricultural activities (FAO, 2023b). For instance, farmers in conflict-affected communities often avoid cultivating productive land because of fear of attacks. This reduction in agricultural activity contributes to declining food supply, rising food prices, and increased dependence on food imports. The World Bank (2024b) identifies insecurity as one of the factors contributing to Nigeria's food insecurity challenges. Also, the destruction of agricultural livelihoods also affects rural poverty. Since many households depend directly or indirectly on agriculture, insecurity reduces income opportunities and increases vulnerability among farming communities.

ii. Trade, Investment, and Business Activities

Insecurity has significantly affected commercial activities and investment decisions in North-Central Nigeria. Businesses operating in insecure environments face increased operational costs due to private security expenses, transportation difficulties, insurance costs, and disruptions in supply chains. Investors are generally discouraged by environments characterized by violence, weak institutions, and uncertainty. According to the World Bank (2024b), insecurity reduces private-sector confidence because businesses require predictable governance structures and security guarantees to operate effectively. Small and medium enterprises, which provide significant employment opportunities, are particularly vulnerable. Many businesses have closed, relocated, or reduced operations due to insecurity, resulting in reduced economic activity and employment opportunities.

iii. Employment, Poverty, and Livelihoods

The economic consequences of insecurity have intensified unemployment and poverty in affected communities. Violence disrupts labour markets by forcing workers to migrate, preventing access to workplaces, and reducing business expansion. While, displacement represents one of the most serious livelihood consequences. Internally displaced persons often lose access to farmland, businesses, and community support systems. This increases dependency on humanitarian assistance and reduces household resilience (UNDP, 2023b). The relationship between insecurity and poverty is cyclical. Poverty increases vulnerability to insecurity, while insecurity further deepens poverty by destroying economic opportunities.

iv. Public Expenditure and Infrastructure

Insecurity imposes significant fiscal pressure on government. Increased spending on military operations, policing, humanitarian assistance, and reconstruction reduces resources available for infrastructure, education, healthcare, and social development programmes (OECD, 2022). Infrastructure in conflict-affected communities is often damaged or neglected. Roads, schools, health facilities, and markets suffer from insecurity, limiting economic integration and reducing access to essential services.

v. Implications for Sustainable Development

Persistent insecurity poses a significant threat to the achievement of the Sustainable Development Goals (SDGs), particularly those related to poverty reduction (SDG 1), zero hunger and food security (SDG 2), quality education (SDG 4), decent work and economic growth (SDG 8), and peace, justice, and strong institutions (SDG 16). Sustainable development depends on political stability, effective governance, institutional capacity, and inclusive economic opportunities that enable individuals and communities to participate in productive activities (UN, 2023; OECD, 2022). Where insecurity persists, development progress is undermined through the destruction of livelihoods, displacement of populations, reduced investment, disruption of essential services, and weakening of institutional effectiveness (UNDP, 2022; World Bank, 2024b).

The insecurity crisis in North-Central Nigeria therefore represents not only a security challenge but also a broader development problem. Persistent violence has weakened agricultural systems, constrained economic activities, increased poverty vulnerabilities, and limited government capacity to deliver essential services and development interventions (FAO, 2023b; ICG, 2024c). Without addressing the underlying governance weaknesses, institutional deficits, and socioeconomic inequalities that sustain insecurity, efforts toward economic recovery and sustainable development will remain constrained. Addressing these challenges requires integrated approaches that combine security reforms with institutional strengthening, poverty reduction strategies, livelihood support, and inclusive governance mechanisms (OECD, 2022; World Bank, 2024b).

The Nexus between Insecurity, State Fragility and Development

The relationship between insecurity, state fragility, and development is mutually reinforcing. Weak institutions create conditions that allow insecurity to emerge and persist, while insecurity further undermines state capacity by reducing government legitimacy, increasing expenditure pressures, and weakening economic productivity (OECD, 2022). North-Central Nigeria demonstrates this cycle clearly. Limited institutional capacity contributes to ineffective conflict management, while persistent violence reduces investment, increases poverty, and weakens development outcomes. Thus, insecurity should be understood as both a symptom and a cause of state fragility. Addressing insecurity requires moving beyond military responses toward comprehensive governance reforms. Effective policies should strengthen institutions, improve justice systems, promote inclusive economic development, and address underlying social grievances. Security interventions should be combined with rural development initiatives, youth employment programmes, agricultural recovery strategies, and community-based conflict-resolution mechanisms. Strengthening state legitimacy is essential for achieving long-term stability.

Conclusion

This paper demonstrated that insecurity in North-Central Nigeria between 2011 and 2025 has generated substantial economic costs while reinforcing state fragility. Violence has disrupted agriculture, weakened investment, increased poverty, strained public finances, and slowed development progress. The analysis further revealed that insecurity is not merely a security challenge but a broader governance and development crisis. Weak institutions and limited state capacity have contributed to the persistence of violence, creating a cycle that undermined economic transformation in Nigeria.

Policy Recommendations

- i. Strengthen state institutions through improved policing, justice systems, and accountability mechanisms in Nigeria.
- ii. Promote economic inclusion by expanding employment opportunities, especially for vulnerable youth in the North-West Nigeria.
- iii. Support agricultural recovery through protection of farming communities, rural infrastructure development, and food-security programmes.
- iv. Improve conflict prevention mechanisms through dialogue platforms involving farmers, pastoralists, traditional leaders, and government agencies.
- v. Enhance governance capacity by improving service delivery and rebuilding public trust in the country.

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