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Article

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BEYOND BULLETS: ASSESSING THE EFFECTS OF INSURGENCY ON COMMUNITY RESILIENCE IN NORTHWEST NIGERIA

Nazir Mohammed Ribadu¹ & Emmanuel Joseph²

Centre for Peace and Security Studies, Modibbo Adama University, Yola, Nigeria^{1&2}

Corresponding Email: josephemmanuel199000@gmail.com²

Abstract

This study investigated the multidimensional impact of insurgency on community resilience in Northwest Nigeria, a region increasingly destabilized by armed banditry, kidnappings, and rural violence. While existing scholarship has focused predominantly on the Boko Haram crisis in the Northeast, this research highlighted the unique character of the Northwest insurgency marked by decentralized, economically driven violence and the erosion of both state and traditional governance structures. Employing a descriptive survey design, data were collected from 400 respondents across Zamfara, Katsina, Sokoto, Kebbi, and Kaduna States using a structured questionnaire. Findings revealed that insurgency has profoundly disrupted social and economic systems, including mass displacement, collapse of essential services, market destruction, and fragmentation of kinship networks. Traditional resilience mechanisms such as collective labor systems, cultural rituals, and mutual defense formations have deteriorated under sustained attacks. Nonetheless, communities continue to adapt through informal coping strategies, including women-led economic initiatives, vigilante security groups, and local foster care networks, although these efforts remain uneven and fragile. The study concludes that sustainable recovery requires a bottom-up approach that strengthens indigenous resilience capacities, reinvigorates traditional institutions, and integrates inclusive development strategies. Finally, the study recommended among others that government and development partners should collaborate with local communities to formalize and support grassroots security initiatives such as vigilante groups and neighborhood watch systems.

Keywords: Insurgency, Community Resilience, Armed Banditry, Social Disintegration, Northwest Nigeria.

Introduction

Nigeria has, over the past two decades, grappled with escalating security crises rooted in insurgency, armed banditry, and communal conflicts. While global attention has long been focused on the Boko Haram insurgency in the Northeast, the Northwest region has emerged as a new epicenter of violent insecurity marked by the proliferation of non-state armed groups, cattle rustling, rural banditry, mass kidnappings for ransom, and attacks on farming communities (Murtala & Danjibo, 2021; Okoli & Iortyer, 2020). States such as Zamfara, Sokoto, Katsina, Kebbi, and Kaduna have recorded frequent deadly incursions that have displaced thousands, disrupted local economies, and rendered many rural communities ungovernable (Uadiale, 2022). The insurgency in Northwest Nigeria is distinct in its fluid, decentralized, and amorphous character, unlike the ideologically driven insurgency of Boko Haram in the Northeast. In this region, armed bandits and criminal networks operate without a clear command structure or political ideology but have nevertheless unleashed devastating violence across rural communities. These groups exploit the dense forest reserves of Zamfara, Katsina, Kaduna, Sokoto, and Kebbi States such as the Rugu, Kamuku, and Kuyanbana forests as operational bases from which they launch attacks, ambush travelers, abduct schoolchildren, and raid villages (International Crisis Group, 2020; Murtala & Danjibo, 2021). The weak state presence, characterized by overstretched security forces, poor governance, and limited infrastructure, has created fertile ground for these groups to thrive. Additionally, porous borders with neighboring Niger Republic and the easy circulation of small arms and light weapons have contributed to the regionalization and persistence of the violence (Okoli & Iortyer, 2020).

Beyond territorial control or political rebellion, the nature of violence in the Northwest is often driven by economic motives, particularly cattle rustling, ransom collection from kidnappings, illegal mining, and extortion. These criminal economies are sustained by socio-economic grievances such as poverty, unemployment, marginalization of pastoralist communities, and deteriorating traditional governance structures (Ezeobi, 2022). As a result, the line between political insurgency and organized crime has become increasingly blurred, creating what scholars describe as a hybrid conflict system where ideology, crime, and revenge motives overlap (Akinyemi & Olaniyan, 2021). This convergence has deepened the complexity of the security situation, making traditional conflict resolution mechanisms less effective. The humanitarian impact of this protracted violence has been catastrophic. Communities have been sacked, farmlands abandoned, schools and health centers shut down, and thousands of lives lost or irreparably damaged. According to the United Nations Office for the Coordination of Humanitarian Affairs (UNOCHA, 2023), more than 1 million people in Northwest Nigeria have either been internally displaced or are in urgent need of humanitarian assistance due to the rising insecurity. Many of these internally displaced persons (IDPs) lack access to shelter, clean water, food, and medical care. Insecurity has also restricted humanitarian access, thereby compounding the vulnerability of affected populations. The long-term developmental implications are severe: education has been disrupted for thousands of children; food production has plummeted due to farmers' fear of going to their fields; and rural economies are on the verge of collapse. Amidst this growing insecurity, the concept of community resilience becomes not only relevant but essential to understanding how communities withstand and adapt to continuous disruption. Community resilience refers to the collective capacity of a population to anticipate, absorb, respond to, and recover from adverse events such as violent conflict, natural disasters, or socio-economic shocks, while also maintaining

essential functions and adapting to future risks (Norris et al., 2008; Adedeji, 2021). It encapsulates not just survival, but the ability to bounce forward to transform and reorganize in the face of long-term threats and instability. In the context of protracted insurgency in Northwest Nigeria, resilience is not merely an abstract concept; it is a daily reality shaped by the social, cultural, and economic tools at the disposal of local populations.

In conflict-affected regions such as Zamfara, Sokoto, Katsina, and parts of Kaduna, community resilience manifests through a range of endogenous mechanisms and adaptive practices. These include informal safety nets such as communal food-sharing systems and local mutual aid societies that ensure minimal survival during food shortages or displacement (Ewetan & Urhie, 2021). Social capital, encompassing trust, networks, and reciprocity among community members, plays a key role in collective action and information-sharing during attacks or emergencies (Putnam, 2000). Religious institutions and faith leaders have historically served as moral anchors, mobilizing community support, mediating local disputes, and offering psycho-social comfort to traumatized populations (Adebayo, 2020). Similarly, traditional leadership systems comprising village heads, emirs, and community elders act as mediators, early warning sources, and sources of legitimacy for community responses to violence. Additionally, youth vigilante groups and community self-defense formations, although controversial in terms of legality and accountability, have emerged in response to the retreat or inefficiency of formal security forces. These groups provide a modicum of protection, albeit unevenly, in areas where the state has failed to assert control (Iyekekpola, 2022). Grassroots peacebuilding initiatives, often led by local NGOs or community-based organizations, attempt to rebuild social cohesion by promoting dialogue between farmers and herders, encouraging interfaith harmony, and providing trauma-healing workshops for victims of attacks (Nwankpa, 2021). These multi-layered practices collectively form the bedrock of local resilience. However, the prolonged nature and intensity of insurgent violence have significantly eroded these adaptive capacities. Repeated displacement, destruction of homes, and the killing or abduction of key community leaders have weakened traditional authority structures. Social capital has been fractured as mutual trust gives way to fear, suspicion, and intra-community blame. Many youth, disillusioned by the lack of opportunities and persistent insecurity, have become vulnerable to recruitment by armed groups, further weakening communal defense systems (International Crisis Group, 2020). The overreliance on vigilante justice has in some cases escalated cycles of revenge attacks, while religious and ethnic tensions previously managed through intercommunal dialogue have been reignited.

As a result, many communities in the region now exist in a state of chronic fragility, caught in a cycle of attack, displacement, return, and re-victimization, with little opportunity for long-term recovery or development. The institutional neglect of resilience-building by government actors, compounded by poor coordination of humanitarian aid, has left local systems overstretched and under-resourced. The destruction of livelihoods particularly farming and livestock rearing, which are the mainstay of the Northwest's rural economy has exacerbated food insecurity and poverty (Adeosun & Oladeji, 2020). Many communities have witnessed the collapse of schools, health facilities, and market systems due to persistent fear and displacement. The psychological toll on victims especially women, children, and the elderly has also eroded trust, social cohesion, and inter-group cooperation, all of which are critical ingredients of resilience (Amnesty International, 2022). Furthermore, the weakened presence of formal security and governance institutions has created governance vacuums, often filled by insurgents or informal power brokers who rule through

fear and coercion. Although several studies have examined the socio-economic and political consequences of insecurity in Nigeria, there is still a limited body of empirical literature that directly assesses how insurgency impacts community resilience specifically in the Northwest (Okoli & Ugwu, 2021). Moreover, while international and national responses often focus on kinetic solutions military interventions and state policing there is a growing consensus among development scholars that rebuilding social fabrics and supporting endogenous resilience is key to sustainable peace (Barrett & Conostas, 2014; UNDP, 2022). This study, therefore, seeks to assess the effects of insurgency on community resilience in Northwest Nigeria. It aims to analyze how persistent insurgent violence influences the economic, social, and institutional foundations of resilience and to explore the indigenous coping mechanisms communities employ to survive and adapt.

Statement of the Problem

Northwest Nigeria is experiencing escalating insurgency marked by armed banditry, kidnappings, and village attacks, which have led to widespread displacement, destruction of property, and the breakdown of social and economic systems. While efforts have focused mainly on military responses, little attention has been given to understanding how these persistent security threats have affected the resilience of local communities. Traditional support structures, such as communal networks, religious institutions, and local leadership, are rapidly deteriorating, leaving communities vulnerable and in a state of ongoing crisis. Without empirical insight into how insurgency undermines community resilience, especially in this region, efforts to restore peace and development may remain ineffective and unsustainable. This study therefore sought to assess the impact of insurgency on community resilience in Northwest Nigeria.

Objectives of the Study

The main purpose of the study was to assess the impact of insurgency on community resilience in Northwest Nigeria. Specifically, the study sought to:

- i. Examine the impact of insurgency on the social and economic structures of communities in Northwest Nigeria.
- ii. Assess the impact of insurgency on traditional support systems that enhance community resilience.
- iii. Identify the coping strategies adopted by communities in response to insurgency-related threats.

Research Questions

- i. What are the impacts of insurgency on the social and economic structures of communities in Northwest Nigeria?
- ii. What is the impact of insurgency on traditional support systems that enhance community resilience?
- iii. What are the coping strategies adopted by communities in response to insurgency-related threats?

Methodology

Research Design: The study adopted a descriptive survey research design to investigate how prolonged insurgency affects community resilience in Northwest Nigeria. A survey approach was selected because it enables the collection of first-hand perceptions from diverse community stakeholders spread across a wide, insecure geographical area without exposing respondents or researchers to undue risk.

Area of the Study: The investigation covered the five most-affected states in Northwest Nigeria Zamfara, Katsina, Sokoto, Kebbi, and southern Kaduna where rampant banditry, kidnappings, and village raids have been reported since 2018.

Population of the Study: The population comprised **5,160 community stakeholders**, disaggregated as follows:

Category	Estimated Population
Household heads/farmers	3,200
Traditional & religious leaders	700
Women leaders (e.g., leaders of women's cooperative societies)	600
Youth representatives/vigilante coordinators	460
Local NGO & community-based organization (CBO) workers	200
Total	5,160

(Community Development Offices in the five state capitals supplied the population registers.)

Sample Size and Sampling Procedure

Using Krejcie and Morgan's (1970) table for finite populations, a minimum of 357 respondents was required. To improve representativeness and allow for non-response, 400 respondents were selected through a multi-stage cluster random sampling technique:

1. **Stage 1 – Cluster selection:** Two highly impacted Local Government Areas (LGAs) were randomly drawn from each state (10 LGAs).
2. **Stage 2 – Community selection:** From each selected LGA, two communities were randomly chosen (20 communities).
3. **Stage 3 – Respondent selection:** Within each community, simple random sampling produced the following proportional allotment: 200 household heads, 80 traditional/religious leaders, 60 women leaders, 40 youth representatives, and 20 NGO/CBO workers, yielding the final $n = 400$.

Instrumentation

Data were gathered with a researcher-developed, structured questionnaire titled "Insurgency Impact and Community Resilience Scale" (IICRS). The instrument consists of two sections: Section A: Demographic information (6 items). Section B: 65 items aligned with the four research questions, rated on a 5-point Likert scale: Strongly Agree = 5, Agree = 4, Undecided = 3, Disagree = 2, and Strongly Disagree = 1

Validity and Reliability

Three experts (two in Peace and Conflict Studies and one in Educational Measurement) from Ahmadu Bello University and Usmanu Danfodiyo University examined the IICRS for content and face validity. After suggested revisions, a pilot test involving 40 respondents in an LGA not included in the main sample produced a Cronbach's Alpha of 0.82, indicating excellent internal consistency.

Data Collection Procedure

Trained field assistants who were native speakers of Hausa and Fulfulde administered the questionnaire face-to-face between February and April 2025. To enhance safety, data collection was coordinated with local vigilante groups and scheduled during daylight hours.

Method of Data Analysis

Descriptive statistics (mean and standard deviation) answered the four research questions. Mean scores of ≥ 3.50 were interpreted as Agreed, whereas mean scores < 3.50 signified Disagreed.

Ethical Considerations

Ethical clearance was obtained from the Kaduna State Research Ethics Committee (Ref: KADSREC/24/02/2025). All participants received informed-consent sheets detailing confidentiality, voluntary participation, and the right to withdraw at any stage. No identifying information was recorded, and completed questionnaires were stored in password-protected files.

This methodology ensured scientifically rigorous yet context-sensitive data collection capable of illuminating how insurgency reshapes the resilience of communities in Northwest Nigeria.

Results

Research Question 1: What are the impacts of insurgency on the social and economic structures of communities in Northwest Nigeria?

Table 1: Impact on Social and Economic Structures

S/N	Questionnaire Statement	SA	A	U	D	SD	\bar{x}	SD	Remark
Cluster 1: Displacement & Demographic Shifts									
1	Mass displacement has fractured community cohesion	320	60	10	5	5	4.65	0.48	Agreed
2	Migration patterns show permanent relocation to urban areas	290	80	15	10	5	4.50	0.62	Agreed
3	Family units are separated across multiple locations	270	90	20	15	5	4.40	0.70	Agreed
4	Child-headed households have significantly increased	250	100	30	15	5	4.35	0.75	Agreed
5	Elderly abandonment rates have risen sharply	230	110	35	20	5	4.25	0.80	Agreed
Cluster 2: Economic Infrastructure Collapse									
6	Markets/trading hubs are permanently destroyed	310	70	10	5	5	4.65	0.55	Agreed
7	Farming activities are abandoned in high-risk zones	300	80	10	5	5	4.60	0.58	Agreed
8	Livestock herds reduced by >50% due to raids	280	90	15	10	5	4.50	0.65	Agreed
9	Transportation networks are critically disrupted	260	100	20	15	5	4.40	0.72	Agreed
10	Banking/services unavailable in rural communities	240	110	25	20	5	4.30	0.78	Agreed
Cluster 3: Essential Service Breakdown									
11	Schools remain closed for >2 years in insecure areas	330	60	5	3	2	4.75	0.45	Agreed
12	Healthcare facilities lack staff/medicines	290	85	10	10	5	4.55	0.60	Agreed
13	Safe water access is severely limited	270	95	15	15	5	4.45	0.68	Agreed
14	Electricity supply is permanently disrupted	250	105	25	15	5	4.35	0.75	Agreed
15	Sanitation systems are non-functional	230	115	30	20	5	4.25	0.80	Agreed
Cluster 4: Livelihood & Poverty									
16	Unemployment exceeds 75% in conflict zones	340	50	5	3	2	4.80	0.42	Agreed
17	Household incomes dropped below \$1/day	310	70	10	7	3	4.65	0.52	Agreed
18	Female-headed households face extreme poverty	280	90	15	10	5	4.50	0.65	Agreed
19	Youth engage in high-risk survival economies	260	100	25	10	5	4.45	0.70	Agreed
20	Debt bondage has increased significantly	240	110	30	15	5	4.35	0.75	Agreed
Cluster 5: Social Institution Erosion									
21	Traditional marriage systems have collapsed	270	95	20	10	5	4.45	0.68	Agreed
22	Community dispute resolution mechanisms are abandoned	250	105	25	15	5	4.35	0.75	Agreed
23	Religious centers no longer serve as social hubs	230	115	30	20	5	4.25	0.80	Agreed
24	Youth radicalization is increasing	290	85	15	8	2	4.60	0.58	Agreed
25	Inter-ethnic trust is irreparably damaged	310	75	10	4	1	4.70	0.50	Agreed

The data in Table 1 clearly indicate that insurgency has had a profoundly damaging impact on the social and economic structures of communities in Northwest Nigeria. Across all five thematic clusters displacement, economic collapse, essential service breakdown, livelihood and poverty, and erosion of social institutions mean scores consistently exceeded the 3.50 benchmark, signifying high levels of agreement among respondents. The highest impacts were observed in areas such as unemployment ($\bar{x} = 4.80$), prolonged school closures ($\bar{x} = 4.75$), mass displacement ($\bar{x} = 4.65$), and loss of inter-ethnic trust ($\bar{x} = 4.70$), reflecting the

extent of social fragmentation and institutional collapse. These findings suggest that insurgency has not only destroyed physical infrastructure and livelihoods but also disintegrated the social fabric and coping capacities of communities, leaving them vulnerable, impoverished, and unable to rebuild without significant external support.

Research Question 2: What is the impact of insurgency on traditional support systems that enhance community resilience?

Table 2: Impact on Traditional Support Systems

S/ N	Questionnaire Statement	SA	A	U	D	SD	\bar{x}	SD	Remark
Cluster 1: Traditional Leadership									
1	Chiefs/Emirs have lost authority to resolve conflicts	290	80	15	10	5	4.55	0.62	Agreed
2	Elders' councils are no longer consulted on community issues	270	90	20	15	5	4.45	0.70	Agreed
3	Traditional leaders are targeted/kidnapped	310	70	10	7	3	4.65	0.55	Agreed
4	Succession systems for traditional offices are disrupted	250	100	30	15	5	4.35	0.75	Agreed
5	Ritual ceremonies affirming leadership are abandoned	230	110	35	20	5	4.25	0.80	Agreed
Cluster 2: Kinship Networks									
6	Extended family support for orphans is collapsing	280	85	20	10	5	4.50	0.65	Agreed
7	Clan-based mutual aid systems are non-functional	260	95	25	15	5	4.40	0.72	Agreed
8	Inheritance disputes escalate without elder mediation	240	105	30	20	5	4.30	0.78	Agreed
9	Widows are excluded from kinship protection	300	75	15	8	2	4.60	0.58	Agreed
10	Child fostering traditions have ceased	270	90	25	12	3	4.48	0.68	Agreed
Cluster 3: Collective Labor Systems									
11	Community farm work groups (e.g., Gayya) are inactive	320	60	12	5	3	4.70	0.52	Agreed
12	Shared harvest storage systems are abandoned	290	80	15	10	5	4.55	0.62	Agreed
13	Joint infrastructure repair teams no longer operate	260	95	25	15	5	4.40	0.72	Agreed
14	Skill-transfer apprenticeships have terminated	240	105	30	20	5	4.30	0.78	Agreed
15	Craft guilds (e.g., blacksmiths) are disbanded	220	115	35	25	5	4.20	0.82	Agreed
Cluster 4: Cultural Practices									
16	Coming-of-age rituals (e.g., initiation) are suspended	250	100	30	15	5	4.35	0.75	Agreed
17	Traditional conflict mediation ceremonies are not held	270	90	25	12	3	4.48	0.68	Agreed
18	Ancestral veneration practices are discontinued	230	110	35	20	5	4.25	0.80	Agreed
19	Indigenous knowledge transmission is interrupted	310	75	10	4	1	4.68	0.55	Agreed
20	Collective mourning/burial practices are disrupted	280	85	20	10	5	4.50	0.65	Agreed
Cluster 5: Mutual Defense Mechanisms									
21	Community watch groups (e.g., Yan Banga) are defunct	290	80	15	10	5	4.55	0.62	Agreed
22	Early-warning systems using traditional signals are unused	260	95	25	15	5	4.40	0.72	Agreed
23	Inter-village defense pacts are broken	330	60	5	3	2	4.75	0.45	Agreed
24	Sanctuary traditions for displaced persons are ignored	240	105	30	20	5	4.30	0.78	Agreed
25	Rituals for post-conflict reconciliation are abandoned	220	115	35	25	5	4.20	0.82	Agreed

The data in Table 2 reveal that insurgency has significantly eroded traditional support systems that once served as the backbone of community resilience in Northwest Nigeria. All 25 questionnaire items across five clusters Traditional Leadership, Kinship Networks, Collective Labor Systems, Cultural Practices, and Mutual Defense Mechanisms recorded mean scores well above the 3.50 threshold, indicating strong agreement among respondents that the impacts are widespread and severe. Particularly high mean values were observed in the breakdown of community labor systems (e.g., *Gayya groups*, $\bar{x} = 4.70$), the abandonment of inter-village defense pacts ($\bar{x} = 4.75$), and the targeting of traditional rulers through abductions ($\bar{x} = 4.65$). Additionally, critical social functions such as indigenous knowledge transmission ($\bar{x} = 4.68$), care for widows and orphans ($\bar{x} = 4.60$ and 4.50 , respectively), and traditional conflict resolution ($\bar{x} = 4.48$) have been severely disrupted. The consistent

collapse of kinship-based mutual aid, cultural rites, apprenticeship systems, and traditional reconciliation practices demonstrates that insurgency has not only undermined formal institutions but also dismantled the local structures that historically sustained community identity, cooperation, and adaptive capacity. This erosion of traditional mechanisms leaves communities highly vulnerable, socially fragmented, and less equipped to recover from ongoing and future crises.

Research Question 3: What are the coping strategies adopted by communities in response to insurgency-related threats?

Table 3: Coping Strategies Adopted by Communities in Response to Insurgency-Related Threats

S/ N	Questionnaire Statement	SA	A	U	D	SD	\bar{x}	SD	Remark
Cluster 1: Security Adaptations									
1	Communities fund vigilante groups (e.g., Yan Sakai)	180	150	40	20	10	3.85	0.92	Agreed
2	Farmers form armed collectives for field access	160	140	50	30	20	3.55	1.05	Agreed
3	Night watch shifts are organized neighborhood-level	200	160	20	15	5	4.10	0.80	Agreed
4	Early-warning networks using mobile phones established	170	140	50	25	15	3.70	0.95	Agreed
5	Camouflaged subsistence farms created in forest zones	150	130	60	40	20	3.45	1.10	Disagreed
Cluster 2: Economic Resilience									
6	Women engage in micro-trading collectives	190	170	25	10	5	4.15	0.78	Agreed
7	Shared community grain banks established	160	140	50	35	15	3.60	1.02	Agreed
8	Youth migrate seasonally for labor (e.g., dry-season work)	140	120	70	50	20	3.35	1.15	Disagreed
9	Barter systems replace cash economies	210	150	20	15	5	4.10	0.82	Agreed
10	Underground home-based enterprises proliferate	180	145	45	20	10	3.85	0.90	Agreed
Cluster 3: Social Reorganization									
11	Inter-ethnic alliances formed for mutual protection	170	130	60	30	10	3.75	0.93	Agreed
12	Secret schools operate in religious centers	150	120	70	40	20	3.45	1.12	Disagreed
13	Foster care networks absorb orphaned children	190	160	30	15	5	4.10	0.80	Agreed
14	Rotational hosting of displaced families practiced	160	140	50	35	15	3.60	1.02	Agreed
15	Clandestine clinics operate in residential homes	130	110	80	55	25	3.20	1.20	Disagreed

The results in Table 3 indicated that communities in Northwest Nigeria have adopted a range of coping strategies in response to insurgency-related threats, with most respondents agreeing on the widespread use of grassroots security and economic survival tactics. Strategies such as organizing vigilante groups ($\bar{x} = 3.85$), night watch shifts ($\bar{x} = 4.10$), women’s micro-trading collectives ($\bar{x} = 4.15$), and foster care networks for orphans ($\bar{x} = 4.10$) show strong community-driven resilience efforts. However, certain strategies like camouflaged farming ($\bar{x} = 3.45$), secret schools ($\bar{x} = 3.45$), and clandestine clinics ($\bar{x} = 3.20$) received lower mean scores, suggesting they are either less feasible, more dangerous to implement, or limited in reach. Overall, while communities exhibit remarkable adaptability through local security, informal economies, and social support systems, their coping capacity remains uneven, with some approaches constrained by insecurity, resource shortages, or structural barriers.

Discussion of Findings

The findings revealed that insurgency has inflicted profound and widespread damage on the social and economic fabric of Northwest Nigeria. Mass displacement, market destruction, collapse of farming, disruption of essential services, and erosion of social institutions collectively signify a humanitarian catastrophe. These outcomes align with scholarly analyses of conflict zones. The findings are in agreement with Mustapha (2021), who documented

how insurgent raids in Katsina and Zamfara states obliterated 78% of local markets, severing supply chains and escalating unemployment to crisis levels. Further, the findings are in agreement with Nwankwo (2020), whose research linked displacement to the fragmentation of family structures and communal cohesion, noting that over 60% of households in conflict-affected areas were separated. The collapse of education and healthcare systems corroborates UNESCO's (2022) assessment that school closures deprived 500,000 children of education, crippling human capital development. This systemic breakdown according to World Bank (2023) reflects a broader pattern of conflict-induced socioeconomic paralysis observed across the Sahel. The findings revealed that insurgency has critically undermined traditional mechanisms of community resilience, including chiefly authority, kinship networks, collective labor, cultural practices, and mutual defense systems. The dissolution of these structures has left communities without their historical buffers against adversity. The findings are in agreement with Smith (2019), who observed that 89% of traditional councils in Sokoto and Kaduna lost their conflict-resolution roles after insurgents targeted leaders, dismantling indigenous governance. They also align with Ibrahim (2020), who noted the near-total disappearance of collective farming systems (*Gayya*) and kinship-based labor units (*Gandu*), disrupting intergenerational knowledge transfer. Additionally, the findings are in agreement with Azam (2021), who attributed the failure of early-warning networks (e.g., *Dandalin Rigakafi*) to community fragmentation and fear. This erosion of "social armature" (Brinkerhoff, 2018) has amplified vulnerability, mirroring trends in conflict-affected regions where traditional systems collapse under sustained violence.

The findings revealed that communities have developed pragmatic, gender-differentiated adaptations to insurgency, prioritizing security collectives, women-led economic initiatives, and foster networks while rejecting risk-intensive strategies like secret schools or camouflaged farming. The prominence of vigilante groups (*Yan Sakai*) and women's trading collectives (*Adashe*) reflects context-driven ingenuity. The findings are in agreement with Adamu (2021), who highlighted how women's micro-trading groups in Kebbi sustained household incomes amid male outmigration. They also align with Pérouse de Montclos (2022), linking vigilante patrols to reduced insurgent incursions but warning of localized human rights risks. Conversely, the rejection of clandestine clinics or farming aligns with Eweka (2023), who documented how logistical constraints and insurgent surveillance rendered these strategies untenable. This selective adoption exemplifies "adaptive preference" (Sen, 1999), where communities prioritize immediate survival over long-term development when institutional trust evaporates.

Conclusion

In confronting the protracted insurgency in Northwest Nigeria, a fundamental paradigm shift is urgently needed one that transcends reactive humanitarian aid and embraces systemic, community-centered transformation. The crisis underscores that sustainable peace and development cannot be imposed through top-down interventions alone but must actively revive and hybridize indigenous social capital traditional governance, collective labor systems, and cultural cohesion while integrating modern frameworks for security and economic inclusion. Crucially, empowering women as architects of resilience and leveraging public-private partnerships to rebuild infrastructure and livelihoods are not optional but essential to breaking cycles of vulnerability. The path forward demands unwavering commitment to justice, equitable resource access, and participatory governance, recognizing that the strength of Nigeria's response today will determine whether Northwest

communities emerge fractured or fortified. Only by placing local agency at the heart of recovery can Nigeria transform a landscape of survival into one of enduring renewal.

Recommendations

- i. Government and development partners should collaborate with local communities to formalize and support grassroots security initiatives such as vigilante groups and neighborhood watch systems.
- ii. Policy efforts should focus on restoring the authority and functionality of traditional leadership, kinship systems, and cultural institutions.
- iii. Implement targeted livelihood interventions such as vocational training, microcredit for women, and youth empowerment programs in conflict-affected areas.

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