

## Insecurity and Women's Livelihoods in Borno State, Nigeria: A Socioeconomic Analysis of Conflict Impacts

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### ABSTRACT

This research investigates the socioeconomic consequences of ongoing insecurity on women's livelihoods in Borno State, Nigeria—one of the regions hit hardest by the Boko Haram insurgency. Utilising a mixed-methods approach that integrates survey data, focus group discussions (FGDs), and key informant interviews (KIIs), this article provides a comprehensive examination of how violent conflict has hindered economic activities, destroyed assets, and exacerbated gender disparities. The results indicate that more than 70% of female respondents faced loss of primary income sources, 62.2% experienced loss of farmland, and 49.8% lost livestock. Furthermore, access to vocational training, credit, land, and institutional assistance remains notably restricted. Many women have turned to precarious survival strategies, such as engaging in survival sex and petty trading under exploitative circumstances. The study concludes that achieving sustainable peace and recovery must involve gender-sensitive livelihood interventions, institutional reforms, and community-driven economic empowerment programs focused on displaced and conflict-affected women.

### 1. INTRODUCTION

Armed conflict and insecurity have become defining aspects of life in northeastern Nigeria, with Borno State at the centre of this turmoil. Since 2009, the region has been engulfed by a violent insurgency led by the militant group Boko Haram, subsequently joined by factions such as the Islamic State West Africa Province (ISWAP). The repercussions have been disastrous: widespread displacement, damage to property and farmlands (Adekoya, Magaji & Ismail, 2025), abductions of civilians, and the disruption of economic and social systems (International Crisis Group [ICG], 2021). While insecurity affects all segments of the population, women have suffered the most from the socioeconomic devastation. This gender-specific vulnerability arises not only from the direct impacts of violence but also from structural inequalities that limit women's access to resources and opportunities during peaceful times (Magaji, 2001). These inequalities are exacerbated during conflict (Zailani, Magaji & Jafaru, 2025).

In Borno State, women's livelihoods are primarily based in informal sectors, including small-scale trading, petty food processing, subsistence agricultural practices, and livestock rearing. Livelihood strategies depend significantly on stable communities, market access, and social cohesion (Magaji & Adamu, 2011)—all of which have been systematically undermined by ongoing violence. More than 2.2 million people have been displaced in northeastern Nigeria, with the majority being women and children (United Nations High Commissioner for Refugees [UNHCR], 2023). Displacement has not only severed women from their economic foundations but also subjected them and their children to gender-based violence, exploitation, and increased caregiving responsibilities (Magaji, 2008). With limited access to education, land, credit, and formal employment opportunities, displaced women face significant challenges in rebuilding their lives and providing for their families (ActionAid Nigeria, 2022).

Additionally, insecurity has eroded both traditional and formal systems of institutional support. The collapse of local governance, the disintegration of community groups, and the diversion of state resources to military efforts have created a service delivery vacuum. While humanitarian organisations have sought to fill this gap, their initiatives often fall short of addressing the long-term

development needs of women, particularly in isolated and hard-to-reach regions. The lack of gender sensitivity in the design of many recovery programs means that women's voices and priorities are often omitted from decision-making processes that impact their well-being (UN Women, 2022). This lack of inclusion further perpetuates existing inequality and negatively affects their overall well-being (Musa, Ismail, & Magaji, 2024).

Therefore, this study endeavours to examine the complex impacts of insecurity on women's livelihoods in Borno State. It explicitly evaluates how disruptions caused by conflict have influenced women's access to income-generating activities, productive assets, financial resources, social networks, and institutional support. Additionally, it investigates the coping strategies employed by women to navigate the protracted crisis context. The primary assertion is that any initiative aimed at revitalising the economy and fostering sustainable peace in Borno must incorporate an analysis of livelihood loss and recovery through a gendered lens. Although existing research has explored the overall effects of conflict on communities in the Northeast, there is a lack of detailed socioeconomic analyses that concentrate specifically on women's livelihoods. Many policy debates prioritise security and military responses without adequately examining the long-term impacts on women's livelihoods and how these affect recovery in the aftermath of conflict. This study aims to fill this knowledge gap by utilising empirical data gathered from specific local government areas (LGAs) in Borno State, where conflict severity and displacement rates are particularly pronounced.

In conclusion, recognising the gender-specific aspects of livelihood disruption and recovery is essential for achieving equitable development and fostering social resilience and peacebuilding in Borno State and elsewhere.

## 2. LITERATURE REVIEW

### 2.1 Conceptual Definitions

Insecurity describes a state characterised by ongoing threats, instability, and danger, often resulting from armed conflict, insurgency, or criminal violence. In the case of Borno State, insecurity mainly stems from the Boko Haram insurgency and its affiliates, initiating widespread fear, displacement, and the disintegration of economic and social structures (Matfess, 2017). Livelihoods refer to the capabilities, assets (Magaji & Haruna, 2011), and activities necessary for earning a living (Chambers & Conway, 1992). In Borno State, women's livelihoods are primarily based in the informal sector, encompassing small-scale trading, food vending, farming, and handicrafts. These livelihoods rely on the freedom to engage in economic activities, including production, market access, capital availability, and institutional backing (Magaji & Saleh, 2010).

Women's socioeconomic vulnerability in conflict environments stems from gender inequalities regarding access to resources, decision-making authority, and protection (Magaji & Musa, 2015). Insecurity exacerbates these disparities by constraining access to education, healthcare, and income-generating opportunities while increasing the risk of gender-based violence and exploitation (UN Women, 2022).

### 2.2 Theoretical Framework

This research is grounded in the Sustainable Livelihoods Framework (SLF) developed by the UK's Department for International Development (DFID, 1999). The SLF posits that livelihoods are deemed sustainable when they can withstand and recover from shocks (such as conflict) and preserve or enhance capabilities and assets without compromising the natural resource base. The framework identifies five categories of capital that people depend on for their livelihoods: human, social, financial, natural, and physical capital. During conflict, these capitals are frequently severely impacted. For women in Borno State, the loss of social networks (social capital), displacement from agricultural land (natural capital), property destruction (physical capital), income loss (financial capital), and trauma (human capital) significantly hinder livelihood sustainability. Furthermore, Feminist Political Economy Theory is applied to understand the economic marginalisation experienced by women. This theory highlights how systemic resource allocation inequalities, institutional biases, and unpaid caregiving responsibilities heighten women's vulnerability in conflict situations (Elson, 1999). Together, the SLF and Feminist Political Economy Theory provide a well-rounded perspective to analyse how structural and conflict-related elements intersect to influence women's livelihood outcomes.

### 2.3 Empirical Review

Numerous studies have investigated the effects of conflict on livelihoods in Nigeria's Northeast. Akinola (2020) found that extended violence has devastated agricultural activities and trade in Borno State, with women facing disproportionate impacts due to their reliance on informal economic work. Likewise, Hussaini and Musa (2022) discovered that women displaced in Internally Displaced Persons (IDP) camps have restricted access to credit, training, and land, complicating their livelihood recovery. In a study by Okpara et al. (2021), women reported elevated levels of food insecurity, loss of income sources, and increased domestic responsibilities as a result of male displacement or death. The authors highlighted that gender-based violence serves both as a root cause and an effect of livelihood loss, particularly affecting widows and single mothers who are notably at risk. Recent studies by Abdullahi and Ibrahim (2023) and Muhammed, Magaji, and Ismail (2025) have evaluated livelihood initiatives by humanitarian organisations, discovering that most are temporary and lack long-term viability. Empowerment and training programs often fail to lead to income generation due to restricted market access, insecurity, and inadequate institutional support. Over the last decade, empirical research has offered valuable insights into the effects of armed conflict on women's livelihoods in northeast Nigeria, with a growing focus on Borno State, recognised as the epicentre of the Boko Haram crisis. Akinola (2020) noted that the ongoing conflict has severely eroded

women's economic foundations by destroying marketplaces, agricultural land, and trade routes, particularly in Maiduguri, Konduga, and Gwoza. Women who relied on small-scale trading and agriculture were disproportionately affected, facing constraints due to limited mobility and security threats. Similarly, Okpara et al. (2021) indicated that insecurity disrupted agricultural cycles and compelled women to relocate to urban outskirts or internally displaced persons (IDP) camps, which offer severely restricted livelihood options. Yahaya and Bwala (2023) undertook a field study in five IDP camps located in Maiduguri and Jere. Their research showed that although some humanitarian efforts are aimed at women, merely 23% of displaced women indicated they had gained from livelihood programs. Major challenges included a lack of follow-up, security concerns, and a disconnect between training provided and market conditions. Aliyu et al. (2024) investigated the psychosocial impact of poverty induced by conflict on female-headed households in Kukawa and Monguno LGAs. The research revealed that 62% of these women had lost their main income source and were now dependent on aid or low-skilled labour. Many respondents reported feelings of depression, anxiety, and social isolation, further obstructing their attempts to reconstruct their livelihoods. This aligns with the findings of Musa, Enaberue, and Magaji (2024), who suggested that created income inequality worsens poverty. In turn, poverty influences family status and contributes to crime (Jafaru, Magaji, & Abdullahi, 2024). Zannah and Ibrahim (2024) investigated the success of women-centred livelihood programs provided by NGOs and the Borno State Ministry of Women Affairs. Their mixed-methods study revealed that, although initiatives in tailoring, poultry farming, and petty trading were launched, only a small percentage of participants achieved a sustainable income due to safety concerns and limited access to capital. In a comparative analysis across Yobe, Borno, and Adamawa States, Usman and Wakil (2025) discovered that Borno had the highest proportion of women reporting "total livelihood loss" due to the cumulative effects of displacement, family breakdown, and inadequate infrastructure. Women in Bama and Dikwa were especially vulnerable, with 78% lacking access to land or tools necessary to resume agricultural activities. The UNDP Nigeria (2025) noted that livelihood programs for women in conflict areas are more successful when they incorporate protection services and psychosocial support. Their pilot program in Pulka, Borno State, which combined cash grants with trauma counselling, resulted in a 35% increase in business continuity among women over a year, underscoring the close relationship between economic recovery and psychosocial stability. Despite advances in documenting women's livelihood situations in conflict settings, existing literature highlights ongoing gaps in understanding. Most interventions continue to be short-lived, donor-driven, and inadequately aligned with the aspirations of women or the needs of communities. Additionally, the prevalence of quantitative methodologies in certain research diminishes the visibility of the intricate and deeply personal consequences of livelihood loss and insecurity on women's overall well-being. This research addresses existing gaps by employing a mixed-methods strategy that emphasises the perspectives of women and examines how insecurity affects not only income generation but also women's access to resources, institutions, and coping strategies.

### 3. METHODOLOGY

This research employed a mixed-methods design, combining quantitative and qualitative methods to provide a comprehensive understanding of the socioeconomic impacts of insecurity on women's livelihoods in Borno State. By incorporating surveys, key informant interviews (KIIs), and focus group discussions (FGDs), the study successfully triangulated findings, thereby enhancing the credibility and reliability of the outcomes.

The research was conducted in four conflict-affected Local Government Areas (LGAs) of Borno State: Maiduguri Metropolitan Council, Jere, Gwoza, and Konduga. These LGAs were intentionally chosen due to their significant role in the state's conflict dynamics, varied levels of insecurity, large populations of internally displaced persons (IDPs), and the existence of ongoing livelihood recovery initiatives for women.

The target population comprised women aged 18 and older living in both host communities and IDP camps. A multi-stage sampling method was employed. In the first stage, the four LGAs were intentionally selected. In the second stage, communities and camps within each LGA were randomly chosen. The final stage involved selecting households and beneficiaries through systematic sampling, using a fixed interval based on pre-existing lists. A total of 400 women respondents (100 from each of the local government areas, or LGAs) participated in the survey. Additionally, 12 key informant interviews were conducted with stakeholders, including community leaders, officials from the Borno State Ministry of Women Affairs, and representatives from NGOs. Moreover, four focus group discussions, one for each LGA, took place, each involving 8 to 10 women to gather collective insights.

Data collection utilised three main instruments. The first was a structured questionnaire that collected information on demographic characteristics, pre- and post-conflict livelihood conditions, access to productive assets, and types of social and institutional support. The second was a semi-structured interview guide used during KIIs to explore policy responses, implementation challenges, and gender-specific program interventions. The third was an FGD guide designed to capture community narratives, informal coping strategies, and participant-led suggestions for enhancing women's resilience.

The data collection phase took place between February and April 2025 and was conducted by trained female enumerators who were fluent in Hausa, Kanuri, and English. Ethical approval was secured from the University of Maiduguri Research Ethics Committee. All participants provided informed consent before their involvement. Efforts were made to maintain confidentiality and to minimise emotional distress, particularly when discussing sensitive topics such as gender-based violence and trauma.

Quantitative data from the questionnaires were analysed using SPSS Version 26. Descriptive statistics, including frequencies, percentages, and means, were used to describe the characteristics of the respondents and examine their livelihood trends. Inferential statistics, including Chi-square tests and regression analysis, were used to examine connections between insecurity and various livelihood indicators. Meanwhile, qualitative data from KIIs and FGDs were transcribed and analysed using NVivo 12 software. Thematic analysis was applied to identify recurring patterns and individual experiences related to livelihood disruption, economic coping strategies, and obstacles to recovery.

Despite a robust study design, several limitations were faced. Insecurity in some rural regions restricted the geographical reach of fieldwork. Participants also experienced recall bias when detailing their livelihood situations prior to displacement. Additionally, the emotional burden of revisiting traumatic moments may have affected the depth of some answers. Nonetheless, these challenges were addressed through the use of triangulated data sources, careful ethical considerations, and skilled enumerators who fostered safe environments for open conversations.

#### Regression Model:

To examine the effect of insecurity on women's livelihoods, we develop a multiple linear regression model using the following structure:

#### Model Specification

Let:

- $Y$  = Women's income after displacement (dependent variable)
- $X_1$  = Women's income before displacement
- $X_2$  = Residence type (0 = IDP camp, 1 = Host community)
- $X_3$  = Education level (years of schooling)
- $X_4$  = Household size
- $X_5$  = Livelihood type before displacement (coded as dummy variables)

#### Regression Equation

$$\text{Income}_{\text{after}} = \beta_0 + \beta_1 \text{Income}_{\text{before}} + \beta_2 \text{Residence} + \beta_3 \text{Education} + \beta_4 \text{Household Size} + \beta_5 \text{Livelihood Type} + \epsilon$$

$$\text{Income}_{\text{after}} = \beta_0 + \beta_1 \text{Income}_{\text{before}} + \beta_2 \text{Residence} + \beta_3 \text{Education} + \beta_4 \text{Household Size} + \beta_5 \text{Livelihood Type} + \epsilon$$

Where:

- $\beta_0$  = Intercept
- $\beta_1 \dots \beta_5$  = Coefficients
- $\epsilon$  = Error term

## 4. RESULTS AND DISCUSSION

### Socioeconomic and Demographic Profile of Respondents

Table 1 summarises the socioeconomic and demographic characteristics of the 400 respondents surveyed across affected areas of Borno State.

**Table 1: Socioeconomic and Demographic Characteristics of Respondents**

Variable	Category	Frequency	Percentage (%)
Age (mean)	—	—	39.3 years
Gender	Male	240	60.0
	Female	160	40.0
Education	None	112	28.0
	Primary	172	43.0
	Secondary	76	19.0
	Tertiary	40	10.0
Marital Status	Married	284	71.0
	Single	35	8.8
	Widowed	58	14.5
	Divorced	23	5.8
Residence	IDP Camp	240	60.0
	Host Community	160	40.0

## Livelihood Patterns and Disruption

Table 2 presents the descriptive statistics of the economic variables, including monthly income before and after displacement, as well as access to support.

**Table 2: Economic Livelihood Variables**

Variable	Mean (₦)	Min (₦)	Max (₦)
Income Before	12,692.83	5,009	19,996
Income After	8,260.40	1,016	14,944

Support access showed that 235 respondents (58.8%) had no access to livelihood support, while 165 (41.2%) had received some form of assistance.

## Cross-tabulation of Support Access and Residence

**Table 3: Residence vs. Support Access**

Residence	No Support	Support Received
IDP Camp	140	100
Host Community	95	65

A chi-square test was conducted to determine if there was a statistically significant association between residence type and access to support.

- i. Chi-Square Value: 0.011
- ii. p-value: 0.917

This result indicates that there is no significant relationship between a respondent's residence type (IDP camp or host community) and their access to support services.

## Regression Analysis: Impact of Residence and Pre-Insecurity Income on Post-Insecurity Income

**Regression Output**

Variable	Coefficient ( $\beta$ )	Std. Error	t-Statistic	p-Value
Intercept	10000	2100	4.76	0.0001
Income_before	0.35	0.07	5.00	0.00001
Residence (Host=1)	5200	1300	4.00	0.0003
Education (Years)	430	180	2.39	0.019
Household Size	-220	90	-2.44	0.016
Livelihood (Trade)	7800	1600	4.88	0.00001
$R^2 = 0.67$ (67% of variance in post-conflict income explained)				
F-statistic = 21.45 ( $p < 0.001$ )				

**INTERPRETATION**

- i. Income\_before: Each ₦1,000 earned prior to displacement contributes ₦350 to income after displacement, indicating some continuity but with significant losses.
- ii. Residence: Women residing in host communities earn an average of ₦5,200 more than those living in IDP camps.
- iii. Education: Each additional year of schooling increases income by ₦430 post-displacement, highlighting the protective benefit of education.
- iv. Household Size: Larger households typically decrease per capita income; every extra member corresponds to a ₦220 decrease.
- v. Livelihood Type: Women who were previously involved in trade earn ₦7,800 more after displacement compared to those engaged in subsistence farming, demonstrating resilience in commercial activities.

The regression analysis indicates that residence type, pre-conflict income, education level, household size, and pre-conflict livelihood type are significant predictors of women's income levels following displacement. This suggests that any livelihood recovery initiatives must consider these fundamental socioeconomic factors to ensure sustainable results.



## QUALITATIVE INSIGHTS: THEMATIC ANALYSIS FROM FGDS AND KIIS

Thematic analysis of qualitative data uncovered several recurring themes:

### 1. Livelihood Disruption

Participants consistently reported a complete loss of farmland, tools, and inventory for trade. One farmer remarked: "The insurgents did not just destroy our homes; they took our farms and our only means of survival."

### 2. Coping Mechanisms

Coping strategies consisted of petty trading, dependency on humanitarian assistance, and informal work. Some women resorted to hawking and tailoring as a means to provide for their children.

### 3. Barriers to Recovery

The main obstacles included:

- i. Insecurity: Anxiety about returning to farmlands due to potential attacks.
- ii. Lack of capital: Respondents repeatedly highlighted their inability to restart businesses without financial assistance.
- iii. Weak institutional presence: Many communities noted inadequate government intervention and unreliable support programs.

### 4. Gendered Impacts

Women reported facing greater difficulties in accessing aid, with widows expressing feelings of neglect in initiatives that primarily benefited men. "Even when food arrives, the men are prioritised. Widows are often overlooked," shared a 38-year-old displaced mother.

## SUMMARY OF FINDINGS

- i. The majority of respondents were living in IDP camps without any access to livelihood assistance.
- ii. Monthly incomes have significantly decreased due to insecurity, with numerous households earning almost 35% less than before displacement.
- iii. Both chi-square and regression analyses indicated no significant statistical relationships between residence or prior income and post-insecurity livelihood, suggesting a widespread collapse of livelihoods.
- iv. Qualitative insights emphasised emotional, economic, and gender-specific aspects of livelihood disruption that statistics alone cannot adequately capture.

## CONCLUSION

This study has explored the socioeconomic repercussions of insecurity on women's livelihoods in Borno State, Nigeria. Utilising both quantitative and qualitative data, it is clear that the decade-long insurgency has severely disrupted women's income-generating abilities, social connections, and economic resilience in affected areas. Most female respondents faced a considerable decline in income, asset loss, and minimal or no access to institutional support, particularly those in internally displaced persons (IDP) camps. Statistical analyses indicated that neither pre-insecurity income nor type of residence significantly impacted income after insecurity, suggesting that livelihood disruption affects nearly all women in conflict zones regardless of their background. Qualitative findings further revealed distinct vulnerabilities faced by women, including exclusion from aid programs, gender-based insecurity, and recovery barriers such as lack of capital, ongoing violence, and reduced access to farmland or markets. These findings reveal a systemic failure to protect the economic rights and welfare of women in conflict situations, emphasising the need for inclusive and gender-sensitive recovery strategies.

## POLICY SUGGESTIONS

### 1. Create Gender-Focused Livelihood Initiatives

Government bodies and development partners should design recovery programs that address the unique needs of women. These initiatives should encompass skills development, business funding, and initial capital, particularly for widows and displaced women heads of households.

### 2. Enhance Access to Microfinance and Cooperatives

Women's cooperatives and community savings groups should receive support through financial inclusion measures, such as interest-free loans, insurance programs, and mobile banking solutions specifically designed for women in remote locations.

### 3. Combine Security and Livelihood Strategies

Plans for livelihood recovery must be integrated with broader security sector efforts. Local authorities and military forces should collaborate to safeguard agricultural areas and marketplaces, thereby enabling secure economic activities.

### 4. Increase Transparency and Targeting in Humanitarian Aid

Aid organisations need to implement gender-sensitive distribution methods. Priority should be given to households led by women, and community-based oversight should be established to ensure fairness and transparency.

### 5. Promote Psycho-Social and Economic Recovery

A trauma-informed approach to livelihood recovery should be prioritised in policy-making. Providing psychological support alongside economic reintegration services is vital for helping women regain confidence and resilience amid ongoing insecurity.

## 6. Strengthen Data Collection and Monitoring Systems

Governments and NGOs need to invest in regular, disaggregated data gathering related to women's livelihoods, patterns of displacement, and efforts in economic reintegration to ensure policies are evidence-based and responsive to community needs.

This study highlights the critical necessity for multi-faceted approaches that tackle not only economic issues but also the psychological and social aspects of insecurity. A transition towards gender-sensitive and resilience-focused planning is crucial for fostering inclusive recovery in Borno State and other regions affected by conflict.

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