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# Rebuilding Lives: Understanding Economic Well-being After Exiting an Armed Group in the North East of Nigeria

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This report, and the research that supported it, were undertaken as part of UNIDIR's Managing Exits from Armed Conflict (MEAC) project. MEAC is a multi-donor, multi-partner initiative to develop a unified, rigorous approach to examining how and why individuals exit armed conflict and evaluating the efficacy of interventions meant to support their transitions. While the report benefited from feedback from MEAC's donors and institutional partners, it does not necessarily represent their official policies or positions.


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# Key Findings

- The North East of Nigeria is experiencing extreme economic distress due to prolonged conflict, displacement, and disrupted trade. The conflict has severely restricted access to farmland, closed major markets, and interrupted trade routes, which combined with inflation, have left most households struggling to meet basic needs.

- While former Boko Haram associates are more likely to be "doing something for money", they earn less than former community security actor affiliates and their unaffiliated peers, relying on low-return activities that do not require education or much capital (e.g. petty trading, cap making).

- Former community security actor (CSA) affiliates generally reintegrate more smoothly into economic life than former Boko Haram associates. Many former CSA affiliates retained community ties, land, and networks, yielding levels of food security and incomes closer to their unaffiliated peers. There are concerns, however, about the potential risks associated with CSA members' reliance on paid security roles.

- Displacement, and life in IDP camps, shapes economic outcomes. Camps restrict livelihoods but can temporarily 'level' gaps in food access across groups.

- Formal education improves economic outcomes across groups. Having any formal schooling is linked to ~NGN 3,600 higher weekly income on average and better food security, with especially strong gains for women. Yet, access remains deeply unequal, particularly for girls.

- In general, women are consistently worse off economically, regardless of former affiliation. They earn roughly ~NGN 9,000 less per month than men on average, and widows are among the most food insecure. Of former associates, women face compounded risks of poverty and marginalization.

- New 2024–2025 MEAC data shows that the same core trends remain for those who fled Boko Haram starting in 2021 as part of the 'mass exits': former associates still face severe income and food insecurity.

# Background

## About MEAC

How and why do individuals exit armed groups, and how do they do so sustainably without falling back into conflict cycles? These questions are at the core of UNIDIR's Managing Exits from Armed Conflict (MEAC) initiative. MEAC is a multi-year, multi-partner collaboration that aims to develop a unified, rigorous approach to examining how and why individuals exit armed conflict and evaluating the efficacy of interventions meant to support their transition to civilian life. MEAC seeks to inform evidence-based programme design and implementation in real time to improve efficacy. At the strategic level, the cross-programme, cross-agency lessons that will emerge from the growing MEAC evidence base will support more effective conflict resolution and peacebuilding efforts. The MEAC project benefits from generous support by the German Federal Foreign Office (GFFO); Global Affairs Canada (GAC); and the Irish Department of Foreign Affairs; and is run in partnership with UNICEF; and the International Organization for Migration (IOM); the UN Development Programme (UNDP); UN Department of Peace Operations (DPO); the World Bank; the Secretariat of the Regional Strategy for Stabilization, Recovery and Resilience in the Lake Chad Basin; and United Nations University Centre for Policy Research (UNU-CPR).

## About This Series

The MEAC findings report series seeks to put evidence about conflict transitions and related programming into the hands of policymakers and practitioners in real time. The reports present short overviews of findings (or emerging findings) across a wide range of thematic areas and include analyses of their political or practical implications for the UN and its partners.

## About This Report

This MEAC findings report examines one of the key aspects of reintegration after armed group involvement – establishing livelihoods and sources of income to replace the support often previously provided by an armed group. This report focuses on the economic reintegration of former associates of Boko Haram as well as former affiliates of community security actors (CSAs) like the Civilian Joint Task Force (CJTF) and Yan Gora in an effort to inform reintegration support in the region.[1] Economic well-being is understood in this report as a

[1] Although current affiliates of CSAs are also referred to in this report, its focus is on individuals who are formerly affiliated to armed groups.

multidimensional concept, including not only gainful employment, but also measured by informal income, trade, assets such as land, and consumption metrics. This more holistic approach to measuring economic well-being is important for ensuring measurements are child and gender sensitive, comprehensive, and accurate.[2]

This report draws on a 2021-2023 MEAC three-part survey conducted in the North East of Nigeria. More details on the survey design and methodology are provided later in the report. The report focuses predominately on the economic reintegration journeys of individuals who left Boko Haram before the so-called 'mass exits' following Abubakar Shekau's death in May 2021 and therefore may not capture the experiences of those who exited later and/or passed through the state-run Borno Model. A short comparative section of the report draws on more recent data from a two-part panel survey conducted in the North East of Nigeria between April–June 2024 and April–July 2025 to show how these earlier findings remain relevant for individuals who exited during or after the 'mass exits' and/or had access to different reintegration support. The report ends with recommendations to strengthen sustainable reintegration through community-based approaches, while addressing gendered dynamics and challenges posed by displacement.

# Introduction

The North East of Nigeria has long been one of the country's most impoverished regions, grappling with a range of economic, developmental, and environmental challenges even before the onset of the Boko Haram insurgency in 2009.[3] These challenges have been compounded by years of violent conflict. The northeastern states of Borno, Adamawa, and Yobe (the BAY states) have been most severely affected, experiencing the highest rate of attacks and widespread physical destruction. By the end of 2020, an estimated 35,000 people had lost their lives as a direct result of Boko Haram violence,[4] and 314,000 people were estimated to have died because of indirect consequences of the conflict such as malnutrition and a lack of access to water and sanitation.[5] More recent figures are difficult to obtain due to restricted access for data collection, differing definitions of conflict-related deaths, and challenges in measuring indirect mortality. Nevertheless, available evidence indicates that civilian casualties have continued to rise, with deaths from mines and improvised explosive devices in 2024 reaching their highest level since 2020, and violence continuing to pose a persistent threat to communities across the region.[6] As of early 2025, 7.8 million people in the BAY states are

[2] Managing Exits from Armed Conflict Project (2023). "Conflict Exits Assessment Framework," UNIDIR, Geneva, p. 16-18.
[3] Taylor Hanna, David K. Bohl, Mickey Rafa, Jonathan D. Moyer "Assessing the Impact of Conflict on Development in North-East Nigeria" (Abuja, United Nations Development Programme, 2021).
[4] Ibid, p. 7.
[5] Ibid, p. 5.
[6] United Nations, Office for the Coordination of Humanitarian Affairs, "Nigeria 2025 Humanitarian Needs and Response Plan (January 2025)", 23 January 2025, p.10.

reported to be in need of humanitarian assistance, including 1.8 million internally displaced persons (IDPs).[7] Food insecurity has reached critical levels, with 5.1 million people projected to experience acute food insecurity during the upcoming lean season - the highest levels recorded since 2017.[8] These overlapping crises underscore the extreme vulnerability of people in the region and highlight the complex environment into which former associates of armed groups reintegrate.[9]

The Boko Haram insurgency has severely disrupted the economy, jeopardizing livelihoods across the North East. A 2019 FAO study in Borno state found that 80 per cent of the population in the region depend on agriculture for their subsistence and livelihoods, either directly or indirectly.[10] However, access to farmlands has been severely restricted since the start of the conflict. Boko Haram factions have conducted attacks on farms and kidnapped farmers, forcing many to abandon familial lands altogether, or more towards safer but more crowded areas.[11] As a result, many people in the region were forced to shift to other sources of income such as trading. Meanwhile, the Nigerian government has imposed bans certain tall crops (including staple crops such as millet) for security reasons and designated security perimeters in a measure to secure garrison towns with military bases, limiting farmers to working within a 3-10 km radius of these towns.[12]

Market disruptions and inflation have compounded livelihood losses, tightened local food supplies, and pushed prices higher. Markets in the region have been frequent targets of Boko Haram attacks. To prevent these attacks and stem the insurgency's supplies and finances, the Nigerian government shut down several important markets throughout the North East, some for several years.[13] This included, for example, the Gamboru International Cattle Market, a strategic market for traders in Cameroon, Chad and Nigeria.[14] The closure of markets triggered localized food crises, with basic commodities becoming scarce and prices soaring, especially during lean seasons.[15] Inflation has further compounded the problem, with rates reaching their highest level in three decades by April 2024, further eroding purchasing power.[16]

In addition, the conflict has also disrupted vital trade routes. Once a hotspot for regional trade, the North East of Nigeria has historically traded more with its neighbouring states of Cameroon,

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[7] Ibid, p.2.
[8] Ibid, p.5
[9] Ibid., p.5
[10] Food and Agriculture Organization of the United Nations and International Crops Research Institute for the Semi-Arid Tropics, "Climate-Smart Agriculture in Borno State of Nigeria" CSA Country Profiles for Africa Series (Rome, 2019).
[11] Ijeoma Ndkuwe "'We fear for our souls' – Nigerian farmers need armed guards to protect them from jihadists,' BBC News, 22 October 2025.
[12] Mercy Corps, Northeast Nigeria Joint Livelihood and Market Recovery Assessment, (Abuja, 2017).
[13] "Nigeria's Boko Haram 'cattle markets' shut down" BBC News,4 March 2016.
[14] The Gamboru cattle market was reopened in late 2022 following a seven year closure. See: Olaolu Bilay, "Zulum re-opens Gamboru cattle market 7 years after closure", Westernpost, 13 November 2022.
[15] Baba Gana et al., "North-East Nigeria Recovery and Peacebuilding Assessment: Synthesis Report", (Washington, D.C., World Bank Group, 2015); The lean season is a period between harvests, typically from May to August, during which harvest from the previous season have been exhausted and food prices reach their peak.
[16] Felix Onuah, "Nigeria's president says economic reforms will continue despite hardships", Reuters, 12 June 2024.

Chad and Niger than it did with the rest of the country.[17] Cross-border and local trade have been curtailed throughout the region as major trade routes became inaccessible due to violence and border closures. Traders have been forced to use alternative, longer, and often poorly maintained routes at great peril and financial cost. Small businesses, often passed down from generation to generation, have ceased operating or were destroyed in the conflict.[18] Checkpoints and roadblocks set up by the military and CSAs present additional challenges and delays, as traders often require clearance and are sometimes forced to pay fees and bribes to secure passage.[19]

By all existing accounts the conflict, and its knock-on effects, have severely disrupted the economy in the North East region. Robust estimates of the economic loss attributed to the conflict are difficult to come by, but a 2015 Recovery and Peace Building Assessment (RPBA) for the North East of Nigeria estimated that the conflict had caused $9.2 billion in infrastructure damage and accumulated output losses of $8.3 billion.[20] More recent analysis by UNICEF estimated that the conflict reduced Nigeria's economy by 2.5 per cent as of 2021 and resulted in cumulative losses of around $100 billion between the start of the conflict and 2021, with projected losses potentially reaching $150-200 billion by 2030 if the conflict effects gradually decrease.[21] These figures highlight the staggering – and worsening – toll of the ongoing conflict on the region's economy and its people.

# Economic Well-being and Association with an Armed Group

Fifteen years on, the conflict has severely exacerbated socio-economic disparities in the North East of Nigeria. Former associates of Boko Haram who have left the group now find themselves in the midst of an ongoing humanitarian crisis, raising critical questions about what 'reintegration' might look like in a context where jobs are hard to come by and large swaths of the population struggle to meet their basic needs. This report seeks to provide further insights into the economic well-being of former associates of armed groups and calibrate their experiences against those of unaffiliated community members. It will explore the economic experiences of former Boko Haram associates, as well as those of former associates of CSAs such as the CJTF and Yan Gora.

[17] Mercy Corps, Northeast Nigeria Joint Livelihood and Market Recovery Assessment, (Abuja, 2017).
[18] Hashim Sabo Bello, Ibrahim Suleiman Galadin and Baraka Ibrahim Aliyu, "An Assessment of the Effects of Boko-Haram Insurgency on Business Development in North-Eastern States of Nigeria", *Business Ethics and Leadership,* vol 2, No.1 (3 April 2018).
[19] Ibid.
[20] Baba Gana et al., "North-East Nigeria Recovery and Peacebuilding Assessment: Synthesis Report", (Washington, D.C., World Bank Group, 2015);
[21] UNICEF, "The Economic Cost of Conflict in North East Nigeria", (Abuja, August 2023) p.6.

Community security actors now sit at the intersection of local security and the everyday economy. These grassroots community-based armed groups were originally formed to provide protection against Boko Haram (or adapted to do so in addition to existing roles in the community (e.g. Hunters and Charmers). Over time, their roles evolved. In addition to fighting Boko Haram, CSAs often also control traffic, operate checkpoints on trade routes and near farmlands, provide security at markets and community events and control entry/exits from IDP camps.[22] While some members receive regular salaries, the majority participate in these groups as a secondary source of income, relying on occasional earnings from their activities – such as payments for security services rendered to local communities or bribes collected at checkpoints.[23] On the one hand, it may be difficult for individuals to disengage from these groups due to the vital economic benefits they provide in a setting where formal employment opportunities are limited. On the other hand, the part-time nature of many members' involvement, often alongside other jobs, and the fact that they often stayed in their communities while they were affiliated, may make it easier for them to transition away from these groups. Given that security provision remains a key skill for many, these armed groups could pose a threat to peace efforts, potentially acting as spoilers in post-conflict scenarios. Therefore, it is essential to carefully consider their economic transition, and the findings of this report aim to provide critical insight into this issue.

While the economic impact of affiliation for individuals involved with community security actors like the CJTF is influenced by their roles in local security and governance, the challenges faced by former Boko Haram associates are often shaped by displacement, loss of land and assets, and some degree of social isolation upon their return. Indeed, once they leave the group, former associates of Boko Haram must find alternative – and potentially new – sources of income. The successful reintegration of former Boko Haram associates is fundamentally dependent on their ability to sever financial ties to the group and establish alternative means of livelihood. This is essential for reducing the risk of re-recruitment and promoting long-term stability.

The transition to civilian life after conflict involvement is a multi-faceted process.[24] An individual needs to reintegrate into civilian life socially, politically, and economically. In the context of a particularly depressed economic environment – compounded by displacement, climate change, and ongoing insecurity – former associates face significant barriers in their economic reintegration. The findings presented in this report are crucial for policymakers and practitioners who are engaged in peacebuilding and post-conflict recovery efforts in the region. Reintegration efforts often prioritize supporting livelihood activities, such as cash-based interventions or skills training. One can have the best training or be equipped with start-up

[22] Chitra Nagarajan "Civilian Perception of the Yan Gora (CJTF) in Borno State, Nigeria", Center for Civilians in Conflict, (2018); Kato Van Broeckhoven, Zoe Marks, Siobhan O'Neil, Mohammed Bukar, and Fatima Yetcha Ajimi Badu, "Community Security Actors and the Prospects for Demobilization in the North East of Nigeria", *Findings Report 18*, United Nations University, New York, 2022.
[23] For more background information on CSAs in the North East of Nigeria, see Kato Van Broeckhoven, Zoe Marks, Siobhan O'Neil, Mohammed Bukar, and Fatima Yetcha Ajimi Badu, "Community Security Actors and the Prospects for Demobilization in the North East of Nigeria", *Findings Report 18*, United Nations University, New York, 2022.
[24] Managing Exits from Armed Conflict Project (2023). "Conflict Exits Assessment Framework," UNIDIR, Geneva.

capital, but if the economic conditions in communities of return are not conducive to such activities, these efforts may prove ineffective. The North East of Nigeria presents a particularly difficult environment in which to implement such initiatives. The volatile security situation, compounded by climate change and displacement can undermine economic reintegration progress. Moreover, any such programming, if focused only on former associates, can exacerbate the frustrations of communities of return, who are struggling with their own hardships, further complicating the reintegration process. Understanding these dynamics is essential for designing policies and programmes that not only support the economic transitions of former associates but also promote broader social cohesion and sustainable peace in the region.

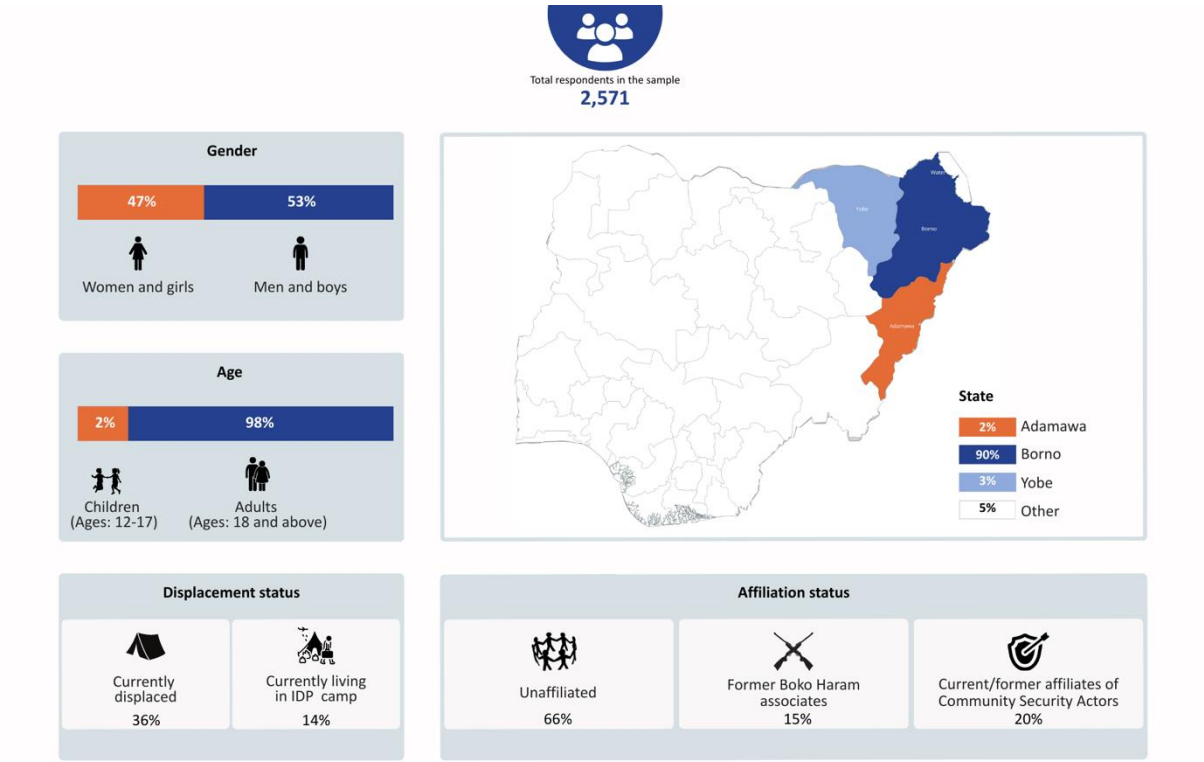
The report will first detail the survey samples and methodology; followed by findings on employment, food security, and perceptions of well-being for different populations. Finally, it will analyse the implications of the findings and present a series of related recommendations for policymakers and practitioners working in the region.

# Methodology

This report is based predominately on a panel survey administered by MEAC in the North East of Nigeria between 2021-2023. It is part of a large-scale, multi-year study of conflict trajectories into and out of armed groups in the region. The longitudinal study includes three parts: a baseline, midline, and endline.[25] This report draws on data collected during the endline survey which took place between August and November 2023, data on respondent's life pre-conflict (e.g. economic well-being before the conflict started).[26] The endline survey was conducted over the phone with 2,571 respondents.[27] A full overview of the sample is provided in Figure 1.[28]

[25] Not all participants were included in each part of the panel. During the midline, only those formerly associated to an armed group were surveyed. Midline data is therefore not included in the analysis.
[26] The surveys took more than 3 months to complete because of security dynamics in the region, and the difficulty in following up with former associates. However, it is valuable to pursue this hard-to-reach population, even if responses are recorded across a longer than optimal period.
[27] The findings presented in this report only include respondents who participated in the endline survey. 3 respondents who refused to answer questions on their affiliation to armed groups, resulting in a final sample size of 2,568 respondents included in the analysis.
[28] Respondents always have the option to refuse to answer (i.e. skip) a survey question, which could happen for various reasons (e.g. lack of knowledge or not wanting to answer). In this report, unless explicitly mentioned, 'refused to answer' rates below 5 per cent are excluded from the calculation and analysis of summary statistics. Any statistics provided in this report are rounded to the nearest whole number. Disaggregation by percentage thus does not always add up to 100 per cent.

## FIGURE 1 – SAMPLE[29]




In addition to the 2021-2023 panel survey, this report draws on a more recent MEAC panel survey in the same region with 3,388 respondents (between April – June 2024 and April – July 2025). Examining these additional surveys allows for the assessment of the validity of the study's findings against those who exited Boko Haram as part of the so-called "mass exits" that followed the death of JAS leader Abubakar Shekau in May 2021. Additional details about this sample and relevant statistics and findings on this panel are presented in the section "Economic Well-being Since the 'Mass Exits'."

[29] MEAC strives to conduct gender-sensitive and gender-responsive research and assessments in line with evolving best practice. MEAC collects data that can be disaggregated by gender (amongst other demographic features) to compare the experiences of men, boys, women, and girls. MEAC also uses targeted and responsive questions to examine the particular experiences of certain groups. Local variation requires that MEAC adapt its approach to gender to each of the local contexts where it works. Due to cultural sensitivity around asking a person about their gender in this socially conservative context, enumerators were asked to make an assumption about a respondent's gender based on visual, audio, and social identity indicators. Although self-identified data on gender would be preferable and would allow for the inclusion of non-binary answer options, the practical limitations imposed by the need to conduct culturally sensitive, ethical, and safe research necessitated this trade-off. Ultimately, the intent is not to to oversimplify the complexities of gender but rather to present an analysis grounded in the information available and consistent with the limitations imposed by the data collection process.
Any respondent reporting their age as 18 or above at the time of the survey qualifies as an adult. Anyone who reported their age as 17 or below at the time of survey is considered a child. Children below the age of 12 years were not allowed to participate. Children could only participate if a parent or guardian provided consent on their behalf.
Out of all respondents who lived in an IDP camp at the time of interviewing, only 52 per cent considered themselves displaced. Although it cannot be stated with certainty based on this survey, the most likely explanation of this gap is that 48 per cent of respondents lived in IDP camps in or near their home communities. Most respondents who considered themselves displaced did not live in an IDP camp (80 per cent of all displaced respondents).

This report examines the economic well-being of three groups: former associates of Boko Haram,[30] former affiliates of CSAs, and respondents who have never been associated to an armed group. Since the purpose of this report is to assess reintegration after armed group involvement, respondents who were still affiliated to a CSA at the time of interviewing are not included in the analysis. Where relevant, summary statistics on the group of respondents who report being active in a CSA are provided as a reference point.[31]

The findings presented in the following sections were generated from statistical analysis, supported with descriptive summary statistics produced after cleaning and analysing the survey data. All statistics presented in this report are derived from MEAC data unless otherwise stated. Claims of statistical significance and any causal relationships are substantiated by relevant statistical tests.[32]

# Findings

Economic well-being is commonly defined as people's ability to meet their basic needs and have access to sustainable income and assets.[33] MEAC employs a multidimensional approach to economic well-being that measures a range of factors including employment; income; savings; land and other assets; consumption and food security, amongst other components. In addition, it is important to recognize that in the region, economic well-being cannot only be measured at the individual level alone. Income, food, and assets are often shared with the household or (extended) family. In the North East of Nigeria, multiple generations typically live together, and households are often made up of several (co-)wives and children. In this context, factors such as family assets and the financial responsibility of looking after family members need to be considered.

[30] 12 individuals in this sample reported former association to ISWAP.
[31] A small number of respondents reported having been affiliated to more than one CSA (20 respondents), or with both JAS and ISWAP (5 respondents). For the purpose of analysis, former associates of both factions are captured under the umbrella term 'Boko Haram.' The authors recognize that Boko Haram is sometimes considered a derogatory name and is not the name used by the different factions themselves. However, recognizing that the name Boko Haram is often used by local populations as an umbrella name – although this varies by geography and interaction – this report will use Boko Haram to encompass both factions. Those who were affiliated to multiple CSAs are included as CSAs. To differentiate between the different types of armed groups, those who were linked to Boko Haram (or one of its factions) are referred to as former 'associates,' whilst 'affiliates' is used to describe those who were with CSAs like the CJTF. This phrasing is used only to enhance clarity for the reader and is not intended to suggest varying degrees of 'voluntariness,' agency, or hierarchy within the group during an individual's time with an armed group.
[32] Details on regression models, including regression types, performance metrics, and predictor results, are included in footnotes.
[33] There is no single definition of economic well-being. Commonly used definitions in quantitative research are often not based on regions which face significant economic challenges such as the North East of Nigeria. To define economic well-being, this report draws on the definition proposed by the International Rescue Committee: "their most basic survival needs met and have sustainable income and assets so they can prosper."; IRC (2025), "Economic wellbeing".

While it might seem logical to use a combined 'economic well-being' index to capture the economic well-being of survey respondents, such an approach would mask crucial variation and not be suitable for this context. As such, component metrics are analysed separately. For example, limited access to land has resulted in severe degradation due to overuse, and conflict and violence often prevents people from accessing and utilizing their land. Therefore, it cannot be assumed that having an asset like land unilaterally translates into increased income. Similar complexities exist with savings and financial assets, which may be similarly difficult to access, and thus may not reflect real economic resilience. In this fluid and constantly changing environment, the individual components of economic well-being provide more accurate and meaningful insights.[34]

The following sections focus on the relationship between having been involved with an armed group, and income and food security, the two components of economic well-being that most directly measure day-to-day well-being. Any assets owned by the individual and/or their family are accounted for in these findings. For example, land ownership is taken into consideration when assessing levels of food security for different groups recognizing the importance of subsistence agriculture in this region. Special attention is paid in separate sections to groups that are already vulnerable, including women, children, and those who are displaced, as they are disproportionately affected by the economic consequences of the conflict.[35]

# Employment and Income

MEAC's survey data shows three key trends with regard to employment and income. First, the majority of people in the region, regardless of association, are doing something to earn income. However, earnings are low and uneven, which is especially the case for former associates. Second, income levels are strongly shaped by gender, education, and displacement, which will be discussed in later sections. And third, MEAC's data suggest that while individual economic recovery after conflict is possible, it is slow and uneven. Over time, as individuals exiting armed groups rebuild social networks and gain experience, livelihoods may diversify and stabilize, but many remain trapped in low-paying and insecure forms of work.

Finding employment and sustainable income was already difficult prior to the onset of the conflict in the North East of Nigeria. In 2010, almost 70 per cent of the population lived on less than a dollar per day,[36] with most people relying on farming and herding as their main source of

[34] An economic well-being index, including changes in land ownership, savings and other assets before and during the conflict, access to paid employment and food security, was composed and tested using a sample of 2,530 adult respondents for whom data was available from the baseline and endline surveys. Different variations of the model, controlling for respondent's education level and number of financial dependents, do not show a significant relationship with armed group affiliation. Other variables however, including gender, residence in IDP camps, and education level significantly affect the model's prediction of economic well-being. These drivers have therefore been included in statistical analysis throughout this report.
[35] Mercy Corps, "Northeast Nigeria Joint Livelihood and Market Recovery Assessment", (Abuja, 2017).
[36] Federal Republic of Nigeria, National Bureau of Statistics, *Nigeria Poverty Profile 2010* (Abuja, 2010).

income, followed by informal trading.[37] MEAC data indicates that most respondents surveyed in the region are working, but this does not necessarily translate into sufficient income to their cover basic needs. Overall, 77 per cent of survey respondents said they were doing something that is getting them money at the time of interviewing. In other words, the large majority is generating some income. Counter to expectations, former associates of Boko Haram and former affiliates of CSAs are both more likely than their unaffiliated peers to say they are doing something that is getting them money. 80 per cent of former Boko Haram associates said they are doing something that is getting them money.[38] However, this does not indicate what type of work they are doing and how much money this brings in. For example, it does not differentiate between having earned a very small amount of money through informal employment versus being in fulltime formally contracted position, which is a more reliable, long-term source of income.

While former associates are more likely than their unaffiliated peers to report that they are earning some income, this does not translate into higher economic well-being. Former Boko Haram associates report significantly lower weekly income than both former affiliates of CSAs and unaffiliated community members.[39] They may have to work more and pursue different, and likely more informal, income-generating activities to provide for their basic needs. It is probable that former Boko Haram associates have weaker support networks to rely on that could be helpful in finding gainful employment.[40] Indeed, economic reintegration is deeply social. Social networks are important in re-establishing livelihoods; family, friends and acquaintances can provide important support such as access to land or startup capital needed to restart livelihoods and important information (e.g. trade routes, contacts or customary practices) necessary to better navigate the local economy. Conversely, across different focus group discussions, respondents also emphasized that having a stable livelihood such as small-scale trading, would allow them to interact more regularly with others in their communities, rebuilding trust and belonging through everyday contact. Many explained that being able to earn and provide for themselves would reduce their dependence on handouts and improve how they are perceived by neighbours.[41] Economic self-sufficiency, in this sense, is not only a material goal but a social bridge within communities that are suffering themselves and still negotiating the boundaries of acceptance.

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[37] Baba Gana et al., "North-East Nigeria Recovery and Peacebuilding Assessment: Synthesis Report", (Washington, D.C., World Bank Group, 2015).
[38] This was 91 per cent for respondents who have at some point been affiliated to a CSA, and 74 per cent for unaffiliated community members.
[39] Ordinary Least Squares model with log transformation. Dependent variable: income earned last week. Independent variables: ever been associated to Boko Haram, gender, ever been in formal education, number of financial dependents, adult/minor.
[40] United Nations Institute for Disarmament Research, "The Current Needs of Former Boko Haram Associates and Their Communities of Return", UNIDIR, Geneva, 2024.
For the specific impact of weaker social networks on women and girls, see; Chitra Nagarajan, Francesca Batault, Siobhan O'Neil and Fatima Yetcha Ajimi Badu, "Survival and Struggle: The Experience of Women and Girls With and After Boko Haram," *Findings Report 39*, UNIDIR, Geneva, 2024.
[41] MEAC focus group discussions with women and men who exited the Boko Haram factions (Maiduguri, Borno State, Nigeria, 5-11 October 2025).

Over time, former members of armed groups do experience a degree of economic recovery. This is particularly true of men who have exited Boko Haram, who see a slow increase in their income over time after leaving an armed group. However, MEAC data shows that even five years after leaving, an income gap between former associates and their community peers remains.[42] In focus group discussions, women and girls spoke of their struggles in accessing land, skills training and start-up capital to set up livelihoods. Additionally, they emphasized that household and childcare responsibilities limited their opportunities to engage in income-generating activities, making them dependent on others to meet their basic needs.[43]

As mentioned before, although former Boko Haram associates are more likely to state that they are doing something that is making them money compared to those who have never been associated, they earn significantly less than other groups.[44] When asked how much money they earned last week, former Boko Haram associates earned an estimated NGN 2,200 less (28 per cent less) than their unaffiliated peers.[45] This is most likely explained by the types of economic activities former associates have available to them and the impact of displacement.[46] Some broad trends emerge that can shed light on the main sources of income for former Boko Haram associates, as well as former CSA affiliates and unassociated community members. Respondents who have never been associated with an armed group and those formerly associated with CSAs more often report being involved in manual labour and skilled labour.[47] For former Boko Haram associates, sources of income are generally less varied. The majority of former associates report 'trading' and 'cap making' as primary sources of income. Cap making is especially common among former Boko Haram associates, of which 29 per cent reported it as one of their sources of income.[48] These activities typically require little start-up capital and little education or skills training and are therefore more accessible to former associates who have not attended any formal schooling and/or have no existing income or assets. Activities such as cap making also form part of the reintegration programmes some former associates may receive in transit centres such as the Bulumkutu Interim Care Center

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[42] Ordinary Least Squares model with log transformation. Dependent variable: income earned last month. Independent variables: time since exiting Boko Haram, ever been associated to Boko Haram, gender, ever been in formal education, number of financial dependents, adult/minor.

[43] Chitra Nagarajan, Francesca Batault, Siobhan O'Neil and Fatima Yetcha Ajimi Badu, "Survival and Struggle: The Experience of Women and Girls With and After Boko Haram," *Findings Report 39,* UNIDIR, Geneva, 2024.

[44] Ordinary Least Squares model with log transformation. Dependent variable: income earned last week (log transformation). Independent variables: ever been associated to Boko Haram, gender, ever been in formal education, number of financial dependents, adult/minor.

[45] It must be noted that income can vary highly per week, especially for people who generate seasonally dependent income through for example farming, fishing, herding and trading. However, when asked if they think they could earn the same income the next week, 70 per cent of respondent answered yes, indicating at least some level of stability when it comes to income.

[46] Many respondents engage in multiple activities simultaneously or seasonally, making it difficult or impossible to determine which particular activities represents a respondent's primary or most reliable source of income. MEAC data does not capture how often each activity was undertaken or how much money was earned from each one.

[47] 7 per cent per cent of unaffiliated community members reported this, compared to 19 per cent of former CSAs and 5 per cent of former Boko Haram associates.
"What do you do to get money?" Answer options (multiple select question): Trading or selling goods, Cap making, Tailoring, Farming, Cooking, Working for the government, Skilled labour, Driving, Manual labour, Teaching, House help/cleaning/laundry services, Hairdressing and hair cutting/personal care/beauty services, Fishing, Herding, Working for a humanitarian organization, Business owner, Working for the military/police/security, Working for an armed or criminal group, Other.

[48] None of the respondents formerly affiliated to CSAs reported cap making as one of their sources of income.

(BICC) or Hajj Camp in Maiduguri. While they are easy to learn and start up, cap making and petty trading tend to be less sustainable and generate lower income than other livelihood activities. It is also important to note that income figures alone do not fully capture whether basic needs are being met. Some of these individuals may rely on subsistence farming, or they might barter goods, which would not be reflected in weekly income and yet still contribute to their livelihood.

Compared to Boko Haram ex-associates, former CSA affiliates look more like unaffiliated peers on livelihoods. The differences in engaging in income-generating activities and sources of income between CSAs and unaffiliated community members are much smaller than those of former Boko Haram associates. Former CSA affiliates are for example more likely than former Boko Haram associates to report being involved in manual and skilled labour, and report higher weekly income levels.

An analysis of respondent's reported income for the previous week shows that variation in income is primarily driven by three key factors: education level, whether a respondent lives in an IDP camp, and their gender. The cost of a 'Survival Minimum Expenditure Basket', referring to the absolute minimum a family of five needs to meet lifesaving needs per month, was estimated as Nigerian Naira (NGN) 41,468 per month by the end of 2023.[49] Based on the average reported individual weekly income of all respondents at the time of taking the survey, most people are falling below this threshold and brining in an average of NGN 29,194 a month.[50] Although there is very high variation in weekly income – and taking into account that often multiple family members are working to support the household – the income metrics measured by MEAC data raise concern that people are not earning enough to support their families.[51]

The impact of formal education on income is significant. Respondents who state that – regardless of their former affiliation or gender – they have at some point in their lives been in formal education earn on average 3,600 NGN more per week than respondents who have never had formal education. While this might seem like little – the equivalent of only about USD 4.5 at the time of the survey – NGN 3,600 per week can make a meaningful difference to someone in the North East. Even small increases can improve a household's ability to cover essential costs such as food, transportation, basic healthcare, or school supplies for children. However, displacement, missed schooling during periods of conflict, and time spent with

[49] World Food Programme (2023), "Nigeria: Borno, Adamawa and Yobe States Market Monitoring Report, October 2023 - Issue 77."
[50] This is based on the average NGN 6,719 respondents reported earning weekly multiplied by 4.345 weeks – the average per month in 2023. On 1 November 2023, during endline survey rollout, the UN exchange rate was 800.68, so NGN 6,600 would have been USD 8.24. It is worth noting that the North East of Nigeria, as many other regions, has been severely impacted by inflation. At the time of writing, the UN exchange rate (15 April 2025) was 1,613.42, meaning that NGN 6,600 would have been USD 4.09; United Nations Treasury, "UN Operational Rates of Exchange" (accessed on 15 April 2025).
[51] Today with 28,707 NGN, one could buy roughly 5kg of maize flour (3,750 NGN), 5kg of rice (7,800 NGN), half a bag of charcoal (4,000 NGN), 1 pack of Maggi (1,500 NGN), salt (500 NGN), oil (2,000 NGN), ingredients for soup (3,000 NGN), soap and detergent (3,000 NGN) with some money (2,000 NGN) to contribute towards rent. This leaves little money to cover other expenses and is unlikely to last the whole month; a family of 5 is therefore likely to ration food to make ends meet.

armed groups mean that many face disrupted education pathways. Addressing this requires flexible and accessible forms of education, making investment in education a central programming priority for both individual recovery and broader community stability.

# Food Security

Food insecurity is rampant in the BAY states, but certain factors can make it worse for local populations. Three key findings emerge from MEAC data. First, former Boko Haram associates are the least likely to have enough to eat. Second, education moderates the risk of low food security for everyone, but in particular former associates. Third, life in IDP camps temporarily narrows disparities in food access even as market disruption, displacement, and inflation keep households vulnerable.

At the start of the 2024 lean season, an estimated 4.8 million people were facing high levels of acute food insecurity in Borno, Adamawa, and Yobe states.[52] These are the highest reported levels of food insecurity since the peak of the Boko Haram conflict in 2016/2017.[53] Although previously discussed sources of income and income levels provide an indication of economic well-being, those metrics do not capture any profits or benefits from agricultural activities (or charity), which affect one's ability to provide in their basic needs. In addition, the previously mentioned disrupted economy and high inflation decrease purchasing power even for those who are making money. For these reasons, food security offers a more comprehensive measurement of and individual's overall economic well-being than just looking at income alone.

An analysis of food security shows that former Boko Haram associates are significantly less likely to state that they had enough food to eat in the previous week than respondents who have never been associated to an armed group.[54] This disparity in food access is likely closely tied to broader economic vulnerabilities. Many former associates, upon exiting the bush, find themselves in IDP camps or host communities, where they lack the social and economic networks and access to land needed to re-establish livelihoods and subsistence. Former associates also face targeting by their former factions, further hindering their ability to engage in farming. As explained by a man who exited Boko Haram, the lack of farming and livelihood opportunities after leaving the group directly impacts their food security: "here, we cannot do anything and have nothing, and for that, some of us cannot cook even one square meal in our homes, sometimes for two or three days. Life has become very difficult here. But we have no option because it is peace we seek."[55] For some associates, difficulties in providing enough

[52] Food and Agriculture Organization of the United Nations, Northeastern Nigeria: Humanitarian Response Plan 2024, (Rome, 2024).
[53] Ibid.
[54] Binary Logit model. Dependent variable: sufficient food to eat in the previous week (yes/no). Independent variables: ever been associated to Boko Haram, ever been associated to a CSA (p-value = 0.142), gender, ever been in formal education, number of financial dependents, adult/minor.
[55] MEAC, Focus Group with men formerly associated with Boko Haram (Maiduguri, Borno State, Nigeria, 27 April 2024).

food for themselves and their families may force them to return to the bush. In focus group discussions, former associates recounted how others had already returned due to difficulties: "Those people weren't given any aid that will help them sustain their lives and their family. So they find it really difficult to cater for their family's needs, they cannot be able to provide food for their families. All these difficulties of life will make people go back."[56]

In contrast, there is no significant difference between former CSA affiliates, who report food access on par with non-affiliated community members.[57] This could be because they are more likely to have remained within or near their home communities during their time of affiliation, allowing them to maintain social ties, local knowledge, and access to land and community-based resources. Moreover, they do not necessarily face the same potential stigma as former Boko Haram associates. As a result, they are generally better positioned to transition socio-economically, with fewer obstacles in restoring livelihoods, and they are more likely to benefit from informal support networks that contribute to food security and general well-being.

As with income, food insecurity is again mitigated, regardless of affiliation, by living in an IDP camp or having had some formal education. With regard to the latter, former associates of Boko Haram are significantly more likely to report sufficient access to food when they had some formal education, compared to former associates who had not had access to formal education. It is possible that education may not only support access to income-generating opportunities, which in turn leads to better access to food, but also improve food security by enabling better navigation of trading and agricultural practices.

# Displacement and IDP Camps

The previous sections of the report discussed the overall effect of armed group affiliation, but the unique economic circumstances of displacement – and particularly life in IDP camps – warrant more detailed attention. Displacement remains a widespread and complex reality for some 2.2 million people[58] in the North East of Nigeria,[59] with the ongoing conflict limiting the

[56] MEAC, Focus Group with girls formerly associated with Boko Haram (Maiduguri, Borno State, Nigeria, 29 April 2024).
[57] Binary Logit model. Dependent variable: sufficient food to eat in the previous week (yes/no). Independent variables: ever been associated to Boko Haram, ever been associated to a CSA, gender, ever been in formal education, currently residing in an IDP camp, number of financial dependents, adult/minor.
[58] International Organization for Migration "DTM Nigeria – North-East Mobility Tracking Round 50 IDP and Returnee Atlas (July 2025)" (Abuja: 2025)
[59] How displacement is experienced and understood, however, varies. 36 per cent of the entire sample surveyed reported being displaced at the time of interviewing, and 14 per cent lived in an IDP camp.[59] Interestingly, perceptions of displacement did not always align with respondents' living arrangements. Amongst those residing in IDP camps at the time of the survey, only 52 per cent considered themselves to be displaced. This may be because the camps were located in or close to the respondents' home communities, where infrastructure and housing was destroyed during the conflict, forcing people into temporary shelters without leaving their areas of origin. Conversely, the majority (80 per cent) of respondents who identified as displaced, did not live in an IDP Camp. Instead, they may have found alternative arrangements, such as staying with relatives, renting homes in other communities, or building makeshift shelters on private land or in informal settlements outside the boundaries of IDP camps that are full and overcrowded.

prospects of return to communities of origin, leaving many in situations of protracted displacement.

As previously mentioned, economic circumstances inside an IDP camp differ significantly from conditions outside, making an analysis of the impact of living in a camp setting on economic well-being particularly relevant. Residing in an IDP camp setting can limit livelihood options. Due to ongoing insecurity, IDP camp residents often face restrictions on their ability to move freely in and out of the camp both out of protection concerns, and to prevent people from (re)joining Boko Haram,[60] thereby limiting their ability to farm, trade, or find employment in nearby communities.[61] Indeed, MEAC's analysis finds that living in an IDP camp significantly reduces (access to) income. The percentage of respondents in IDP camps (former affiliated and unassociated community members alike) who said that they are doing something that is getting them money is 68 per cent, whereas for respondents outside camp settings it is 79 per cent.

While IDP camps clearly suppress income opportunities, but being in a camp improves food security. At first glance, summary statistics from MEAC data indicate that food security in IDP camps is slightly lower than on the outside.[62] However, a statistical analysis comparing IDP camp residents with respondents who did not live in a camp setting at the time of interviewing shows this is mainly driven by the profile of certain camp residents, and not the fact that they are residing in a camp. IDP camps have a higher proportion of former associates, women, and children, which – as previously noted – are profiles that are more at risk of food insecurity. When accounting for these profiles in a statistical model, the effect of the IDP camp itself appears to improve food security. One potential explanation for this seeming paradox is that, despite the economic limitations within the camps, residents may still have more consistent access to food assistance than their peers outside. While economic opportunities are generally more limited within IDP camps, residents may still benefit from proximity to aid.

Furthermore, the analysis shows that differences in economic well-being between respondents with former association to Boko Haram, and those who have never been associated are significantly smaller within IDP camps than outside them. In other words, although having been with Boko Haram significantly impacts one's economic well-being, living in an IDP camp closes much of the gap between former associates and their unaffiliated peers.[63] When looking only at

[60] Areas directly outside of many camps remain dangerous, with parts still controlled by Boko Haram, exposing IDPs to harassment, abduction and death. These dynamics results in severe economic difficulties for displaced populations both inside and outside of camp settings, especially as IDP camps are being closed, and humanitarian assistance continues to decline.
[61] International Committee of the Red Cross, "Internal Displacement in North East Nigeria: Operationalizing the Kampala Convention in Borno, Adamawa and Yobe States" (Abuja, 2016)
[62] 13 per cent of IDP camp residents stated that they had sufficient food to eat in the last week, compared to 31 per cent of respondents who live outside camp settings.
[63] Binary Logit model. Dependent variable: sufficient food to eat in the previous week (yes/no). Independent variables: ever been associated to Boko Haram, ever been associated to a CSA, gender, ever been in formal education, currently residing in an IDP camp, number of financial dependents, adult/minor.

IDP camp residents there is no significant difference in food security between former Boko Haram associates and other groups, unlike the disparities observed outside camp settings.[64]

This 'camp effect' could be driven by several factors. For instance, access to humanitarian aid, and particularly food assistance, tends to be more uniformly distributed within camps and could reduce the relative disadvantage. In addition, the limited livelihood opportunities and restrictions on movement within – and in the vicinity of – camps may compress the overall range of economic outcomes and diminish disparities amongst different groups. Finally, social dynamics within IDP camps, where large numbers of individuals share similar experiences as well as similar hardships, may reduce the impact of former association on access to resources or support.

A similar trend can be identified in the effect of education on economic well-being. Although previous analysis showed that education has a significant positive effect on income – an average of NGN 3,600 more per week – this benefit is considerably smaller for those living in IDP camps. In these settings, respondents with some formal education earn only NGN 1,200 more per week than their peers who have never been in formal education.[65] This diminished return on education in camp settings reinforces the broader pattern observed above: that the structural limitations of camp life – including restricted mobility and limited job opportunities – tend to compress economic outcomes. Within this environment, the advantages typically gained through education are less pronounced, as most residents face similar constraints regardless of background. Nevertheless, as shown in previous sections, education consistently contributes to improved economic well-being even if the degree to which it does so is impacted by camp limitations, suggesting investing in education will lay the groundwork for future stability and self-reliance, including for women and girls, in the region.

# Gender and Age: Understanding Unique Barriers

Gender shapes access to livelihoods and income, with women facing steeper barriers to entering the labour market and formal education, which would increase the livelihood opportunities. As mentioned before, economic circumstances are often very different for women and girls than for men and boys in the region. Women and girls in the North East of Nigeria face persistent inequalities in access to education and labour markets, partly due to widely supported conservative norms which require the permission of male relatives to leave the home. 70 per cent of women and girls, regardless of association, said they were doing something that is getting them money compared to 83 per cent of men and boys. Women and

[64] Binary Logit model including only IDP camp residents. Dependent variable: sufficient food to eat in the previous week (yes/no). Independent variables: ever been associated to Boko Haram, ever been associated to a CSA, gender, ever been in formal education, number of financial dependents, adult/minor.
[65] Ordinary Least Squares model with log transformation including only IDP camp residents. Dependent variable: income earned last week (log transformation). Independent variables: ever been associated to Boko Haram, gender, ever been in formal education, number of financial dependents, adult/minor.

girls are primarily engaged in unpaid activities within their households such as cooking, cleaning and subsistence farming.

A persistent gender earnings gap remains, though education moderates - but does not close - this divide. Even when they work, women and girls earn far less than their male peers. Previously discussed income models estimate that women earn roughly NGN 9,000 less (18 per cent less) per month than men.[66] The effect is notably mitigated for women who have at some point in their lives been in formal education. Whereas on average education results in an increase in income of NGN 3,600, for women specifically this increases to more than NGN 4,000, helping to reduce the income gap between women and men (albeit slightly). It is important to note, however, that on average, an educated woman still earns a lower weekly income than an educated man, regardless of former association.[67]

Despite the measurable economic benefits of education, persistent and compounding barriers – both longstanding and conflict-driven – continue to severely limit girls' access to it, further deepening gendered income disparities and leaving formerly affiliated women particularly vulnerable. The education system in the North East of Nigeria was already fragile prior to the conflict. Parents could not afford to send their children to school because of costs of school fees, uniforms and textbooks.[68] Beyond financial barriers, physical access was also a challenge, with many communities located far from formal schools, and poor or unsafe roads making the journey difficult. Even if access was not an issue, cultural norms meant the preference was to allow sons to attend formal schooling,[69] or to send children to the traditional *Islamiyya, Tsangaya* or *almajiranci* systems, which form part of the traditional schooling in northern Nigeria and offer religious education at decreasing levels of formality, respectively.[70] Even when they had access to schooling, girls were more likely to drop out before completing secondary education than boys.[71]

The Boko Haram conflict has further entrenched these gender disparities in education. The 2021 Joint Education Needs Assessment reported over 975 attacks on education since 2012 (although figures are likely much higher)[72] which has resulted in the death, injury, or abduction

[66] As mentioned before children are not included in income analysis given the small sample of children and low response rate.
[67] Ordinary Least Squares model with log transformation. Dependent variable: income earned last week (log transformation). Independent variables: ever been associated to Boko Haram, gender, ever been in formal education, number of financial dependents, adult/minor.
[68] Holly Cartner, "“I Will Never Go Back to School” : The Impact of Attacks on Education for Nigerian Women and Girls," Global Coalition to Protect Education from Attack, Education Under Attack Series (New York: 2018), p.16.
[69] Ibid. p.17.
[70] Islamiyas are the most formal type of religious schools where Islamic religious studies are often combined with more 'Western' education models. Tsangayas are more informal religious schools, often characterized by limited if not poor infrastructure, where almajiris study. The *almajiranci* system sees parents relinquish responsibility of their children to teachers (*Malams),* where in addition to studying the Quran in *Tsangayas*, students partake in the practice of alms begging to support themselves and their instructors. Some students study in Tsangayas without being almajiri (boys) or alamjira (girls).
[71] Holly Cartner, "“I Will Never Go Back to School” : The Impact of Attacks on Education for Nigerian Women and Girls," Global Coalition to Protect Education from Attack ,Education Under Attack Series (New York: 2018), p.16.
[72] Education in Emergencies Working Group "Northeast Nigeria, Joint Educations Need Assessment" (Abuja: 2021).

of administrators, teachers, and students, forcing widespread closures.[73] While improvements in the security situation have gradually allowed schools to reopen, the impact of lost education has been felt acutely by women and girls. Being out of school has exacerbated the likelihood that girls face early and forced marriage.

This matters not only for individual well-being but also for economic recovery and gender equity. As previously discussed, education can boost income potential for women, helping narrow (though not close) the gender earnings gap. For formerly associated women and girls, many of whom are emerging from forced unions with little or no independent economic footing, access to formal education could be a key turning point. It offers one of the few proven ways to increase their ability to support themselves and participate in the broader economy on more equal terms.

The structural inequalities in income generation have far-reaching consequences, and leave many women, particularly those formerly associated with armed groups, highly vulnerable to food insecurity. There is a significant gap in the reported food security for women and girls, compared to men and boys (albeit one that is smaller than the gender gap in access to income and weekly income). Although MEAC's survey data cannot directly prove this, it could indicate that women and girls draw on economic resources provide by others or through other means. For example, by other members of the household, through subsistence farming and/or bartering goods or services, etc. Even so, the gap (and the unequal access to sufficient economic resources) remains concerning. In the context of the North East of Nigeria where many face severe malnourishment, the smallest differences in access can have a dramatic impact on the well-being of women and girls.

Even amongst women and girls, some face more acute challenges. Regardless of former association, widows[74] are often among the most food-insecure, due to the compounded effects of economic exclusion and the absence of male household members who traditionally hold access to land, income, and decision-making power. Their experiences highlight the extreme end of the vulnerability spectrum and require targeted attention. In the North East of Nigeria, women's socio-economic security and status is closely tied to marital and family relationships. While young women living with parents may rely on family support, and married women on their husbands, widows and unmarried women often face substantial discrimination.[75] With the loss of their key source of socio-economic security, and with land access often tied to marriage, widows are left particularly vulnerable.

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[73] Ibid.

[74] As an indication of how the conflict has directly widowed many girls and women in the region, in 2015 alone, more than 7,000 women registered at the Christian and Muslim Widows Association in Maiduguri alone reported that their husbands had been killed as a result of the conflict. That number has likely grown in the years since and been compounded by the knock-on effects of war, see: International Committee of the Red Cross "Nigeria: The thousand widows of Maiduguri" November 2015.

[75] Annamaria Milazzo and Dominique van de Walle "Nutrition, Religion and Widowhood in Nigeria" Policy Research Working Paper No. 8549 (Washington, D.C., World Bank, 2018)

While some widows may be able to rely on their extended families, or may remarry, many find themselves unable to do so and are left to provide for themselves and their children without support. The precarious situation of widows is confirmed by MEAC's data. The analysis shows that this group, regardless of affiliation, is significantly more likely to state that they do not have enough food to eat not only when compared to men, but also in comparison to women who are not widowed.[76]

For widows and other women leaving Boko Haram on their own, the challenges are even more acute. Many of these women end up displaced and living in IDP camps, which enhance protection risks (e.g. exploitation) but also provide refuge and redress for some degree of disparity. While gender-based disparities in access to income-generating activities and food security are significant outside of IDP camps, these differences become insignificant inside camp settings. The shared set of constraints in an IDP camp narrow the economic gap between women and men. Limited access to employment opportunities and access to humanitarian aid likely help reduce the gendered variation in outcomes that is more apparent outside of camp settings, where social norms, access to land, and economic roles differ more widely by gender.

# Perceptions of Economic Well-being

Perceptions matter for reintegration: how people feel they are doing economically – and how they perceive other groups to be doing – shapes acceptance of former associates and reconciliation more broadly. Even when the analysis shows minimal or no differences between the well-being of different sub-groups, this does not necessarily translate into how people perceive their economic situation vis à vis their peers. Community perceptions of economic well-being and opportunities, and those of your peers, can influence community receptivity of former associates. At the same time, former associates' perception of their own well-being and economic opportunities vis à vis the community they live in can be an important driver of their well-being and behaviour.

Former Boko Haram associates are indeed worse off economically than other groups and are also significantly more likely to perceive themselves as such. Men and boys who are formerly associated to the Boko Haram factions are most likely to perceive their well-being as worse than others. Although the above analysis on income and food security shows that women and girls are especially worse off economically, regardless of association, formerly associated women and girls are significantly less likely to perceive themselves as such when compared to men and boys.[77] This may be partly explained by differences in expectations and social norms.

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[76] Binary Logit model. Dependent variable: sufficient food to eat in the previous week (yes/no). Independent variables: ever been associated to Boko Haram (p-value = 0.082), ever been associated to a CSA (p-value = 0.190), gender (p-value = 0.123), ever been in formal education (p-value = 0.092), widowed (yes/no) (p-value = 0.0781), number of financial dependents, adult/minor. R-squared: 0.031.
[77] Multinomial Logit model. Dependent variable: income rating compared to others your age (Better/Same/Worse). Independent variables: ever been associated to Boko Haram, ever been associated to a CSA, gender, ever been in formal education, adult/minor.

Women and girls in the North East of Nigeria often have less access to paid work and financial independence even in stable times and may therefore view their current situation as a continuation of gendered experiences rather than a decline. Many are also more confined to their homes and immediate surroundings, with fewer opportunities to engage in markets, public spaces, or broader social networks.[78] This limited mobility may reduce their ability to compare their situation with others, narrowing their frame of reference and shaping perceptions of relative well-being. These are, however, hypotheses that would require further research to confirm. A deeper understanding of how women and girls perceive their economic situation and how these perceptions differ from men's, could help improve reintegration and livelihood programmes responsiveness to their specific needs and experiences.

# Economic Well-being Since the 'Mass Exits'

The findings presented in this report are based on a panel study that started in April 2021, capturing the experiences of many individuals who exited Boko Haram factions before or around the start of the so-called "mass exits" that followed the death of JAS leader Abubakar Shekau in May 2021. While this earlier dataset provides unique insights into the economic realities faced by former associates, many individuals have left Boko Haram since then under different circumstances and with different types of support (or without). Understanding whether the earlier patterns still apply to these newer caseloads is essential for shaping reintegration policies and programming today. To explore this, MEAC conducted another base- and endline survey with new respondents in 2024 – 2025, specifically designed to capture the experiences of those who exited as part of the mass exits, as well as the perspectives of the communities receiving them. The sample included 852 former Boko Haram associates, and 2,117 unaffiliated community members, amongst others.[79] This more recent dataset allows for a reflection on how the findings presented in this report apply to more recent exits from the Boko Haram factions.

The more recent dataset confirms that many of the core dynamics described in this report remain highly relevant for more recent exits. Just like those who came out before them, the former Boko Haram associates in the latest panel continue to face severe economic challenges. Although 82 per cent of this group is doing something that is getting them money, they report struggling to secure sufficient daily income to meet their basic needs, with an average of 42,003 NGN per month reported between April – July 2025.[80] Taking into account Nigeria's high inflation rate, average income across the region has not significantly increased compared to MEAC's previous panel survey in 2021-2023. As with the previous panel analysis,

[78] Hilary Matfess, *Women and the War on Boko Haram: Wives, Weapons, Witnesses* (London: Zed Books, 2017), p.51.
[79] The full sample included 3,388 respondents. 39 per cent of respondents were women and girls, 61 per cent were men and boys. 14 per cent of the sample were children at the time of interviewing.
[80] This is based on the average NGN 9,667 respondents reported earning weekly multiplied by 4.345 weeks – the average per month in 2025.

former Boko Haram associates continue to earn significantly less than their unaffiliated peers, and difference in income between former CSA and unaffiliated community members continues to be insignificant.[81]

Conditions in the region remain precarious for everyone. Rates of displacement remain high, and food insecurity is widespread, with 57 per cent of all respondents reporting they do not have enough to eat. Only 47 per cent of former Boko Haram associates said that their household was able to cover its basic needs, such as food, water, or rent, in the past week. Women and girls continue to face distinct and compounded barriers to economic participation, mirroring the patterns observed in the earlier survey panel. For example, a significant gap between the higher food security levels reported by men and boys and that of women and girls persists, especially for those formerly associated to Boko Haram.[82]

Overall, the similarities between the two datasets suggest that the structural drivers of economic vulnerability have not fundamentally shifted in recent years. Former associates today face many of the same obstacles as those who exited earlier: disrupted trade, lack of farmland access, and displacement. Direct comparisons between the two datasets are not possible given that the respondents are in different stages of their reintegration journeys which shapes how their social networks and economic opportunities evolve. Moreover, recent external events, such as changing conflict dynamics or increases in inflation, may be affecting current outcomes in ways that were not captured in the first panel. For example, the U.S. aid freeze in early 2025 has had ripple effects across the economy in the region. Many respondents reported that they had historically benefited directly from aid that had since been cut off. Several respondents in the 2025 MEAC endline survey noted that they had indirectly benefited from this aid, by buying rations sold below market prices by aid beneficiaries. When such secondary market supplies dwindled, food access was further tightened. These contextual differences highlight the importance of interpreting the data carefully and adapting reintegration strategies to reflect shifting realities on the ground.

Taken together, these findings underline the continued urgency of addressing the economic vulnerabilities faced by former associates and their communities. While the core challenges remain consistent, evolving dynamics such as changing displacement patterns, shifting aid landscapes, and gender differences, require flexible and adaptive responses. Reintegration strategies must be designed with both continuity and change in mind: building on lessons that have proven relevant across different caseloads while staying responsive to emerging needs

[81] Ordinary Least Squares model with log transformation. Dependent variable: income earned last week (log transformation). Independent variables: ever been associated to Boko Haram, ever been associated to a CSA, gender, ever been in formal education, number of financial dependents, adult/minor.
[82] Binary Logit model. Dependent variable: sufficient food to eat in the previous week (yes/no). Independent variables: ever been associated to Boko Haram, ever been associated to a CSA, gender, ever been in formal education, currently residing in an IDP camp, number of financial dependents, adult/minor; As noted in the description of the regression model, a significant result between the food security levels of former CSAs and unaffiliated community members was not identified.

and changing dynamics. The following section outlines several policy and programming recommendations to strengthen sustainable reintegration.

# Policy Recommendations

The findings in this report highlight the immense challenges faced by those economically reintegrating in the North East of Nigeria. They show that former associates of Boko Haram remain economically disadvantaged compared to both former affiliates of community security actors and unaffiliated peers, with these gaps persisting years after exit. Former Boko Haram associates tend to engage in lower-return activities such as petty trading, they might have weaker social networks to access opportunities and are often displaced into settings where mobility is restricted, and livelihoods are limited. These patterns underscore that sustainable reintegration requires more than individual support packages. It demands a comprehensive approach that links reintegration to the wider economic recovery of communities and regions affected by conflict, while addressing gender, displacement, and the unique role of local security actors.

Economic reintegration cannot be achieved with livelihoods programmes and upstart capital alone. Sustainable exits from armed groups depend on restoring the economic foundations of everyday life: safe access to land, functioning markets, and predictable trade routes. Many of the barriers identified by respondents, such as loss of farmland, closed or insecure markets, and informal taxation at checkpoints, cannot be resolved through individual programming alone. Coordinated investments, policy and enforcement are needed to rehabilitate agricultural infrastructure and ensure that key trade corridors are secure.

Programmes that support former associates must therefore be community-based and designed alongside interventions for host communities. This also helps avoid resentment and backlash by ensuring that benefits are shared, and that reintegration contributes to broader social cohesion. Combined targeted livelihood support with services and infrastructure accessible to the entire community, can reduce tensions while at the same time building the resilience of return areas. Equitable access to land and assets is critical for these efforts. In many communities in nearby contexts, MEAC has seen how land is key for food security and livelihoods, yet displaced persons, widows, and women often face barriers to ownership or use.[83] Policies and programmes should explore mechanisms to secure temporary land allocations for displaced households, where possible establish community-endorsed arrangements for IDPs, and strengthen women's rights to inherit or lease land independently

[83] See for example, Chitra Nagarajan, Francesca Batault, Siobhan O'Neil, Kato Van Broeckhoven, Remadji Hoinathy, Célestin Delanga and Douvagaï, "Climate, Insecurity and Displacement: Triple Barriers to the Reintegration of Former Boko Haram Associates", *Findings Report 42,* UNIDIR, Geneva, 2025.

of their marital status. Without addressing these structural barriers, reintegration assistance risks being short-lived or inequitable.

Education emerges from the findings as one of the most reliable predictors of higher income and food security. Its effects are particularly pronounced for women and girls, whose opportunities are otherwise constrained by social norms and conflict-driven disruption. For former associates, education can be a critical turning point. It improves access to the formal economy, raises earning potential, and narrows gender income gaps. Investing in education should be understood as a reintegration, stabilization and long-term development strategy. This includes continuing to rebuild and secure schools in conflict-affected areas, supporting accelerated remedial learning and literacy programmes for former associates, and subsidizing costs such as school fees and materials that prevent attendance - especially for girls. Linking reintegration packages directly to educational access, whether through scholarships, stipends, or school placements, can create sustainable pathways out of armed group affiliation. Even within IDP camps, where returns to education are more limited due to mobility restrictions, it is essential to find ways to provide educational opportunities, which can lay the foundation for future independence and self-reliance, particularly for women and girls emerging from coercive relationships or early marriages.

The data shows stark gender disparities in access to income and food security, with widows and formerly associated women and girls among the most vulnerable groups. Many women depend on their husbands or male relatives for economic security, and when those ties are severed through widowhood, displacement, or by leaving their Boko Haram husbands, they face heightened risk of poverty and marginalization. Reintegration support must therefore be gender sensitive. Women and girls require safe, accessible livelihood opportunities tailored to their realities, such as home-based production or locally viable trades. To ensure they can participate, such programmes should integrate childcare, safe transportation, flexible scheduling and appropriate training. This must be combined with sensitization for male family members to gradually address wider gender norms that limit women and girls' ability to engage in income-generating activities. Beyond livelihoods, women and girls may need additional support to help them manage continued challenges and source of daily stress that undermine their economic well-being (e.g. psychosocial support, protection services especially in displacement settings). At the same time, broader community engagement is essential to shift the norms that limit women's mobility and participation including by working with community leaders and family members.

Displacement profoundly shapes economic well-being. Those living in IDP camps face severe restrictions on mobility, which limit their ability to farm, trade, or seek employment. While food assistance often cushions basic consumption, opportunities for earning income are scarce. Outside the camps, displaced persons may have more freedom of movement but often lack access to services and face heightened insecurity. As camps close and humanitarian aid declines, it is critical to plan for gradual, supported transitions. This includes ensuring access

to land, housing repair grants, and market connectivity in areas of return or resettlement. Programmes should also recognize the unique barriers faced by those remaining in camps by creating income opportunities that do not require travel, such as small-scale production or contracted services for camp operations. Outreach to IDPs in informal settlements is equally important, as they may be excluded from assistance despite facing similar or greater vulnerabilities.

Interestingly, the data shows that disparities between former associates and unaffiliated peers are smaller within camps than outside them, likely due to the uniform distribution of aid and the shared constraints of camp life. However, this 'levelling' effect is fragile and temporary, underscoring the need for deliberate strategies to prevent former associates from falling behind once they leave camp settings, which can contribute to re-recruitment.

Community security actors such as the CJTF have become deeply embedded in local economies and governance structures. Many CSA affiliates rely on income from community security provision, checkpoint control, and market protection, creating a risk that they will act as spoilers if those roles are removed and they do not find other income generating activities on which to rely. Any future transitions must therefore be carefully managed. Some CSA affiliates, with the right training and oversight. could be integrated into formal community policing roles or other roles within the security sector, such as the Agro-Rangers programme. Others will need structured exit pathways that help them replace their income through targeted stipends, apprenticeships, and/or trainings for alternative livelihoods. Clear rules and transparent monitoring are essential, particularly along trade routes and market access points.

Across all these areas, conflict sensitivity is critical. The findings show that most people in the North East are struggling economically. Reintegration efforts that are perceived as privileging former associates over vulnerable and victimized community members can generate resentment and fuel instability. Programmes should make targeting criteria transparent, involve communities in decision-making, and provide accessible feedback mechanisms to understand and address frustrations. Integrating reintegration support into development investments - such as market rehabilitation, the creation of new water points, or the construction of rural roads - can ensure that all groups see tangible benefits.

Finally, robust data systems are needed to adapt programming to rapidly changing conditions. Monitoring and sharing information on income levels, food consumption, displacement patterns, and perceptions of well-being can help the sector respond in real time to shifting dynamics. Regional coordination, especially around cross-border trade and mobility, will also be key to ensuring that local reintegration gains are not undermined by wider conflict dynamics.

Sustainable reintegration is not only about supporting individuals to leave armed groups but also about rebuilding the economic and social systems that make civilian life viable for everyone. This requires integrating reintegration into broader recovery efforts, investing in education, advancing gender equity, addressing displacement realities, and managing CSA

transitions carefully. When programmes are designed to benefit both former associates and their wider communities, they can strengthen social cohesion, reduce the risk of re-recruitment, and lay the groundwork for durable peace.

MANAGING EXITS
FROM ARMED CONFLICT

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