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# IMPACT OF INSECURITY ON ECONOMIC DEVELOPMENT IN NIGERIA: A FOCUS ON THE INSECURITY SITUATION IN BENUE STATE

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**ABSTRACT:** Insecurity has become one of the major challenges confronting Nigeria's socio-economic development. The country has experienced different forms of insecurity, including terrorism, banditry, kidnapping, communal conflicts, militancy, and farmer-herder conflicts. These security challenges have resulted in loss of life and property, population displacement, disruption of economic activities, declining agricultural production, unemployment, poverty, and reduced investment. This paper examines the impact of insecurity on economic development in Nigeria, with particular emphasis on Benue State. The study adopted a descriptive survey research design, utilised both qualitative and quantitative approaches, and employed Human Needs Theory as a framework for analysis. The study obtained data from relevant books, journals, government reports, newspapers, and online materials. The paper establishes that insecurity has significantly undermined economic activities in Benue State, particularly agriculture, which constitutes a major source of livelihood and economic activity in the state. Farmer-herder conflicts have led to the destruction and abandonment of farmlands, the displacement of farming communities, reduced agricultural output, and higher food prices. Insecurity has also discouraged investment, disrupted business activities, affected education and healthcare delivery, and increased poverty and unemployment. The paper concludes that sustainable economic development cannot be achieved amid persistent insecurity. It recommends strengthened security institutions, community policing, dialogue between farmers and herders, effective implementation of ranching policies, youth empowerment, rural infrastructure development, control of illegal arms, support for internally displaced persons, good governance, and effective justice mechanisms.

**Keywords:** Insecurity, Economic Development, Farmer-Herder Conflict, Agriculture, Benue State, Nigeria

## INTRODUCTION

Security is an essential condition for economic growth and national development. No society can experience meaningful economic development in an atmosphere characterised by fear, violence, and instability. Nigeria has witnessed increasing levels of insecurity in recent years, including terrorism in the North-East, banditry in the North-West, kidnapping in different parts of the country, militancy in the Niger Delta, and farmer-herder conflicts in the Middle Belt. These security challenges have adversely affected economic performance and social stability.

Economic development refers to the process through which a nation improves the economic, political, and social well-being of its citizens through increased productivity, employment opportunities, industrialisation, and improved living standards. It is broader than economic growth because it incorporates improvements in the quality of life, reduction of poverty and inequality, human capital development, infrastructure, and institutional transformation (Todaro & Smith, 2020). Insecurity, however, creates an unfavourable environment for these processes by discouraging investment, disrupting business operations, destroying productive assets, reducing productivity, and diverting public resources towards security expenditure.

Insecurity has become particularly problematic in Benue State. The state is popularly described as the "Food Basket of the Nation" because of its significant agricultural activities and production of crops such as yam, rice, cassava, maize, and soybeans. Persistent farmer-herder conflicts, communal clashes, kidnapping, and other forms of violence have nevertheless affected agricultural production, rural livelihoods, trade, and investment. The farmer-herder conflict is particularly important because it is closely connected with access to land, grazing resources, water, and agricultural livelihoods. Moritz (2012) notes that farmer-herder conflicts may arise from competition over natural resources, while their intensity is influenced by broader social, political, and institutional conditions.

The consequences of insecurity extend beyond the immediate loss of lives and property. Displacement of populations, abandonment of agricultural land, destruction of businesses, interruption of education, reduced healthcare access, and increased government expenditure on security all have implications for economic development. The situation therefore raises important questions about the relationship between insecurity and economic development in Nigeria, especially in a predominantly agrarian state such as Benue.

This paper examines the impact of insecurity on economic development in Nigeria, with specific emphasis on Benue State.

**Statement of the Problem**

Nigeria has continued to experience growing insecurity despite efforts by government and security agencies to address the situation. In Benue State, repeated attacks on farming communities have resulted in loss of lives, displacement of residents, destruction of farmlands, and declining agricultural productivity. Businesses have also been affected by fear, uncertainty, destruction of property, and declining patronage.

The persistent insecurity has contributed to poverty, unemployment, hunger, displacement, and reduced economic opportunities. Farmers who are unable to access their farms lose their means of livelihood, while traders and other business operators experience reduced economic activity. Investors may also become reluctant to establish businesses in areas perceived to be insecure.

The problem is particularly serious because agriculture constitutes a major component of Benue State's economy. When farming communities are displaced, or farmers abandon their farms because

of insecurity, the consequences extend beyond individual households to food supply, food prices, employment, rural development, and the wider Nigerian economy.

Although several studies have examined insecurity in Nigeria, there remains a need for continued examination of its specific economic consequences in Benue State. This paper therefore examines how insecurity affects economic development, with particular attention to agricultural production, investment, employment, poverty, and social services.

**Objectives of the Study**

The main objective of this paper is to examine the impact of insecurity on economic development in Nigeria, with particular focus on Benue State. The specific objectives are to:

1. Examine the major causes of insecurity in Benue State.
2. Determine the impact of insecurity on economic development in Benue State.
3. Assess the effect of insecurity on agricultural production in the state.
4. Identify measures for addressing insecurity and promoting economic development.

**Research Questions**

The study is guided by the following research questions:

1. What are the major causes of insecurity in Benue State?
2. How does insecurity affect economic development in Benue State?
3. What is the effect of insecurity on agricultural production in the state?
4. What measures can be adopted to reduce insecurity in Benue State?

## CONCEPTUAL CLARIFICATION

### Concept of Insecurity

Insecurity refers to a condition in which individuals, communities, or states are exposed to danger, fear, uncertainty, and threats without adequate protection. Achumba et al. (2013) explain insecurity in terms of exposure to danger and threats that compromise human and national security. It encompasses the absence of peace, safety, stability, and protection from violence and criminal activities.

Beland (2005) similarly associates insecurity with fear and anxiety resulting from a perceived or actual lack of protection. Insecurity can therefore be physical, economic, social, political, or psychological. In Nigeria, insecurity manifests through terrorism, kidnapping, armed robbery, banditry, communal conflicts, political violence, militancy, cultism, and farmer-herder conflicts. These manifestations have produced significant consequences for national development.

**Economic Development**

Economic development is a multidimensional process involving improvements in economic, social, and institutional structures. Todaro and Smith (2020) emphasise that development involves more than an increase in national output. It includes improvements in living standards, reduction of poverty and unemployment, expansion of productive opportunities, human capital development, and structural transformation.

Economic development therefore involves improvements in income, employment, education, healthcare, infrastructure, productivity, equality, and institutional capacity. A country cannot be regarded as experiencing meaningful development where economic growth occurs alongside widespread poverty, unemployment, insecurity, and poor access to basic services.

**Farmer-Herder Conflict**

Farmer-herder conflict refers to disputes and, in some circumstances, violent confrontations between crop farmers and pastoralist herders over land, water, grazing areas, crop residues, livestock routes, and other natural resources.

The conflict is multidimensional and cannot be explained exclusively in terms of competition for land. Environmental pressures, population growth, changing patterns of land use, weak institutions, political factors, and the breakdown of traditional mechanisms for conflict management may intensify such disputes (Moritz, 2012).

In Benue State, farmer-herder conflict has become one of the most important manifestations of insecurity because of the state's dependence on agriculture.

**Causes of Insecurity in Nigeria**

***Poverty***

Poverty is one of the major structural factors associated with insecurity. Individuals who lack access to necessities and economic opportunities may become vulnerable to criminal networks and violent groups. Economic deprivation can generate frustration, hopelessness, and social instability.

***Unemployment***

Unemployment, particularly youth unemployment, is another important factor. The inability of young people to obtain productive employment may make some vulnerable to recruitment into criminal and violent activities. Nwagboso (2012) argues that unemployment contributes to insecurity by creating conditions in which unemployed youths may become susceptible to manipulation.

***Corruption***

Corruption weakens public institutions and undermines the effective delivery of security and development services. Funds intended for security operations and public infrastructure may be diverted, thereby reducing institutional capacity. Achumba et al. (2013) identify institutional weakness as an important dimension of insecurity.

***Weak Governance and Leadership***

Weak governance can contribute to insecurity when government institutions fail to provide essential services, enforce laws effectively, or respond adequately to citizens' grievances. Lack of accountability and poor institutional performance may reduce public confidence in government.

***Ethnic and Religious Conflicts***

Competition over political influence, land, economic resources, and territorial control can become associated with ethnic and religious tensions. Political exploitation of ethnic and religious identities can further intensify conflict.

***Religious Extremism***

The activities of extremist groups have contributed substantially to insecurity in Nigeria. The Boko Haram insurgency, for example, has caused deaths, displacement, destruction of infrastructure, and disruption of economic activities, particularly in the North-East (Onuoha, 2014).

***Proliferation of Small Arms and Light Weapons***

The availability of illegal firearms increases the capacity of criminal and violent groups to carry out attacks. Weak border controls and illicit arms trafficking contribute to the circulation of weapons and increase the lethality of conflicts.

**Insecurity Situation in Benue State (2010 – 2026)**

Benue State is located in Nigeria's North-Central region and is one of the country's major agricultural states. Its agricultural importance has earned it the description "Food Basket of the Nation." However, insecurity has increasingly threatened this economic role.

The farmer-herder conflict remains a major dimension of insecurity in the state. Conflicts have emerged around land ownership, grazing rights, destruction of crops, access to water, and competition over agricultural resources. Environmental changes and pressure on grazing resources have also contributed to increased movement of pastoralists into areas occupied by farming communities.

Okoli and Atelhe (2014) observe that farmer-herder conflicts in Nigeria have developed beyond ordinary disagreements in some locations into violent confrontations. In Benue State, repeated attacks have resulted in loss of life, destruction of property, and displacement.

The insecurity situation has affected several local government areas, including Guma, Logo, Agatu, Kwande, Makurdi, and Gwer West. Consequences include abandoned farms, displaced rural populations, disrupted markets, destroyed houses and infrastructure, and reduced economic activity.

The 2017 enactment of the Open Grazing Prohibition and Ranches Establishment Law represented an attempt by the Benue State Government to regulate open grazing and promote ranching. The policy became part of the wider debate over the management of farmer-herder relations and land-use practices.

Kidnapping and other criminal activities have also become concerns in the state. Such insecurity affects transportation, trade, business operations, and the movement of people.

## METHODOLOGY

The study adopted a descriptive survey research design. The design was considered appropriate because the study seeks to examine insecurity and its consequences as they exist in Benue State without manipulating the variables.

The study employed both qualitative and quantitative approaches. The qualitative component involved the use of books, journal articles, government reports, newspapers, and relevant online materials. The quantitative component involved the administration of questionnaires and analysis of information obtained from respondents.

Creswell (2014) notes that descriptive research enables researchers to systematically examine characteristics, attitudes, behaviours, and conditions within a population. The approach was therefore considered appropriate for examining the causes of insecurity and its perceived effects on economic development in Benue State.

## THEORETICAL FRAMEWORK

This study is anchored in Human Needs Theory, principally associated with John Burton (1990). Human Needs Theory emerged from the attempt to explain the underlying causes of protracted and violent conflicts. The central assumption of the theory is that human beings possess certain fundamental needs that are essential to their survival, identity, dignity, and meaningful participation in society. When these needs are persistently denied, frustrated, or threatened, conflict may emerge as individuals and groups seek to protect or satisfy them (Burton, 1990).

Burton's approach distinguishes fundamental human needs from ordinary interests. While interests can often be negotiated or compromised, fundamental needs are considered much more difficult to suppress because they are deeply connected to human existence and identity. The theory therefore

argues that attempts to resolve conflict solely through coercion, bargaining, or compromise may fail when the underlying needs of the conflicting parties remain unaddressed (Burton, 1990). Burton's *Conflict: Human Needs Theory* was published in 1990 as part of his wider work on conflict analysis and resolution.

Among the needs relevant to conflict analysis are security, identity, recognition, participation, autonomy, and opportunities for meaningful existence. When individuals or groups perceive that these needs are threatened, they may become increasingly resistant to existing social, political, or economic arrangements. In circumstances where institutional mechanisms for addressing grievances are weak, the frustration of these needs can contribute to conflict and violence.

Human Needs Theory is particularly relevant to the Nigerian situation because insecurity cannot be understood exclusively in terms of criminality or the activities of armed groups. In many communities, insecurity is associated with broader problems involving livelihood insecurity, poverty, unemployment, land access, political exclusion, inadequate protection of lives and property, and competition over natural resources. These conditions may create situations in which individuals and groups perceive their fundamental needs as being threatened.

The theory is especially useful for understanding farmer-herder conflicts in Benue State. Farmers depend on access to farmland, water, markets, and security to sustain agricultural production and household livelihoods. Pastoralists, on the other hand, depend on access to pasture, water, livestock routes, and security for the survival of their livestock and economic activities. Where access to these resources becomes contested, and institutional mechanisms for managing the competing interests are ineffective, the needs and interests of both groups may come into conflict.

The situation becomes more serious when disputes over resources develop into violent confrontations. Attacks on farming communities can result in deaths, destruction of houses and farms, displacement, and loss of livelihoods. Similarly, pastoral communities may experience loss of livestock, displacement, restrictions on movement, and destruction of property. Consequently, the failure to adequately address the security and livelihood needs of both groups can contribute to the continuation of conflict.

**Major Assumptions of Human Needs Theory**

Human Needs Theory can be explained through several major assumptions. First, the theory assumes that human beings possess fundamental needs that cannot simply be eliminated through coercion. Individuals and groups will continue to seek ways of satisfying needs that they regard as essential to their existence.

Second, the theory assumes that persistent frustration of fundamental needs can produce conflict. Where people are unable to satisfy their needs through legitimate social and political institutions, they may seek alternative means of expressing their grievances.

Third, the theory assumes that conflict may be rooted in social structures and relationships rather than merely individual behaviour. Consequently, addressing violent behaviour without addressing the conditions that produce grievances may not produce sustainable peace.

Fourth, the theory assumes that sustainable conflict resolution requires attention to underlying needs. Where the needs of conflicting groups are recognised, and appropriate institutional arrangements are developed to accommodate them, the likelihood of persistent violent conflict can be reduced (Burton, 1990).

These assumptions make the theory particularly useful for analysing insecurity in Benue State, where the conflict involves competing livelihood systems, access to land and natural resources, security concerns, and broader socio-economic challenges.

**Applicability of Human Needs Theory to the Study**

Human Needs Theory is highly applicable to this study because the paper examines the relationship between insecurity and economic development, with particular attention to farmer-herder conflicts in Benue State. First, the theory helps explain the security dimension of the conflict. Security is a fundamental requirement for individuals and communities to live and participate productively in society. Where farmers and rural residents are exposed to repeated attacks, they cannot safely cultivate their farms, operate businesses, travel freely, or participate effectively in economic activities. Insecurity therefore represents a direct threat to the basic security needs of the population.

Second, the theory explains the importance of livelihood needs. Agriculture is a major economic activity in Benue State. Farmers depend on land and access to agricultural resources to produce food and generate income. When attacks force farmers to abandon their farms, their livelihood needs remain unsatisfied. The resulting loss of income can increase poverty, unemployment, hunger, and dependency.

Third, the theory helps explain competition over land and natural resources. Farmers require land for cultivation, while pastoralists require grazing areas and water for livestock. Where both groups perceive that their access to these resources is threatened, competition may intensify. Effective institutions for negotiating access and managing competing claims are therefore essential.

Fourth, Human Needs Theory explains the relationship between insecurity and displacement. When people are attacked and forced to leave their communities, they lose access to their homes, farms, businesses, schools, healthcare facilities, and social networks. Displacement consequently represents a disruption of several fundamental needs simultaneously.

Fifth, the theory explains the connection between insecurity and economic development. Economic development requires a relatively secure environment in which individuals can invest, produce, trade, obtain employment, and develop their human capabilities. Where insecurity prevents people from satisfying basic security and livelihood needs, economic productivity declines. Thus, insecurity can undermine the conditions necessary for economic development.

Sixth, the theory provides a basis for understanding why military or coercive responses alone may not permanently resolve farmer-herder conflicts. Security operations may suppress immediate violence, but if the underlying problems involving livelihoods, land access, resource competition, poverty, recognition, participation, and institutional weaknesses remain unresolved, conflict may re-emerge. Burton's approach emphasises the importance of addressing the underlying causes of conflict rather than concentrating exclusively on its violent manifestations (Burton, 1990).

## IMPACT OF INSECURITY ON ECONOMIC DEVELOPMENT IN BENUE STATE

### *Destruction of Lives and Productive Assets*

Violence results in loss of human lives and destruction of productive assets. The death or displacement of economically active individuals reduces the productive capacity of communities, while destroyed infrastructure and businesses require substantial resources for reconstruction. Barely one year ago, in Yelewata of Guma local government, over 200 people were killed in their sleep as a result of a herder's attack on the community. Killing is now a normal activity across most of the flash points in the state. There is no day Benue would not record killings either by herders, kidnappers, bandits, or even gunmen.

### *Decline in Agricultural Production*

Agriculture is among the sectors most directly affected by insecurity in Benue State. Farmers who fear attacks may abandon their farms or reduce the amount of land they cultivate. Destruction of crops and displacement of farming communities consequently reduce agricultural output. Because Benue State contributes substantially to food production, declining agricultural productivity can have implications for food availability and food prices beyond the state. In areas like Ukum, Logo, Katsina-Ala, Gwer West, Guma, Kwande and Agatu, farmers are no longer going to their farmland as the herders have taken over and are permanently stationed with guns to kill anyone who tries to return to their ancestral homes for farming. The implication of the above is that agricultural harvest will be greatly reduced during harvesting season, thereby increasing hunger and poverty in the state and food production in the country.

### *Reduction in Investment*

Insecurity creates uncertainty for investors. Investors generally require an environment in which their property, employees, and capital are reasonably protected. Persistent violence can therefore discourage both domestic and foreign investment. Adebayo (2014) argues that insecurity can negatively affect investment because businesses are reluctant to commit resources to unstable environments. In Benue, for example, investors find the state a no-go area to put in their investment. Companies such as Olam Nigeria Limited and Benue Breweries have left the state chiefly because of insecurity.

***Increase in Poverty and Unemployment***

When businesses close and agricultural activities decline, employment opportunities decrease. Displaced persons may lose their livelihoods and become dependent on humanitarian assistance. This creates a cycle in which insecurity contributes to poverty and unemployment, while poverty and unemployment may further increase vulnerability to insecurity. In Benue State particularly, there is a high level of unemployment largely because of the high level of insecurity in the state. Youth who were employed in agricultural businesses can no longer find jobs because of a decrease in investment by investors.

***Displacement and Loss of Livelihoods***

Insecurity forces people to leave their homes and productive activities. Internally displaced persons may lose access to farmland, businesses, schools, healthcare, and community networks. Displacement therefore represents both a humanitarian and an economic challenge. Currently, we have over 12 Internally Displaced Camps across different local governments in the state.

1. Gbajimba IDP Camp-Guma
2. Gbajimba Camp 2-Guma
3. Daudu Camp 1-Guma
4. Daudu Camp 2-Guma
5. Daudu Camp 3-Guma
6. Uikpam Camp-Guma
7. Ortese Camp-Guma
8. Abagena Camp-Makurdi
9. Naka IDP Camp-Gwer West
10. NKST Primary School Anyiin-Logo
11. LGEA Primary School Ugba-Logo
12. Government Science and Technical School-Logo

The above records is particularly useful because a 2025 Benue State IDP Intention Survey conducted by SEMA specifically identifies Gbajimba Camp 2, Gbajimba IDP Camp, LGS Quarters, Uikpam Camp, Uikpam Clinic, and Abagena Camp among the locations surveyed. (BSEMA, 2026)

***Disruption of Education***

Schools in conflict-prone communities may close because of threats to students and teachers. Disruption of education undermines human capital development and may have long-term consequences for productivity and economic development. A good example of this disruption is the total collapse of students' applications and admissions in schools like College of Education Katsina-Ala. Because of the insecurity in the area, parents no longer allow their children to secure admission in the school. A private Polytechnic in Logo Local Government of Benue State known as Ashi Polytechnic is completely down because of insecurity in the area. In fact, lecturers in the school are

also securing and transferring their services to places with much better security of lives and properties like Makurdi and Gboko.

***Disruption of Healthcare***

Insecurity can limit access to healthcare when health facilities are destroyed, abandoned, or rendered inaccessible. Healthcare workers may also be unwilling to work in areas where their safety cannot be guaranteed. I know for sure that hospitals, clinics, and healthcare centres in places like Guma, Kwande, Gwer West, and Agatu have been destroyed by the activities of herders and other security threats in the state.

***Increased Government Expenditure on Security***

Insecurity requires substantial expenditure on military operations, policing, reconstruction, humanitarian assistance, and internally displaced persons. Resources that could otherwise be invested in infrastructure, education, healthcare, and economic development may therefore be redirected towards security management. Benue State Government, through the office of the Governor, tried to provide and ensure the security of lives and property for the people of the state, introduced a new security outfit known as Anyam Nyor, and appropriated billions of naira by purchasing security vehicles for the outfit. All these are funds that would have been channeled to other development projects.

***Weakening of Social Cohesion***

Persistent violence can weaken trust among communities and between citizens and government institutions. Social fragmentation makes collective economic activities and peaceful cooperation more difficult. This is typical in the communities of Mbavur and Mbasombo in Gwer East Local Government Area of the state.

**FINDINGS OF THE STUDY**

The study found that insecurity has serious consequences for economic development in Benue State. First, insecurity has negatively affected agricultural production. Farmers have abandoned farms because of fear of attacks, while destruction of farms and displacement of farming communities have reduced food production.

Second, insecurity has discouraged investment. Investors are reluctant to establish businesses in areas characterised by violence and instability, while existing businesses face losses and operational difficulties. Third, insecurity has contributed to displacement. Residents of affected communities have been forced to leave their homes and livelihoods, thereby creating humanitarian and economic challenges.

Fourth, insecurity has affected education and healthcare. Schools and healthcare facilities in affected communities have faced disruption, while residents have experienced reduced access to

essential services. Fifth, insecurity has produced psychological consequences, including fear, trauma, and anxiety. These conditions can reduce productivity and weaken social cohesion.

## DISCUSSION OF THE STUDY

The findings demonstrate that insecurity constitutes a major constraint on economic development in Benue State. The relationship is particularly strong in the agricultural sector because farming requires physical access to land and freedom of movement. Where farmers cannot safely access their farms, agricultural production inevitably suffers.

Reduced agricultural production affects household income and food security. Farmers lose income, consumers face higher prices, and the state and national economy lose part of their productive capacity.

The findings also demonstrate that insecurity affects development through investment. Investors are more likely to commit resources where institutions can provide predictable rules and reasonable security. Persistent violence creates uncertainty and increases the cost of doing business.

Furthermore, insecurity creates a significant fiscal burden. Government must allocate resources to military operations, policing, reconstruction, humanitarian support, and displacement management. While security spending is necessary, excessive diversion of public resources towards crisis management may reduce resources available for long-term development.

The evidence therefore suggests that security and economic development are mutually reinforcing. A secure environment promotes investment, agricultural production, employment, and human capital development, while inclusive economic development can address some of the structural conditions associated with insecurity.

### Recommendations

Based on the findings, the following recommendations are made:

#### *Strengthening Security Institutions*

Government should strengthen security institutions through adequate funding, modern equipment, effective intelligence gathering, communication systems, training, and appropriate deployment of personnel.

#### *Community Policing*

Community policing should be strengthened to improve cooperation between security agencies and local communities. Traditional rulers, youth organisations, religious leaders, and civil society organisations should participate in local security and early-warning systems.

***Dialogue Between Farmers and Herders***

Government and relevant stakeholders should promote sustained dialogue between farming and pastoral communities. Local peace committees and conflict-resolution mechanisms should be established and supported.

***Effective Land and Grazing Management***

Government should develop sustainable mechanisms for managing agricultural land, grazing routes, water resources, and livestock production. Modern ranching and other appropriate livestock-management systems should be promoted where feasible.

***Youth Employment and Empowerment***

Employment creation and skills-development programmes should be expanded, particularly in rural communities. Productive agricultural, vocational, and entrepreneurship programmes can reduce economic vulnerability among youths.

***Rural Infrastructure Development***

Investment in rural roads, electricity, water, schools, healthcare facilities, communication networks, and markets should be increased. Improved infrastructure can strengthen economic opportunities and government presence in vulnerable communities.

***Control of Illegal Arms***

Security agencies should intensify efforts to prevent the trafficking and circulation of illegal firearms and other weapons. Effective border management and intelligence-sharing mechanisms should be strengthened.

***Support for Internally Displaced Persons***

Government and humanitarian organisations should provide adequate food, healthcare, education, shelter, and livelihood support for internally displaced persons. Where conditions permit, displaced persons should be supported to return safely and rebuild their livelihoods.

***Good Governance and Anti-Corruption***

Government institutions should promote transparency, accountability, and effective utilisation of public resources. Funds allocated for security and development should be properly monitored.

**Conclusion**

Insecurity remains one of the major obstacles to economic development in Nigeria, particularly in states such as Benue where agriculture constitutes a major economic activity. The persistence of farmer-herder conflicts, kidnapping, communal violence, and other forms of insecurity has disrupted economic activities and weakened the livelihoods of many residents.

The paper establishes that insecurity affects economic development through several interconnected channels, including destruction of lives and property, reduction in agricultural production, displacement, unemployment, poverty, reduced investment, disruption of education and healthcare, and increased government expenditure on security and humanitarian activities.

The farmer-herder conflict is particularly significant because of its direct relationship with agriculture and rural livelihoods. When farmers cannot safely cultivate their farms, agricultural production declines and food insecurity may increase. The consequences extend beyond individual communities to the wider economy.

The study therefore concludes that sustainable economic development in Benue State and Nigeria generally requires a secure environment. Addressing insecurity demands more than military responses. It requires an integrated approach involving effective security institutions, good governance, poverty reduction, employment creation, conflict prevention, sustainable land and livestock management, justice, community participation, and investment in rural development.

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