

AN ASSESSMENT OF THE SOCIO-ECONOMIC EFFECTS OF INSECURITY ON INTERNALLY DISPLACED PERSONS IN CHIKUN AND KAJURU LOCAL GOVERNMENT AREAS OF KADUNA STATE: 2020 – 2024

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ABSTRACT

This study assessed the socio-economic effects of insecurity on Internally Displaced Persons (IDPs) in Chikun and Kajuru Local Government Areas (LGAs) of Kaduna State between 2020 and 2024. Theoretically, the study was anchored on relative deprivation theory (RDT), which emphasizes the multi-dimensional nature of threats to human dignity and survival. A Mixed-Method Research (MMR) design, specifically the Explanatory Sequential Design, was adopted. The study population comprised 39,758 IDPs, from which a sample of 400 was drawn using the Taro Yamane formula for quantitative surveys, while 21 key informants were purposively selected for in-depth interviews. Data were collected using structured questionnaires, interview guides, and observation, and analyzed through simple percentages for quantitative data and thematic analysis for qualitative narratives. Findings revealed a collapse of rural livelihoods, with over 95% of respondents losing access to their farmlands and transitioning from agricultural producers to unskilled menial laborers. The study documented a state of "service invisibility," with 51% of displaced children out of school and 88% of families unable to afford healthcare in their host communities. Furthermore, the results indicated that while shared ethnicity initially fostered hospitality, prolonged economic scarcity has triggered social friction. The study concluded that displacement has resulted in structural de-skilling and long-term economic marginalization. It recommended the establishment of "Secure Agricultural Recovery Zones" to enable safe return to farming, the implementation of a "Social Shield" digital registry to provide health and education waivers for integrated IDPs, and the provision of zero-interest micro-credit schemes to break the cycle of debt.

Keywords: Displacement, Internally Displaced Persons, Insecurity, Economic, Banditry Kidnapping

Introduction

The crisis of displacement has become a global phenomenon that deserves global attention. The global population of Internally Displaced Persons (IDPs) has reached unprecedented levels, driven by a combination of escalating armed conflicts, climate-induced disasters, and persistent political instability in various regions (World Bank, 2024). The Internal Displacement Monitoring Centre (IDMC) estimates that there are currently 71.1 million people living as IDPs globally, which represents a 20 percent increase from 2022. Out of this total, 62.5 million individuals have been displaced within their own countries as a result of violent conflict, while 8.7 million have been displaced due to natural disasters (IDMC, 2023).

Insecurity is a global phenomenon characterized by threats to human life, property, political stability, economic development, and national sovereignty arising from armed conflict, terrorism, organized crime, cybercrime, transnational criminal networks, environmental degradation, and emerging public health crises (Collier, 2020). The nature of insecurity has evolved beyond conventional interstate warfare to include asymmetric conflicts involving non-state actors, violent extremism, cyber-attacks, human trafficking, and climate-induced displacement, all of which pose significant challenges to international peace and security. According to the United Nations, persistent insecurity undermines the achievement of sustainable development by disrupting governance, weakening institutions, displacing populations, and exacerbating poverty and inequality (UN, 2025). Insecurity has become a collective

responsibility requiring international cooperation, effective governance, conflict prevention, intelligence sharing, socioeconomic development, and adherence to international law in order to foster global peace, stability, and human security (Kälin, 2018).

Nigeria has witnessed series of insecurity leading to the displacement of persons, and the destruction of lives and property with its negative effects on the Internally Displaced Persons (Musa, 2019). Nigeria is battling a sudden insecurity, characterized by violent conflicts, insurgency, banditry, kidnapping and communal clashes, which have led to the displacement of about 3.7 million Internally Displaced Persons (IDP's) within the country (Oludare & Abubakar, 2021). Insecurity has become a defining issue in many parts of Nigeria, Boko Haram Insurgency in the Northeast, Indigenous People of Biafra (IPOB) in the Southeast, banditry and kidnapping in North-Western and other's part of the country where conflicts and violent attacks have forced thousands of people flee their homes and means of livelihood for safety (Mohammed & Abubakar, 2019). As of 2022, Nigeria had one of the highest numbers of Internally Displaced Persons (IDPs) in the world, with approximately 3.2 million people displaced due to armed conflict, communal violence, and natural disasters (DMC, 2022).

Insecurity has become one of the most critical challenges facing Kaduna State, leading to severe socio-economic disruption and the displacement of thousands of residents. The State has been plagued by various forms of violence, including armed banditry, kidnapping, farmer-herder conflicts, communal

clashes, and attacks by insurgent groups (Mohammed & Abubakar, 2019). These conflicts have displaced a large portion of the population, particularly in rural areas, where armed attacks on communities have become frequent (Abdullahi, Mohammed, & Suleiman, 2019). As of 2021, Kaduna State accounted for one of the highest numbers of internally displaced persons (IDPs) in Nigeria, with approximately 150,000 individuals displaced due to violence and insecurity (International Organization for Migration [IOM], 2021).

Displacement has disrupted agricultural production, a primary source of livelihood for many rural communities, leading to widespread food insecurity and loss of income (Ibrahim & Saleh, 2021). Many IDPs have been forced to leave their homes, farmlands and means of livelihood, which has resulted in the abandonment of agricultural activities in affected areas, further aggravating poverty levels. In addition, Internally Displaced Persons (IDPs) often find themselves living in overcrowded camps or host communities with inadequate access to basic services such as healthcare, education, and clean water (Abubakar & Umar, 2020). In fact, insecurity continues to prevent the affected communities from returning to their homes or engaging in productive economic activities (Oludare & Abubakar, 2021).

Chikun and Kajuru Local Government Areas (LGAs) of Kaduna State are among the most affected areas with violent conflicts, communal clashes, banditry and kidnapping which have forced thousands of people to flee from their homes looking for safety. This study focusses on banditry and kidnapping as the insecurity related cases in this study. According to reports from the International Organisation for Migration (IOM), as of 2021, over 300,000 people were displaced in Kaduna State due

to various forms of violent crimes, with Chikun and Kajuru Local Government Areas being identified as key hotspots of displacement (IOM, 2021). According to data from Kaduna State Ministry for Internal Security and Home Affairs 2024, Kajuru Local Government Area recorded 280 people killed, 1,178 people kidnapped and 26,345 people displaced across 134 communities, however, in Chikun Local Government Area; 207 people were killed, 136 were kidnapped and 13,413 are displaced (IOM, 2021). On this note, this study seeks to assess the effects insecurity on Internally Displaced Persons in Chikun and Kajuru Local Government Area of Kaduna State from 2020 to 2024.

Conceptual Framework

Socio-Economic

According to Tadesse (2020), socio-economic refers to the combined social and economic factors that influence individuals' behavior, social standing, and access to resources such as education, employment, and health. Clark and Kossek (2018) define socio-economic status as the position of an individual or group within a hierarchical social structure, determined by wealth, education, occupation, and other social indicators. Schultz (2017) describes socio-economic conditions as the living standards and quality of life shaped by economic activities, income distribution, and social policies. In the work of Wagle (2019), socio-economic dynamics are seen as the interplay between social norms, economic practices, and institutional frameworks that dictate access to resources and opportunities.

Insecurity

Collier (2020) defines insecurity as a state of vulnerability or exposure to harm due to

a lack of safety, stability, or protection, particularly in areas affected by violent conflict or crime. According to Akokpari (2017), insecurity refers to the persistent presence of threats to human life, property, and societal institutions, often resulting from political instability, armed conflict, or environmental disasters. Hart and Nassif (2019) argue that insecurity is a condition marked by the absence of predictability and safety in everyday life, leading to fear, displacement, and socio-economic disruptions. Omotola (2018) defines insecurity as a pervasive state of fear and uncertainty caused by threats to life, property, or peace due to armed conflicts, terrorism, or other forms of violence.

Internally Displaced Persons (IDPs)

According to the Internal Displacement Monitoring Centre (IDMC) (2019), internally displaced persons (IDPs) are individuals or groups who are forced to leave their homes due to armed conflict, violence, or natural disasters but remain within the borders of their own country. Kälin (2018) defines IDPs as people who have been uprooted from their homes due to threats to their lives or security but have not crossed international borders, making them the responsibility of their own government. Ferris and Koser (2020) describe IDPs as individuals displaced within their own country as a result of conflict, violence, or environmental catastrophes, often facing challenges similar to refugees but without the international protection afforded by refugee status. Ogata (2017) states that IDPs are displaced populations who have been forced to flee their homes due to violence, persecution, or disasters but do not enjoy the legal protection provided to refugees under international law.

Theoretical Framework

This study is anchored on relative deprivation theory (RDT). Relative deprivation theory is a sociological and psychological framework that explains the sense of injustice arising from a perceived discrepancy between what individuals expect to have and what they actually attain. Formulated initially by Stouffer (1949) and expanded by Merton (1968) the theory suggests that people do not evaluate their well-being in a vacuum. Instead, they determine their level of satisfaction or deprivation by comparing their current situation to a "reference group" or to their own past experiences (Merton, 1968). The most influential development of RDT in the context of conflict and displacement came from Gurr (1970), in his work *Why Men Rebel*. He defines relative deprivation as the tension that develops from a gap between "value expectations" and "value capabilities." Value expectations refer to the goods and conditions of life to which people believe they are justifiably entitled, while value capabilities are the goods and conditions, they think they are actually capable of getting and keeping (Gurr, 1970).

The relevance of relative deprivation theory to the assessment of IDPs in Chikun and Kajuru LGAs lies in its ability to capture the psychological transition from self-sufficiency to dependency. Between 2020 and 2024, the inhabitants of these local government areas predominantly farmers and traders experienced a sudden, violent disruption of their economic lives. RDT is relevant because it explains that the trauma of these IDPs is not just rooted in their current poverty, but in the "downward mobility" they have suffered compared to their pre-2020 status (Smith & Wood, 2021). Furthermore, the theory is highly

applicable to the study of "reference groups" within Kaduna State. IDPs in Kajuru do not only compare their current suffering to their own past; they compare their situation to the residents of urban centers like Kaduna South or Kaduna North who remain relatively secure. According to Ahmed (2022), this comparison fosters a sense of marginalization, as the displaced feel the state has failed to protect their "right to progress" while others continue to thrive. This sense of being "left behind" is a core component of the socio-economic effects being researched.

Methodology

The location of the study is Chikun and Kajuru Local Government Area of Kaduna State. The study adopted a mixed-method research design both qualitative and quantitative research design, specifically an explanatory sequential approach was adopted to allow first collecting and analyzing quantitative data, followed by the collection and analysis of qualitative data to further explain or elaborate on the quantitative results. The following temporary camps: Maraban Rido, Kakau and Rimau, Maraban Kajuru and Kalla camps were visited and administered questionnaires and conducted interviews respectively. This approach combined quantitative data, collected through structured questionnaires, with qualitative insights from in-depth, semi-structured interviews to provide a comprehensive understanding of both statistical trends and lived experiences. The study population comprised IDPs in the study areas, Chikun have 13,413 and Kajuru have 26,345 totaling 39,758 IDP's. From which a sample size of 400 was determined using the Taro Yamane formula. 135 questionnaires were administered in Chikun and 265 questionnaires were

administered to Kajuru LGA. However, 21 key informants were purposively selected for interviews. Simple random sampling was used for questionnaire respondents to ensure representativeness, whereas purposive sampling targeted knowledgeable stakeholders such as community leaders, security personnel, government officials, and NGO representatives. The interview data were analyzed using descriptive statistics, particularly percentages, while qualitative data were transcribed and analyzed thematically to identify key patterns and insights, thereby enhancing the validity and depth of the findings through triangulation. While the questionnaire was collected using questionnaire and presented using simple frequency distribution tables

Results and Discussion

Data Analysis

A total of four hundred (400) questionnaires were administered to Internally Displaced Persons in Maraban Rido, Kakau and Rimau, Maraban Kajuru and Kallam camps from Chikun and Kajuru Local Government Areas of Kaduna State generate data on the socio-economic effects of insecurity on Internally Displaced Persons. After the questionnaire administration and collection, a total of Three Hundred and Eighty-Seven (387) questionnaires were retrieved while Thirteen (13) were not returned. However, four (4) out of the 387 returned questionnaires were invalid and consequently rejected. Therefore, the analysis was based on the Three Hundred and Eighty-Three (383) valid questionnaires. The retrieved questionnaires represent 95.8 percent, while the unreturned and invalid questionnaires represent 4.2 percent of the total questionnaires.

4.2 Data Presentation and Interpretations

Table 1: Respondents views on their primary source of livelihood before displacement in Chikun and Kajuru Local Government Areas

Variables	Frequency	Percentage (%)
Farming	287	75
Trading	58	15
Civil Service	15	4
Artisan	19	5
Other	4	1
Total	383	100%

Survey: Field Survey, October, 2025.

Table 4.3.6 shows that 287 respondents representing 75% were farmers, 58 respondents representing 15% were traders, 15 respondents representing 4% were Civil Servants, and 19 respondents representing 5% were Artisans, while 4 respondents representing 1% were in other categories. Analysis in this table shows that the majority of the respondents in this study were farmers before displacement. Therefore, it indicates that the socio-economic foundation of the people in Chikun and Kajuru LGAs was predominantly agricultural before the onset of insecurity.

The opinion above is corroborated with the view of TL: 1, IDP: 1 and IDP: 2, who said:

Before the 2020 attacks, our community was like the food baskets of Kaduna. Our people did not know what hunger was because everyone had a farm. We produced ginger, maize, and yams in large quantities. The insecurity has turned a land of plenty into a land of lack.

The insecurity has effectively severed the umbilical cord between our people and their ancestral lands. In Kajuru, land was our bank; today, that bank is under the control of bandits. The daily economic activity has shifted from surplus production to a desperate scramble for menial labor. We are witnessing the death of a rural economy.

Table 2: Respondents views on whether their source of livelihood changed since displacement in Chikun and Kajuru Local Government Areas

Variables	Frequency	Percentage (%)
Yes	364	95
No	19	5
Total	383	100%

Survey: Field Survey, October, 2025.

Table 4.3.7 above shows that 364 respondents representing 95% indicated Yes, while 19 respondents representing 5% indicated No. The findings in this table reveals that for the vast majority of IDPs, insecurity has led to a total disruption or

forced change of their primary means of survival.

The opinion above was corroborated with the view of IDP: 1 IDP: 2 IDP: 3, who said:

In my village in Kajuru, I was not just a farmer; I was a big-time ginger farmer and a grain merchant. People came from Kaduna town to buy from me. Since the bandits attacked us, I haven't been back to my farm or my warehouse. I have moved from being a provider for my community to being a burden on strangers. My life changed the day we fled; I went from being a boss to being a man who begs for a day's labor. The transition is not just about money; it is about the loss of who I was as

a man. Displacement has turned me into a tenant in a place I don't belong and where I am not wanted. Every kobo I earn from carrying loads at the Sabon Tasha market goes into paying for a single, cramped room for my wife and children. There is no future in a life where you are working from sunrise to sunset just to have a floor to sleep on. We have traded our ancestral heritage for a life of 'hand-to-mouth' in the city.

Table 3: Respondents views on the availability of educational facilities in their IDP camp/community in Chikun and Kajuru Local Government Areas

Variables	Frequency	Percentage (%)
Yes	61	16
No	291	76
Not sure	31	8
Total	383	100%

Survey: Field Survey, October, 2025.

Table 4.3.14 above shows that 61 respondents representing 16% indicated Yes, 291 respondents representing 76% indicated No, while 31 respondents representing 8% were Not sure. Analysis in this table shows that majority of the respondents do not have access to educational facilities within their immediate displacement environment.

The opinion above is corroborated with the view of IDP: 3, and GOF: 1 who said:

Most of the camps are just open fields or public school which the government kept us for few weeks and once schools resume, we have to fine our ways into some host

communities and rent place to stay with our families. Most of the schools here have no much classrooms. The few children who learn do so under their parents or have the privilege to attend classes, even with the crowded nature.

There are no school in IDPs camps in Chikun and Kajuru Local Government Area, in fact the camps here are temporary camps which we keep these victims for sometimes before integrating them into the society. There is no special provision for their education made by the government over the years. But we encourage them to enroll their children in public school in community they are residing.

Table 4: Respondents' views on whether their children attend school regularly

Variables	Frequency	Percentage (%)
Yes	46	12
No	195	51
Sometimes	115	30
No children	27	7
Total	383	100%

Survey: Field Survey, October, 2025.

Table 4.3.15 above shows that 46 respondents representing 12% indicated Yes, 195 respondents representing 51% indicated No, 115 respondents representing 30% indicated Sometimes, while 27 respondents representing 7% have no children. Analysis in this table shows that majority of the children in IDP households in Chikun and Kajuru are out of school or attend irregularly.

The opinion above is corroborated with the view of TL: 2, IDP 2: and NGO: 3, who said:

The education of our children is being sacrificed on the altar of security. While the children in the city go to school, our displaced children in host communities

stay at home because their parents cannot afford the 'hidden costs' of education uniforms, books, and transport.

My children haven't seen a classroom in two years. When we lived in our village, the school was free. Here, even the public schools ask for money for one thing or another." "We have seen a massive drop in enrollment figures in areas surrounding the displacement axis in Kajuru Local government Area. The fear of insecurity makes some parents not enroll their child in schools. Especially here in rural community which you have to send your wards to another community which they mostly trek every day to attend schools make some families to withdraw the children out.

Table 5: Respondents' views on the frequency of experiencing discrimination in the host community in Chikun and Kajuru Local Government Areas

Rating scales	Frequency	Percentage (%)
Frequently	46	12
Sometimes	165	43
Rarely	126	33
Never	46	12
Total	383	100%

Survey: Field Survey, October, 2025.

Table 4.3.22 above shows that 46 respondents representing 12% experience discrimination Frequently, 165 respondents representing 43% experience it Sometimes, 126 respondents representing 33% experience it Rarely, while 46 respondents representing 12%

Never experience it. Analysis in this table shows that over half of the respondents (55%) face some level of discrimination in their daily lives.

The opinion above is corroborated with the view of NGO: 5 and IDP: 12, who said:

Discrimination isn't always loud. It's in the way people looked at you at the market or how they blame IDPs whenever something goes missing in the community. This is a stigma that comes with being a displaced person. Any crime committed in the society they start pointing finger at the IDPs as if they are the only people with the tendency of committing such acts in Chikun and Kajuru Local Government Areas.

Knowing who we are here, even if we are not the ones that did something wrong in the community, immediately we hear any form of rumors, we usually team ourselves and met the community leaders and start

begging to avoid having problem with the host community.

This social phenomenon is consistent with the findings of Okafor (2023), who added that social exclusion often manifests through "othering," where host communities perceive IDPs as "outsiders" who bring instability or economic competition to the area. Furthermore, a study by Danjuma and Bitrus (2024) on Communal Cohesion in Kaduna State argues that when IDPs are not in formal, gated camps but are "dispersed" into host communities the frequency of friction increases because the competition for daily resources is more visible and direct.

Table 6: Respondents views on facing language or cultural barriers in the host community

Variables	Frequency	Percentage (%)
Yes	58	15
No	325	85
Total	383	100%

Survey: Field Survey, October, 2025.

Table 4.3.25 above shows that 58 respondents representing 15% indicated Yes, while 325 respondents representing 85% indicated No. Analysis in this table shows that language and culture are not significant barriers, likely because most IDPs in Chikun and Kajuru LGAs share similar ethnic backgrounds with their hosts.

The opinion above is corroborated with the view of IDP: 14, who said:

Language is not our problem here. We speak the same language mostly Gbagyi, Adara and Hausa and we share the same faith with most of the people in this community. That is the main reason why it was easy for them to take us in at the beginning without asking too many questions. We are essentially the same

people; we have the same customs and we eat the same food. The only real difference now is a bitter one: we are now the 'poor ones' and they are the ones with homes. Our tongues are the same, but our pockets are different.

In Kajuru, the IDPs are our brothers and sisters. Because we share the same cultural heritage, there is no need for a translator when they arrive. This commonality helps in settling disputes and organizing the little support we have. If we were from a completely different part or tribe, the friction would have been much worse by now. Our culture demands that you do not turn away a kinsman, especially one fleeing from fire.

Table 7: Respondents views on their main source of food

Variables	Frequency	Percentage (%)
Farming	38	10
Buying from markets	153	40
Humanitarian aid	115	30
Begging	77	20
Total	383	100%

Survey: Field Survey, October, 2025.

Table 4.28 above shows that 38 respondents representing 10% rely on Farming, 153 respondents representing 40% rely on Buying from markets, 115 respondents representing 30% rely on Humanitarian aid, while 77 respondents representing 20% rely on Begging. Analysis in this table shows that the majority of IDPs no longer produce their own food and must rely on purchase or aid, with a disturbing number resorting to begging for survival.

The opinion above is corroborated with the view of IDP: 16 and RL: 4, who said:

"The mosques and churches have become the unofficial supporting system to us. The supply us with food that we eat most at time at the IDP settlements." "Majority of

IDPs who buy from markets are in a 'debt trap.' Because they have no farms, they spend most of their small menial earnings on food. This means they cannot save, cannot pay school fees, and cannot invest in tools. This strategy is 'erosion-based' we are consuming their future just to survive the afternoon."

"We see IDPs engaging in 'extreme coping,' such as reducing the number of meals per day or skipping days entirely so their children can eat. Begging is the final stage before total starvation. It shows that the formal humanitarian system is failing to meet even the most basic caloric needs of the displaced in Chikun and Kajuru."

Table 8: Respondents views on their level of resilience in the face of displacement in Chikun and Kajuru Local Government Areas

Rating scales	Frequency	Percentage (%)
Very strong	27	7
Strong	88	23
Weak	172	45
Very weak	96	25
Total	383	100%

Survey: Field Survey, October, 2025.

Table 4.34 above shows that 7% feel Very strong, 23% feel Strong, 45% feel Weak, and 25% feel Very weak. Analysis in this table shows that the majority (70%) of IDPs feel their ability to keep coping is diminishing.

The opinion above is corroborated with the view of IDP: 2, who said:

"In the first year, we thought we would go back. In the second year, we started trading. Now, in the third and fourth years, we are just waiting for the end. Every year

the insecurity continues, our strength gets smaller. Resilience is just a word; in reality, we are just falling apart slowly. They are living in a state of 'toxic stress' that erodes the will to live or plan."

"In my congregation, I see it every Sunday. People who used to be vibrant and hardworking now look like shadows. They don't even ask for prayers for a return home anymore; they just ask for bread. Their resilience has been eaten away by the 'intermittency of aid' and the high cost of medicines. They feel forgotten by the government and the world."

Discussion of Findings

The study establishes that insecurity in Chikun and Kajuru has triggered a catastrophic deconstruction of the agrarian economy, forcibly transitioning IDPs from a state of agricultural productivity to one of forced dependency. Quantitative data reveals that while 75% of respondents were originally engaged in farming (producing ginger, maize, and yams), displacement has caused a 95% change in livelihood patterns, leaving 65% of the population unemployed. Qualitative accounts from traditional leaders and IDPs further categorize this shift as a transition from being "landlords and employers" to "beggars and precarious laborers" within the informal markets of Maraban Rido and Kakau. This "hyper-poverty" is exacerbated by the fact that nearly 70% of IDPs never receive humanitarian support, creating a long-term economic vacuum where every meager earning is consumed by the immediate need for shelter and sustenance, effectively trapping the population in a "poverty trap" as defined by Okafor (2023).

Regarding the second objective, the findings highlight a profound "social service vacuum" characterized by "service

invisibility," where IDPs are largely excluded from formal systems due to the lack of permanent, centralized camps. Statistically, 76% of IDP environments lack educational facilities and 88% of respondents find healthcare unaffordable, leading to 51% of displaced children being entirely out of school and 50% of the population living more than 5km away from the nearest medical facility. Interview responses clarify that because IDPs are scattered within host communities, they "fall through the cracks" of government and NGO interventions. The "hidden costs" of education, such as uniforms and transport, remain insurmountable for parents already burdened by house rent, forcing many to rely on traditional herbs or informal "chemist" shops, which WHO (2022) notes lead to catastrophic health outcomes for the most vulnerable.

The investigation into the third objective reveals a complex socio-cultural landscape where high cultural and linguistic similarity (85%) initially facilitated acceptance, but has since devolved into "host fatigue" due to prolonged economic competition. While 65% of IDPs feel a baseline level of acceptance, 72% do not participate in community social activities, and 55% report experiencing some form of discrimination or "silent stigma." The qualitative data suggests that as displacement stretches from 2020 to 2024, host communities increasingly view IDPs as economic burdens or security risks rather than guests. This "social limbo" is fueled by localized conflicts over scarce resources like water points and market spaces, confirming that resource scarcity converts initial empathy into social friction and complicates the long-term prospects for peaceful co-existence.

Finally, the findings for objective four identify a heavy reliance on unsustainable

"negative coping" mechanisms and informal social capital in the absence of consistent institutional aid. The survey data shows that a staggering 90% of respondents rely on borrowing to meet basic needs, creating a cycle of "debt bondage," while 70% engage in low-income petty trading as their primary survival mechanism. Despite the resilience shown through communal saving groups (Adashe) and support from religious organizations, 70% of IDPs report "resilience fatigue," describing their ability to cope as weak or very weak. Qualitative evidence from social workers and youth leaders emphasizes that these strategies involve "borrowing from the future" to survive the present. Without deliberate institutional intervention to provide new vocational skills (as 60% currently possess no new skills), the IDP population remains at high risk of permanent socio-economic marginalization.

Conclusion

Banditry and kidnapping in Chikun and Kajuru have destroyed the local economy activities. It has forced people who were once successful farmers and employers to become poor renters and squatters in towns. This is not just a loss of money; it is the total collapse of their way of life. Skilled farmers are now forced to do low-paying menial jobs, which means the knowledge and agricultural strength that once made Southern Kaduna wealthy is being lost. Absence of official IDP or permanent camps, displaced people are scattered, living in rented rooms or unfinished buildings. As a result, they are often overlooked by aid groups. Since they are "hidden," their children cannot go to school and the sick cannot get medical care. The high cost of living in town makes these basic services impossible to afford. Without a plan to find and help

these "invisible" families, they risk becoming a permanent group of poor, uneducated people.

Host communities were very welcoming because of shared culture and religion. However, as the crisis lasts longer, "host fatigue" has set in. Because resources like water, market space, and cheap housing are limited, the initial kindness has turned into silent tension and competition. This shows that social peace depends on having enough resources for everyone; when things get too tight, even neighbors can start to see each other as rivals. Many are suffering from "resilience fatigue," meaning they are simply exhausted. They stay alive by borrowing money they cannot pay back, skipping meals, or taking their children out of school. While churches and mosques have helped a lot, they cannot replace the government's job of fixing the economy. Most IDPs are now trapped in so much debt that even if the violence stops today, they will still need financial help and new job training to start over.

Recommendations

Based on the integrated findings of this study, the following recommendations are proposed:

- i. The Kaduna State Government, alongside security agencies, should create protected farming zones in Chikun and Kajuru. Since 95% of IDPs have been forced out of farming, military protection during planting and harvesting seasons is vital. Providing improved seeds and fertilizers will help farmers return to their lands and end their dependency on menial labour.
- ii. To fix the problems confronting IDPs and the 88% healthcare cost barrier, the state should create a digital registry

for those living outside of camps. This "Social Shield" would provide displaced families with school fee waivers and health vouchers for free medical care. This ensures that IDPs get the same help as those in formal camps.

- iii. To reduce mental and physical stress and competition for water or clinics, NGOs and the government should build facilities that serve both IDPs and host communities. By expanding local resources like adding more boreholes or market stalls the presence of IDPs becomes a reason for community-wide growth rather than a cause for social tension.
- iv. To break the 90% "debt trap" and solve the 60% lack of new skills, the government and banks should offer zero-interest startup loans. These loans should be tied to training in modern jobs like solar installation, tailoring, or food processing. This gives IDPs a way to earn a living without falling further into debt.

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