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Conflict Entrepreneurs, Insurgency and Underdevelopment in the North-East Geopolitical Zone of Nigeria

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Abstract
Insurgency and other violent conflicts in the Northeastern part of Nigeria remain a recurring challenge to Nigeria's security and national development. This is largely due to the activities of conflict entrepreneurs whose business interest is directed to stimulate and prolong conflicts through various means. The menace led to the destruction of lives and properties and the displacement of residents. Several interventions by the government have been put in place to curb the menace, yet insecurity heightens. This paper examined how conflict entrepreneurs promote insurgency and under-development in the North-East geopolitical zone of Nigeria. The paper adopted the Queer Ladder Theory (QLT) and the Greed and Grievance theory as a guide. The qualitative approach that relied on secondary data sources was employed. The study revealed that conflict entrepreneurs in the northeast region of Nigeria sustain insurgencies and underdevelopment through economic incentives, political manipulation, and ideological extremism. Weak governance, corruption, and poor security responses enable these actors, to lead to declining infrastructure, mass displacement, food insecurity, and human capital erosion. It is recommended that the government should focus on dismantling economic networks supporting conflict entrepreneurs, strengthening border security, disrupting illicit trade, and enforcing stricter financial regulations. Alternative economic opportunities should be provided to vulnerable populations. Strong governance and accountability measures, anti-corruption initiatives, and community engagement strategies should be implemented to curb political actors' influence and promote social cohesion.

Keywords*:* Conflict Entrepreneurs, underdevelopment, insurgency, northeast geopolitical zone

Introduction
Conflict per se, is not bad, it is perhaps a necessity in the evolution and development of human organisations. But when they degenerate into violent and destructive clashes, they become unhealthy, counter-productive and progress-threatening. Conflict is inevitable in any society (Wilson et al., 2021), due to differences in individual's values, ideology, interests, goals, needs

and expectations. Conflict cuts across every sphere of human life, it occurs in homes, marketplaces, religious, and secular organisations. In the last two decades, Nigeria has faced numerous security challenges which have adversely impacted its development. These range from Boko Haram in the North East, armed banditry and kidnapping in the North West and the farmers-herders conflict in the North Central regions of the country. Others are secessionist movements in the South East and South West and oil bunkering in the Southern regions. The Federal Government of Nigeria employed various measures to address these myriads of security challenges (Edward, 2014).

The North-East geopolitical zone of Nigeria comprises Adamawa, Bauchi, Borno, Gombe, Taraba, and Yobe States. These states are among the least developed in the country. Despite

these, the zone is faced with other challenges, among which is conflict, occasioned by the activities of Boko Haram and recently, its splinter group known as the Islamic State in West Africa Province (ISWAP). According to Ogbodo (2013), Boko Haram is a terrorist group that started in Egypt in the 1950s during Nasser's Presidency. The dreaded organization was only committed to fighting Western interests in Arab land. A military onslaught was launched by Nasser's Army against the sect which led to the capture and beheading of their leader in Cairo, and this forced many of them to flee from Egypt and spread across North Africa. The group penetrated Nigeria around the mid-80s, they first settled in Niger State but were soon dislodged by a military operation under the then National Security Adviser, General Gusau (Rtrd).

The rise of insurgent groups has heightened insecurity and threatened development in all aspects. The first attack by Boko Haram insurgents was reported in Nigeria in 2009. Since then, the group has been carrying on its activities of destroying lives and properties worth billions of Naira. Boko Haram as an Islamic sect opposes Western education and influence and believes that Nigeria should be Islamised. Since its emergence, the northern part of Nigeria has become a battleground, government's efforts to curb the menace have failed to yield a positive result. Armed and violent conflicts have become a career and source of livelihood to some greedy people and this invariably offers them status, influence, money and fame in the public therefore they do anything to keep sustaining and escalating violent conflict which in turn threatens development in the northeast geopolitical zone of the country. The inability to detect the conflict entrepreneurs which mostly appear to be faceless and only act in the background and the intense underground economy going on in the Northeastern region of Nigeria is the problem of this work.

Against this background, the paper examined how conflict entrepreneurs promote insurgencies and under-development in the northeast geopolitical zone of Nigeria, and many scholars have neglected this aspect of research in the literature. This gap has been filled through this work.

Conceptual/Literature Review

Conrad (1991) defined conflict as communicative interactions among people who are interdependent and who perceive that their interests are incompatible, inconsistent, or in tension. Conflict is the interaction of interdependent people who perceive incompatible goals and interference from each other in achieving these goals (Folger et al., 1997). Conflict can also be defined as a struggle over values and claims to scarce status, power and resources in which the opponents aim to neutralise, injure or eliminate their rivals. An entrepreneur is an individual who creates a new business, bearing most of the risk and enjoying most of the rewards. The entrepreneur is commonly seen as an innovator, a source of new ideas, services and business or procedures. Entrepreneurs play a key role in an economy, using the skills and initiative necessary to anticipate needs and bring good new ideas to the market.

Similarly, an insurgency is a violent, armed rebellion by small, lightly armed bands who practice guerrilla warfare against a larger authority. The key descriptive feature of insurgency is its asymmetric nature, small irregular forces face a large, well-equipped, regular military force state adversary. Due to this asymmetry, insurgents avoid large-scale direct battles, opting instead to blend in with the civilian population (often in rural areas) where they gradually expand territorial control and military forces. Insurgency frequently hinges on control of and collaboration with local populations. In the context of this study, underdevelopment refers to a

state where certain regions or countries lack adequate economic, social, and political development compared to others, often due to historical, institutional, or structural factors.

Conflict entrepreneur refers to a group or individual who promotes conflict for profit. They exist inside or outside the government. Usually, a conflict entrepreneur engages in or directly benefits from illegal economic activity that promotes violence or undermines efforts for good governance and economic development, there are several other levels of conflict entrepreneurs whether inside or outside the government. Conflict entrepreneurship funds violent conflicts through the production, mobilization and allocation of resources to sustain the conflict. Conflict entrepreneurship in Nigeria survives through different levels and layers of networks such as cult-related violence, book-haram insurgency, herdsmen-farmers crisis, electoral violence, piracy, drug pushing, human trafficking and baby factories. Therefore, conflict is a costly venture for Nigeria's development.

According to Obuseh (2014), a conflict entrepreneur is any individual, group or organization that profits from violent conflicts through the sale of weapons, goods and services to both the parties at war, and to civilian non-combatants – the businessman profiteer who leverages on the opportunities created by violent conflicts to enrich himself. A conflict entrepreneur evokes two stereotypes in popular culture: First, you have the image of the rich businessman selling military hardware to warring parties, and, secondly, the quasi-criminal black marketer, selling commodities to common folk. The image of the conflict entrepreneur carries the implication of massive influence and power used to actively cause wars for personal gain, rather than merely passively profiting from them.

Conflict entrepreneurs range from Arms dealers, Commodity Dealers, Military Contractors, etc. Arms dealers make their profits by marketing their wares to parties at war. While some arms dealers operate independently, some others profit by cooperating with the authorities. For instance, during the Chaco War, Basil Zaharoff's Vickers Company sold weapons to all the parties, while companies like Opel and IBM cooperated with the Third Reich during World War II. International arms dealers could either be well-structured organizations or unstructured black market operators (Obuseh, 2014).Lyons et al. (2002) posited that conflict entrepreneurs are economic and political actors who instigate and stir up violent conflict as a means of attaining economic and political power. Conflict entrepreneurs also include opportunistic actors, who may not be directly involved in the crisis, but who benefit immensely in the outbreak of conflicts through resource exploitation, for example after arresting some bandits, armed robbers or criminals after their operations, they often confess that they are working for someone and they are not the sole beneficiary of the proceeds.

Globally conflict financing or war economy is more or less to war-making and war prosecution Since the end of the Second World War, there have been 250 wars worldwide which is equivalent to 4 wars per year (Roche, 2003). These wars have come with hea vy price tags both in economic and human cost, though every war has a different cost. For instance, the US war on terror in Iraq and Afghanistan following the 9/11 attack on the twin towers witnessed around 347,539 casualties between 2001 and 2014 and over three trillion US dollars spent to execute these wars by the United States Government (Stiglitz & Bilmes, 2008). A larger percentage of the world's resources go down into arms purchases and peace support operations.

The cost of conflict in African development was approximately $300bn between 1990 and 2005, according to Oxfam International, IANSA and Saferworld (2007). This is equal to the amount of money received in international aid during the same period. The International Action Network on Small Arms, Safe World and Oxfam International revealed that between 1990 and 2005, armed conflict cost Africa 18 billion US dollars, a situation which saw 23 African countries experience different kinds of violent conflicts (Alimba, 2014). The World Bank claims that resources diverted by conflict away from development use are estimated at one billion dollars a year in central Africa and more than eight hundred million dollars in West Africa. In Nigeria, apart from the unprecedented number of human fatalities induced by various forms of conflict and insecurity since 1999 (Taft & Haken, 2015), there is an outrageous economic cost (Adisa, 2021) as well as over 4 million population displacements stimulated by terrorism, disasters and communal conflicts (Comolli, 2015).

Conflict entrepreneurs often devise several violent means to gain advantage of the economy, their continued existence and survival rests on the oars of continued violent conflict economy, and thus, they will cease to exist. The state sometimes releases large chunks of funds into violent economies which enables it to thrive (Ballentine & Nitzschke, 2005). The character of the state itself is a conflict-generating apparatus (Ake 1996). The state that is supposed to protect the citizens and territorial integrity of a nation has been captured by a greedy elite that perpetuates violence for profit-making. Whereas the state is complicit in this violent and criminal enterprise, it remains the only counterforce that could address this criminality and drive processes of human security. This is because, as Shinoda (2004) argues, the state is reposed with legitimacy as well as a monopoly of coercive force to compel criminal-minded elements into obeying her to guarantee security.

Oyekanmi & Adenuga (2023) examined the culpability of business-oriented groups and individuals in the Boko Haram insurgency in Nigeria, including their modus operandi. The paper adopted desk research methodology with secondary data from extant literature and third-party intervention theory as an explanatory framework. The result showed that conflicts such as the Boko Haram insurgence in Nigeria are a product of state failure to offer the needed protection and apprehend conflict engineers and that the availability of rich resources and struggle for political power are a propensity for violence. Adisa (2021) examined transnational organized crime, terrorist financing and Boko Haram insurgency in Nigeria. The paper employed secondary sources of data. This article therefore argued that Boko Haram and ISIS in Nigeria have managed to sustain their campaigns based on financing from multiple sources within the complex transnational and transactional criminal networks in Nigeria and most of the West African sub-region.

Osumah (2013) examined the implications of the Boko Haram insurgency in Northern Nigeria for internal security. The article relied on secondary sources of data. The findings revealed that the insurgency has spawned varied implications such as an international image crisis, huge economic losses, a health and humanitarian crisis, a huge burden on the security apparatuses, arms proliferation, and endangered national unity. It holds that the insurgency is essentially interlinked with a breakdown of the social contract manifested in opportunistic behaviour, economic stagnation, and lack of functioning institutional mechanisms for policy conduct and conflict resolution. Conflict entrepreneurs were the leading cause of the Boko Haram insurgency in Northern Nigeria.

Chukwu et al. (2022) examined the Effects of Boko Haram Insurgency on the Political Development of North East Nigeria: A Critical Analysis is: to ascertain the effects of book haram insurgency on the East geo-political zone in Nigeria's political development of North East geopolitical zone of Nigeria. The study applied frustration-aggression theory and adopted a qualitative research methodology. The findings revealed that the activities of Boko Haram Insurgents affected the economic development, political development and social development of the North East Geo-political zone of Nigeria.Taylor et al. (2021) assessed the impact of conflict on development in North-East Nigeria. The study locations were Borno, Adamawa, and Yobe States. The study employed the International Futures (IFs) model, a systems dynamic integrated assessment tool, to compare two scenarios: a conflict scenario that simulates conflict and its effects based on the best data and literature available, and a no-conflict scenario that simulates development in a counterfactual without conflict. By comparing these two scenarios, we can evaluate the conflict's direct and indirect effects. These deaths are the result of the conflict's physical and economic effects. Insecurity has led to a decline in agricultural production and trade, reducing access to food and threatening the many households who depend on agriculture for income. Hundreds of thousands of Nigerians have been displaced from their homes, often meaning the loss of livelihoods, assets, and critical support systems.

Moreover, displaced populations often live in overcrowded and degraded living conditions without access to clean water and sanitation. Young children, who are especially vulnerable to malnutrition and disease from a lack of clean water, are hit hardest. Nnabuihe et al. (2018) examined the acts and activities of promoters and profiteers ofviolent conflicts and how such activities affect development processes in Nigeria. Relying on the integration of various secondary sources, the political-economy approach and the greed and grievance theory guided the study. Results showed that the activities of conflict entrepreneurs cost Nigerian society a huge sum in such a way that it generates grave consequences for the existence, training and livelihood of the human person. It also affects the freedom of the human person. As such, conflict entrepreneurship has a greater effect on Nigeria's social, economic, and political development.

Theoretical Framework

This paper adopted Greed and Grievance Theory and the Queer Ladder Theory (QLT) as a theoretical framework. The Greed and Grievance Theory postulates that economic motivations and opportunities are more highly correlated with the onset of conflict than ethnic, socioeconomic, or political grievances (Ballentine & Nitzscke, 2005). Greed and Grievance theory postulates that the causes of conflicts especially in developing countries (such as Nigeria) are greed and grievance. This theory suggests that conflicts can stem from two main sources: greed, which involves the desire for economic gain or resource control, and grievance, which pertains to perceived injustices within a society (Collier et al., 2009). Collier et al. (2009) opined that where alternative opportunities are few as a result of low incomes, poor education, and a high unemployment rate the possibilities of enrichment by war are considerable, and the incidence and duration of wars are likely to be greater and longer. They asserted that whether intentionally or unintentionally, conflict entrepreneurs help to instigate wars and make conflicts more protracted. Furthermore, in cases where there is a powerful group that stands to gain from continued war, conflicts may be more difficult to de-escalate. By this reasoning, the duration of conflicts can be explained in terms of what material benefits the conflict offers, as groups or

individuals that benefit from a conflict would prefer to continue the fight rather than win it (Keen, 1998).

The theory is quite relevant to explaining the rising insurgencies in the North East from the perspective that the presence of conflict entrepreneurs happens to have contributed to the perpetuation of violent conflicts. People can suddenly get rich overnight, the desire for material acquisition and the prospect of becoming rich overnight became incentives for the perpetuation of the conflicts. On the other hand, the unresolved, underlying grievances only catalyze another resurgent conflict, further fueling the greed factor. The theory assumes that conflicts can become prolonged when based on greed and grievance thereby creating a vicious cycle of conflicts. A major criticism of the theory is that it cannot address the dynamic and evolving characteristics of conflicts, as well as the interconnectedness of different causes of violence (Homer-Dixon, 1999). Additionally, certain academics have highlighted that the greed and grievance theory often gives more importance to economic incentives rather than political, social, or historical grievances, thus overlooking the diverse aspects of conflicts (Bensted, 2011). By primarily concentrating on material gains and competition for resources, the theory failed to recognize the importance of identity, ideology, and power struggles in driving violent conflicts (Shivamurthy, 2022).

The proponent of Queer Ladder Theory (QLT) is associated with an American sociologist, Daniel Bell (1919-2011), who coined the idea of "queer ladder" in an attempt to explain the instrumental essence of organized crime as a desperate means of socio-economic empowerment and social climbing. This theoretical perspective has since fertilized into a popular theoretical framework widely used in contemporary crime studies. The basic assumptions of Queer Ladder Theory are; organized crime is an instrumental behaviour, it is a means to an end; it is an instrument of social climbing and/or socioeconomic advancement; and it is a measure to accumulate wealth and build power (Okoli & Orinya, 2013). Often ascribed to Queer Ladder Theory is the notion that organized crime thrives in contexts where the government's capacity to dictate, sanction and deter crime is poor; where public corruption is endemic; and where prospects for legitimate livelihood opportunities are slim. Under these circumstances, the incentive to indulge in crime is high, while deterrence from criminal living is low. In other words, the benefits of committing a crime surpass the costs and/or risks involved. This creates a pretext for criminal impunity and franchise (Okoli & Orinya, 2013).

To apply this to this paper, Queer Ladder Theory enables one to come to terms with the prevalence of organised crime in the Northeast region of Nigeria, it is believed that the phenomenon of Boko Haram insurgency in the Northeast is being driven by the criminal quest for accumulation of wealth. This has been worsened by the economic situation in the country. Those who take to organised crime, such as banditry, do so as a desperate means of economic accumulation and socio-economic empowerment (Mustapha, 2009). Therefore, a necessary consequence of this trend is the prevalence of crime rate and a state of insecurity (Okoli & Orinya, 2013).

Methodology

This study adopted a qualitative research approach utilising secondary data sources to examine how conflict entrepreneurs promote insurgency and underdevelopment in the northeast geopolitical zone of Nigeria. Data were gathered from a wide range of scholarly articles, books, journal articles, government documents, official and institutional documents and other relevant

literature working on conflict and development in Nigeria. These sources provided insights into the activities of conflict entrepreneurs, the economic and political structures sustaining insurgencies, and the broader impact on regional development. Relevant data were also obtained from newspaper articles, investigative reports, and media analyses that document the role of illicit economies, political manipulation, and extremist ideologies in sustaining violence. Reports from security agencies and think tanks specialising in conflict studies were reviewed to understand counter-insurgency strategies and governance challenges in the region.

The study employed content analysis to identify recurring themes and patterns related to conflict entrepreneurship, the funding mechanisms of insurgent groups, and the socio-economic consequences of prolonged violence. By relying on secondary data, the study was able to synthesize existing knowledge, draw connections between economic and political interests in the conflict, and provide a comprehensive understanding of how conflict entrepreneurs perpetuate instability and underdevelopment. The use of diverse sources helped ensure the credibility and reliability of the findings, offering a well-rounded perspective on the dynamics of insurgency and economic stagnation in the region.

Discussion and Findings

The findings suggest that insurgencies in North-East Nigeria persist not merely due to ideological extremism or economic hardship but also because of the deliberate actions of conflict entrepreneurs who profit from instability. These actors have established economic networks that benefit from war economies, making the continuation of violence financially advantageous. The study underscores how criminal enterprises, including illicit trade in arms, drugs, and essential commodities, serve as key funding sources for insurgent groups. The weak presence of the state, coupled with widespread corruption, allows these economic activities to flourish, further weakening the region's security and economic stability.

This conclusion is supported by the works of Oyekanmi & Adenuga (2023), Adisa (2021), and Osumah (2013) which provide critical insights into the role of conflict entrepreneurs and the broader dynamics of the Boko Haram insurgency in Nigeria. Oyekanmi & Adenuga's (2023) findings suggest that access to rich resources and political struggles fuel violence, making the insurgency a profitable enterprise for certain actors. Adisa (2021) argues that Boko Haram and ISIS-affiliated groups in Nigeria have sustained their operations through complex financing networks involving transnational crime. These networks operate across Nigeria and the broader West African sub-region, enabling terrorist groups to access resources through illicit activities. Osumah (2013) attributed the insurgency to a breakdown of the social contract, economic stagnation, weak institutional mechanisms, and the role of conflict entrepreneurs who profit from instability.

Together, these studies reinforce the argument that Boko Haram's activities are sustained by economic and political interests, weak governance, and transnational criminal networks, all of which contribute to prolonged insecurity and underdevelopment in Northern Nigeria. The intersection of political interests and insurgency is another significant finding. The study suggests that some political elites benefit from prolonged insecurity, either by using the conflict to discredit opponents, justify increased security spending, or maintain control over certain territories. This political dimension of conflict entrepreneurship complicates peace efforts, as actors who benefit from the status quo often undermine negotiations or counter-insurgency

measures. Beyond the economic and political dimensions, the findings highlight the role of extremist ideologies in sustaining insurgencies. Conflict entrepreneurs exploit existing grievances, framing insurgent activities as religious or ideological struggles to gain legitimacy and recruit fighters. The indoctrination of young individuals, combined with the lack of access to education and economic opportunities, ensures a steady supply of recruits who see armed groups as their only viable means of survival or purpose.

The impact of these dynamics on the region is devastating. The economy has collapsed in many areas, with agricultural activities disrupted, businesses forced to shut down, and local trade paralyzed. Displacement has reached alarming levels, with entire communities forced to flee due to persistent attacks, leaving them dependent on humanitarian aid. The destruction of schools, hospitals, and public institutions has further weakened human capital development, making long-term recovery even more difficult. As conflict entrepreneurs continue to benefit from this environment, efforts to restore peace and stability face significant challenges. The study concludes that insurgencies in North-East Nigeria are sustained by a network of actors who actively benefit from violence, making traditional counter-insurgency strategies insufficient. Addressing the issue requires not only military responses but also strategies that dismantle the economic structures supporting insurgent groups, improve governance, and create viable economic opportunities for at-risk populations. Without a comprehensive approach that tackles both the financial and ideological motivations behind the insurgency, the region will continue to experience prolonged instability.

The findings suggest that underdevelopment in North-East Nigeria is not merely a consequence of insurgency but an outcome actively shaped and sustained by conflict entrepreneurs. These individuals and groups profit from the chaos, engaging in activities such as arms trafficking, illegal taxation, and resource smuggling. The economic networks they control create a parallel economy that thrives on instability, making peace and development efforts increasingly difficult to implement. The study highlights how insurgencies disrupt local economies by displacing farming communities, destroying businesses, and discouraging investment, leading to widespread economic decline. This conclusion is supported by the works of Chukwu et al. (2022), Taylor et al. (2021) and Nnabuihe et al. (2018). Chukwu et al. (2022) found that the Boko Haram insurgency has severely impacted all facets of development in the North-East. The activities of the insurgents have disrupted the region's political stability, hindering governance and political participation. Taylor et al. (2021) opined that the ongoing conflict has had devastating effects, including the destruction of agriculture, loss of livelihoods, and massive displacement of populations.

The conflict has contributed to widespread malnutrition, especially among children, and has left many living in overcrowded, unsanitary conditions without access to basic services such as clean water. Nnabuihe et al. (2018) concluded that conflict entrepreneurs profit from violence, causing substantial harm to Nigeria's social, economic, and political fabric. These actors exacerbate insecurity, hinder development processes, and disrupt the livelihoods of individuals, undermining national stability and economic progress. The study concludes that conflict entrepreneurship has profound negative effects on Nigeria's development, limiting opportunities for peace and prosperity. The role of political actors in sustaining this cycle is also evident. Some political elites benefit from prolonged insecurity, using it to justify increased security spending, manipulate electoral outcomes, or control access to state resources. This political dimension of

conflict entrepreneurship complicates efforts to address underdevelopment, as those who profit from instability may actively undermine peace initiatives. The lack of strong governance and accountability further exacerbates the problem, allowing insurgent groups and their financiers to operate with little resistance.

The study also underscores the ideological dimensions of conflict entrepreneurship. Extremist narratives are strategically used to justify violence and recruit individuals who might otherwise seek alternative livelihoods. The destruction of schools and attacks on educational institutions have created a knowledge gap, reducing literacy rates and making younger generations more susceptible to radicalization. Without access to formal education and economic opportunities, many young people in the region remain trapped in a cycle where conflict becomes their only viable means of income and survival. The long-term consequences of these dynamics are evident in the region's declining human capital, deteriorating infrastructure, and worsening humanitarian conditions. The destruction of roads, markets, and communication networks has further isolated communities, making it difficult for businesses to thrive or for aid to reach those in need. Agriculture, once a vital economic activity, has been severely affected, with farmers unable to access their lands due to security threats. This has contributed to food insecurity, malnutrition, and increased reliance on external assistance. The continuous displacement of populations has also placed pressure on urban centres, where limited resources are stretched thin, further straining social services and economic stability.

The study makes it clear that underdevelopment in the Northeast is not simply a byproduct of conflict but a deliberately sustained condition facilitated by conflict entrepreneurs. Addressing the issue requires dismantling the economic and political structures that benefit from insecurity, strengthening governance, and creating viable economic alternatives for affected populations. Without a comprehensive approach that targets both the root causes and the actors who profit from conflict, the region will remain trapped in a cycle of violence and economic stagnation.

Conflict entrepreneurs in Nigeria fuel and sustain insurgencies by exploiting insecurity for personal, economic, and political gains. They exploit instability through illicit economies like arms trafficking and ransom payments. The weak state institutions and corruption enable these activities. Insurgent groups exploit socio-economic vulnerabilities to recruit members, while political actors and local elites may support armed groups for electoral gains. The prolonged conflict leads to displacement, economic decline, and social infrastructure destruction. Conflict entrepreneurs in Nigeria sustain underdevelopment by perpetuating insecurity, economic decline, and weak governance. They exploit vulnerabilities like unemployment, lack of education, and political instability to maintain their influence. Key sectors like agriculture, trade, and education are crippled, deepening poverty and limiting sustainable development opportunities. Corruption and weak governance allow these actors to operate with impunity, perpetuating a cycle of violence and economic stagnation.

Conclusion

The study established that conflict entrepreneurs play a critical role in sustaining insurgencies and underdevelopment in the North-East geopolitical zone of Nigeria. Their activities, driven by economic incentives, political manipulation, and ideological extremism, have prolonged instability and hindered development efforts. The findings revealed that insurgencies are not only a result of socio-economic grievances but are actively sustained by individuals and groups who benefit from the chaos. Weak governance structures, corruption, and poor security responses

have further enabled these actors, to create an environment where illicit economies thrive and legitimate economic activities collapse. The consequences are evident in the region's declining infrastructure, mass displacement, food insecurity, and the erosion of human capital.This study contributes to the growing body of knowledge on conflict entrepreneurship by highlighting the intricate connections between economic incentives, political interests, and insurgencies in Nigeria.

Unlike conventional analyses that focus primarily on ideological or socio-political grievances as drivers of conflict, this research underscores the role of individuals and networks that deliberately sustain violence for personal gain. It provides a nuanced understanding of how illicit economies, corruption, and extremist narratives interact to create a self-perpetuating cycle of conflict and underdevelopment. By identifying the mechanisms through which conflict entrepreneurs operate, the study offers valuable insights for policymakers, security agencies, and development practitioners seeking sustainable solutions to insurgency and economic stagnation in conflict-prone regions.

Recommendations

Based on the findings, the following recommendations are proposed:

1. The government should prioritise dismantling the economic networks that sustain conflict entrepreneurs by strengthening border security, disrupting illicit trade routes, and enforcing stricter financial regulations to track and cut off funding sources for insurgent groups. Policies should also focus on providing alternative economic opportunities for vulnerable populations, particularly in conflict-affected communities, to reduce the appeal of joining insurgent groups.
2. There is a need for stronger governance and accountability measures to curb the influence of political actors who benefit from insecurity. Anti-corruption initiatives should be reinforced within security agencies and government institutions, ensuring that resources meant for counter-insurgency efforts and regional development are properly utilised.
3. Additionally, peacebuilding efforts must incorporate community engagement strategies that address local grievances, counter extremist narratives, and promote social cohesion to weaken the influence of conflict entrepreneurs.

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