How kidnappers turn northern families' pain into profit



For families across Northern Nigeria, kidnapping no longer ends with the snatching of a loved one. It begins another desperate journey. Once an individual is taken into the forest, the family is forced into a parallel economy of negotiation, borrowing, selling property, mobilizing relatives, seeking community assistance and, in some cases, supplying abductors with motorcycles, food, fuel, recharge cards and other commodities. For the kidnappers, the victim becomes an asset. For the family, everything that can be converted into cash becomes a possible price for survival. From Kebbi to Zamfara, Kwara, Sokoto, Borno, Kaduna and other parts of the North, accounts show how ransom has become deeply woven into the kidnapping crisis. In some cases, families pay millions of naira and secure the release of their loved ones. In others, payment only opens the door to fresh demands. Some victims are killed despite ransom payments, while others are rescued by security forces before family's part with money. The result is an expanding economy built around human captivity. Recent research by SBM Intelligence illustrates the scale of the problem. The organization reported that 7,825 people were abducted across Nigeria between July 2025 and June 2026, with 7,334 of the victims recorded in the three northern geopolitical zones. It also estimated that N7.78bn was actually paid as ransom during the period. When ransom becomes the price of freedom. In Kebbi State, the abduction of a High Court judge, Justice Faruk Hassan Bunza, demonstrated the bargaining process that has become characteristic of kidnapping. Bunza was abducted from his residence along Zogirma Road in Bunza Local Government Area on July 26, shortly after returning from Sokoto. According to his family, the kidnappers initially demanded N200m but later reduced the ransom to N50m following negotiations. The judge was released on August 3, after spending about nine days in captivity. A family member said N50m was paid for his release, alongside soft drinks and biscuits. But the police maintained that it did not support ransom payment. The judge later disclosed that he was held at Dutsen Bandan, a hill behind the NYSC permanent orientation camp in Dakin Gari, Suru Local Government Area, about 49 kilometers from his hometown. He reportedly encountered other abductees at the hideout. His experience reflects one of the central features of the ransom economy: the price of a human life is negotiated like a commercial transaction. The kidnappers make a demand. The family negotiates. The amount is reduced or adjusted, and payment is made through channels often outside

the formal financial system. From money to motorcycles and recharge cards.

In Zamfara State, however, ransom negotiations have gone beyond cash. Bashar Sani, a senior administrator at the College of Education, Maru, was abducted alongside his wife and other women. His family reportedly paid N20m, three motorcycles and N150,000 worth of recharge cards to secure his release. But the payment did not save him. Sani spent 42 days in captivity and was eventually killed. His case exposes the most brutal reality of the ransom economy: payment does not guarantee survival. Another Zamfara victim, Musa Usman, was abducted while travelling to Sokoto for business. His family reportedly paid N7m, after which the abductors demanded three motorcycles before his release. In another case, Aminu Sarki of Jangeme in Gusau Local Government Area was abducted from his farm in August. The bandits demanded N10m and kept him in the forest for three weeks after his family could not raise the full amount. Sarki eventually regained his freedom after his family raised N3m. Recounting his ordeal, he said, "I was in my farm last month when suddenly the bandits who were on motorcycles arrived and abducted me. I was kept in the forest together with other captives for three weeks because of my inability to pay N10m as ransom. But thank God, after several consultations with my family, the sum of N3m was raised and given to them."
For Mohammed Bala, another Zamfara victim, the threat was blunt. Abducted from Damba Housing Estate in Gusau, the kidnappers accused him of withholding his retirement benefit. One of them reportedly told him: "You either produce the money or we take you to the bush." His family mobilized millions of naira to secure his release. Bala later said: "Immediately the payment of the ransom was done by my family, the bandits took me to a nearby road and asked me to go. That was how I was able to come back home." These cases show how kidnapping has created an informal marketplace where cash is only one form of payment. Motorcycles are valuable to armed groups for mobility. Recharge cards provide communication. Food, fuel and other supplies sustain camps in remote forests. The ransom economy, therefore, is no longer simply about handing over bags of money. It is a supply chain.

Selling farms, property to free loved ones; In Kwara State, families have been pushed into similar desperation. At Babanla in Ifelodun Local Government Area, three siblings abducted in August 2025 spent about two months in captivity. Their father entered into negotiations with the kidnappers after the initial ransom demand of N15m per victim was reduced to N5m. The family reportedly sold farmland and other property to raise the money. But even after the negotiations, the kidnappers allegedly held the father and demanded another N10m. For families living largely on farming and small-scale businesses, selling the very assets that sustain their livelihood creates a second crisis. They may secure a relative's freedom today, but lose the economic means to survive tomorrow. That is how ransom deepens poverty while simultaneously sustaining the criminal enterprise. Communities becoming ransom-raising machines in some northern communities, the burden has moved beyond individual families. Residents, relatives, community leaders and members of the diaspora have been forced to pool resources to raise ransom. In Awun community in Oro-Ago district of Kwara State, residents and indigenes reportedly raised about N60m to secure the release of three children aged between four and 15 who had spent about four months in captivity. Contributions reportedly came from members of the community living outside the state and abroad. The kidnappers also demanded food and other supplies. At Owa-Onire, residents said more than N50m had been paid in different kidnapping cases. The daughter of the monarch was reportedly released after about two months following payment of ransom, while engineers working on road projects were also abducted and later released after their employers allegedly paid ransom. The economic consequences spread beyond the victims. Farmers abandon their farms. Traders stop travelling to affected communities. Construction workers become targets. Residents flee. Thus, every ransom payment may secure an individual release while simultaneously strengthening a system that makes the next abduction more profitable.

When the government refuses to negotiate; The dilemma is particularly severe when the government refuses to negotiate with kidnappers. In Zamfara, about 50 farmers from Magamin Diddi in Maradun Local Government Area reportedly entered the forest in an attempt to reconcile with bandits but remained in captivity after the state government refused to negotiate till date. For government authorities and security agencies, paying ransom risks strengthening criminal organizations. For families, however, refusing to pay may mean leaving loved ones in captivity. The two positions collide at the point where a family is asked to choose between financing a criminal organization and risking the life of a relative.

A billion-naira demand for worshippers; Perhaps



one of the most disturbing examples occurred at Omugo in the Oro-Ago district of Kwara State, where eight worshippers were abducted during an ECWA church service in March. The initial ransom demand was reported to be N1bn. Pastor Sunday Omole, whose wife was among those abducted, said the community eventually delivered N20m, alongside five bags of rice, petrol, red oil, seasoning and other supplies. Rather than end the ordeal, the abductors allegedly demanded another N300m. By June, five of the eight worshippers had reportedly been killed while one escaped. The case demonstrates how the ransom economy can mutate into extortion without an endpoint. The initial payment does not necessarily end captivity. Instead, it can become proof to the kidnappers that the victims' families have access to

resources, encouraging further demands.

Payment does not always buy freedom; The story of the Oniwo of Afin in Kwara State, Oba Simeon Olanipekun, and his son, Olaolu, also illustrates the dispute surrounding ransom payments. The monarch and his son were abducted from the palace in December 2025. Family sources said N20m was paid for the son's release after about two weeks. The monarch remained in captivity longer, after which another N12m and two power banks were reportedly delivered. The family put the total ransom at N32m. But the Kwara State Police Command disputed the ransom claim, saying the monarch was rescued through sustained joint security operations. The disagreement highlights another challenge in documenting Nigeria's ransom economy: payments are often made privately, while security agencies are reluctant to confirm them because doing so could encourage further kidnappings.

The other side of the equation: rescue without ransom; Not every kidnapping end with payment. At Omu-Aran in Kwara State, security personnel and community actors reportedly tracked a victim while the family was negotiating with the kidnappers. According to retired Major General Abidoye Lasisi, security forces closed in on the abductors, forcing them to abandon the victim. The victim was rescued without ransom being publicly acknowledged. A similar operation took place in Woro, Kaiama Local Government Area, after a February 3 attack in which hundreds of residents were reportedly killed or abducted. In August, 163 victims were recovered in an intelligence-led operation and taken to Ilorin for medical care.by Survivors described months of hunger, deprivation and deaths in captivity. Mary Ishaya recounted the ordeal, while nurse Amira Saliu described helping pregnant women deliver babies in the forest without proper medical equipment. The state subsequently provided medical and psychosocial support. These cases provide an important counterpoint to the ransom economy: where intelligence, community cooperation and rapid security intervention succeed, the market for human captivity can be disrupted.

Borno: where captivity is a source of enormous revenue; In Borno State, the scale of mass abductions shows how kidnapping can move from individual extortion to organized financing for armed groups. About 360 of the 416 residents of Ngoshe in Gwoza Local Government Area, mostly women and children, were abducted on March 4, 2026. They spent about three months in captivity before their release in June following military operations, according to the Army. Some former captives said they saw 'Ghana-Must-Go' bags being transported into the terrorists' enclave shortly before their release. Halima Abbba said: “I can't say what we saw is money, but all of us there that night saw it when about seven or eight bikes drove Ghana-Must-Go bags to where they kept us in the mountain.” The account does not independently establish that ransom was paid. But the episode illustrates the uncertainty surrounding negotiations with armed groups and the difficulty of tracing what happens during the final stages of mass hostage releases. The Ngoshe case has also featured prominently in recent estimates of Nigeria's ransom economy.

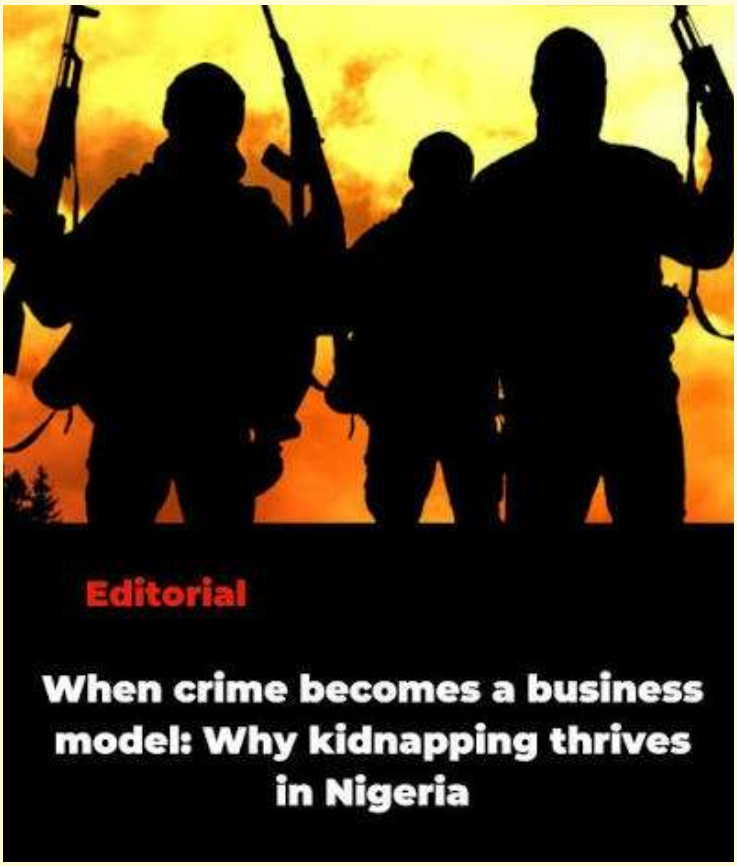
Sokoto families sell what they have; In Sokoto State, Bello Wakili Bachaka, a former chairman of Gudu Local Government Area, told the state's Judicial Commission of Inquiry how he sold a monetized official vehicle to raise more than N4m after bandits abducted his wife and two children. The money was reportedly used to secure their release. A study cited in the broader investigation also documented the experience of a widow whose family paid N5m after her husband was abducted. The husband was later abducted again by another armed group, which demanded more money. When the family could not meet the demand, he was killed. The cycle reveals the devastating economics of repeated kidnapping. Once a family pays, it may be forced to liquidate more assets if another abduction occurs.

Kano: when intervention breaks the cycle; Kano presents a contrasting picture in some of the cases examined. When Sarkin Noman Kano, Alhaji Yusuf Nadabo Chiromawa, was abducted in Chiromawa, Garun Mallam Local Government Area, security personnel and community members mounted a pursuit. The attackers eventually abandoned the victim, who was rescued the same day. The case demonstrates the importance of speed. Every hour spent in captivity can increase the bargaining power of abductors. Rapid intervention can deny them the opportunity to establish contact with relatives, make ransom demands and negotiate payment.

Kaduna: When insecurity destroys the economy before ransom is even demanded

In Kaduna, the human and economic consequences of insecurity are also evident in communities such as Naridon in Kauru Local Government Area. The July attack left at least 30 residents reportedly dead, while several others were injured or missing. Five children from one family were killed, with only one child

surviving but critically injured. The attack also destroyed homes, shops and other property. A community leader, Yunusa Babados, recalled the terror inflicted on residents, while the Secretary to the Village Head of Dogon Rana said: “One family lost five children. Only one child survived, and that child is now struggling for life.” Another community source complained that the poor road network delayed security intervention. “If there was a good road, security personnel would have arrived earlier.” Although the Naridon attack was not primarily documented as a ransom case, it demonstrates the broader economic environment in which the ransom economy thrives: communities are emptied, farms abandoned, businesses destroyed and residents pushed into vulnerability. President Bola Tinubu condemned the attack and directed the security agencies to intensify operations in the affected areas.



A criminal economy that feeds on poverty; Checks further revealed that the cases across the North reveal a pattern; where kidnappers do not operate in isolation from the communities they terrorize. Their demands create a network involving families, relatives, community leaders, employers, intermediaries, negotiators, transporters and suppliers. The victims' families become unwilling participants in an economy they never chose to enter, as farmer sells his land, family borrows from relatives while community launches an appeal and the businessman disposes of property, a diaspora group sends money home and an employer pays to recover a worker. Also, while family supplies motorcycles, food or fuel, the criminal group converts those resources into mobility, weapons, logistics and further capacity. The irony is that the ransom that saves one victim can finance the kidnapping of another. Our correspondents conclude by unveiling a recent analysis of Nigeria's kidnap economy which revealed that the North accounted for the overwhelming majority of kidnapping victims, while ransom payments ran into billions of naira. The research also found evidence of kidnappers demanding commodities such as motorcycles, phones, food and fuel in addition to cash — evidence of a criminal market adapting to the resources available to victims. The dangerous bargain for governments, ransom payment is financing criminality for families, it is often the only visible path to keeping a loved one alive.That is the dangerous bargain at the centre of Northern Nigeria's kidnapping crisis. Security agencies warn against paying ransom because the proceeds strengthen armed groups. But families facing a gunman on the telephone do not necessarily think in terms of national security strategy. They think about a mother in the forest, a child, a husband, father and a brother. And when the kidnappers say, “Pay or we kill him,” the family is forced to calculate the value of everything it owns against the life of one person. That is how kidnapping becomes more than a security problem. It becomes an economic system. Band until the profitability of that system is disrupted — through intelligence-led operations, effective policing, rapid rescue, financial tracking, protection of rural communities, improved infrastructure and measures that prevent criminal groups from converting ransom into weapons and logistics — the cycle will continue. For the families caught in the web, the price of insecurity will not be measured only in terms of lives lost. It will also be measured in farms sold, homes abandoned, businesses destroyed, savings exhausted and communities impoverished. The ransom economy is therefore not merely enriching kidnappers. It is steadily transferring wealth from vulnerable northern families into the hands of the criminal networks holding their loved one's hostage**. Culled from the (The PUNCH)**