



Urban Informality, Youth Livelihoods and Acquisitive Crime: the Micro-economics of Survival in Nigerian Cities.

¹Oladejo Ayobami Olaniran, ²Ayodele Lateef Atanda.

¹*Department of Sociological Studies, Tai Solarin University of Education,
P.M.B 2118, Ijebu-Ode Ogun State, Nigeria.*

²*Department of Sociology, Olabisi Onabanjo University, Ago-Iwoye, Ogun State, Nigeria.
oladejoao@tasued.edu.ng ayooladejo23@gmail.com, ayodelelateef2012@gmail.com*

Abstract

Nigerian cities are characterised by urban informality, which is an essential source of income for millions of young people who are not able to find regular jobs. However, youth exposure to acquisitive crimes, such as fraud, theft, burglary, and organised crime, is also increased in these same unofficial venues. This essay examines how teenage survival tactics and paths into crime are shaped by informal urban economies by combining security, legal, and criminological viewpoints. The study emphasises the practical challenges of regulating crowded, unregulated settlements from a security perspective. Legally speaking, it criticises legal frameworks that criminalise routine survival acts while ineffectively combating organised predatory networks. Youth criminality is analysed from a criminological perspective as a reasonable reaction to systemic marginalisation and a lack of economic possibilities. The study, which uses data from 2020 to 2025, focusses on urban teenagers between the ages of 18 and 35 who are involved in informal economic activities. Key informants include security officers, community leaders, and representatives of the informal sector. The results show how a micro-economy of survival within informal settlements is created by continuous underemployment, changing forms of economic crime, and holes in governance. Informal livelihoods foster economic participation and resilience, but they also present potential for fraud and exploitation. In support of inclusive urban governance that strikes a balance between security and livelihood protection, the paper proposes policy solutions centred on community-based problem-oriented policing, gradual formalisation of informal work, legal reforms to stop arbitrary criminalisation, and youth-focused economic initiatives.

Keywords: Nigeria, youth livelihoods, urban informality, acquisitive crime, and security governance.

Introduction

Due to migration, the expansion of informal settlements, and constraints on urban labour markets, Nigerian cities have seen tremendous demographic and geographical change over the past 20 years. As young people, who make up more than 60% of the population, move into cities with little opportunity for formal employment, this tendency has gotten worse (NBS, 2023). Informal employment, unstable housing, and improvised services serve as de facto safety nets for a large number of people. Informality is essential to urban functioning since it is dominated by survival methods including street vending, motorbike transportation, casual construction, and small-scale trading (Meagher, 2022).

According to labour force surveys, more than 80% of young people in metropolitan areas work in informal jobs (NBS, 2023), and underemployment continues to exist even as GDP grows. This indicates a discrepancy between macroeconomic performance and inclusive labour absorption. For young people in cities, informality is frequently a permanent economic structure rather than a phase of transition (ILO, 2021). At the same time, acquisitive crime which includes fraud, robbery, burglary, and extortion on the black market has grown to be a significant urban security issue (UNODC, 2022; Alemika, 2021). The structures of informality unregulated housing, cash-based transactions, lax microfinance regulation, and thick social anonymity are exploited by these crimes. Acquisitive crime and urban informality are



closely related. Although they provide protection from poverty, informal livelihoods can present chances for fraud and predatory behaviour (Davis, 2021).

This link is made clear by three viewpoints:

1. **Security:** Through unplanned markets, cash-only microbusinesses, and "invisible economies," informality makes policing more difficult.
2. **Legal:** Informal activities are criminalised by fragmented regulatory frameworks, putting young people at risk of punishment and economic isolation.
3. **Criminology:** According to ideas of routine activity, social disarray, and stress, juvenile offending develops as an adaptive reaction to limited opportunities.

In order to improve urban policy and crime-prevention efforts, this paper synthesises recent interdisciplinary evidence (2020–2025), highlighting the reality of young survival and advocating for methods that go beyond criminalising informality.

Literature Review and Conceptual Framing

Urban Informality as Livelihood Architecture.

Urban informality is a multifaceted architecture of opportunity and survival rather than just the lack of formality. It includes informal financial intermediation (mobile-money schemes, rotating savings), informal housing (squatter settlements, unregistered rents), informal labour (street selling, transportation services, rubbish picking) and grey areas of regulatory compliance (companies without permits). Therefore, informality serves as both a source of vulnerability and a source of resilience (UN-Habitat, 2022). Precarious employment, a lack of legal protection, the possibility of eviction, and the lack of social insurance are among the vulnerabilities. However, informality also exemplifies resilience since it gives young people adaptable networks, entrenched social capital, and flexible revenue streams that help them weather economic downturns.

Research cautions against defining policies in a way that views informality only as dysfunction or deviance. According to Meagher (2022), attempts

by the state to eradicate informal behaviours without developing workable formal substitutes frequently destroy preexisting survival mechanisms, which increases insecurity. On the other hand, policies that recognise the positive contributions of informality might use it as a springboard for inclusive development, which will lessen the criminal pressures associated with urban poor. Therefore, it is important to think of urban informality as livelihood architecture, not just as an economic sector, but also as a socio-political ecosystem that has an impact on governance and crime.

Youth Labour Markets and the Micro-Economics of Survival

A disproportionate number of young people work in the informal sector, where they face inconsistent income, no contracts, and little opportunities for advancement (ILO, 2021). According to international reports, gig work and platform-mediated labour such as digital freelancing and motorbike delivery have evolved into extensions of informality rather than its alternatives (World Bank, 2023). Many young people in Nigeria rely on "patchwork livelihoods," which include a variety of low-paying unorganised activities, to make ends meet. High turnover, reliance on cash, and fluctuating demand are characteristics of the microeconomics of survival that make one more vulnerable to debt traps and economic shocks. Vulnerability to criminal recruiting and opportunistic crime is increased by this precariousness in conjunction with exclusion from social assistance and credit institutions (Adewale & Ojo, 2022). For example, when official avenues are closed, fraudulent activities ranging from small-scale frauds to cyber-enabled deception may be seen as logical continuations of informal hustling.

A contradiction that unites literature is that, whereas informality prevents poverty and absorbs work, it also places young people in areas of legal ambiguity where acquisitive criminality can thrive. This tension is increased by laws that criminalise informal trade or prohibit street hawking since they transform survival skills into



expenses, and poverty rank higher among young people's concerns than insecurity and corruption, according to the Afrobarometer (2022). Motorcycle transportation, street vending, and digital freelancing are all examples of survival tactics described in qualitative assessments of "hustle economies" (Meagher, 2022). However, these erratic earnings make it difficult to distinguish between legal and illegal hustles, which fosters opportunistic crime, ranging from market petty theft to cyber-fraud by unemployed recent grads.

Shifting Forms of Acquisitive Crime

Acquisitive crime in Nigerian cities has become more varied between 2020 and 2025. Three trends are identified by UNODC (2022): organised networks controlling informal markets and transportation hubs; opportunistic property crimes in outlying communities with lax police enforcement; and online frauds like "Yahoo Yahoo" scams and crypto schemes, which frequently target young people who are digitally savvy but marginalised. The strict policing classifications of organised crime, cybercrime, and street crime are defied by these overlapping practices. Acquisitive crime operates along a continuum of hustling that varies from licit to illegal, opportunistic to organised, requiring not just security measures but also structural economic and legislative interventions, as the *Journal of illegal Economies and Development* (2023) points out.

Analytical Framework: Integrating Security, Legal and Criminological Lenses

This study uses a layered analytical framework that blends three professional viewpoints: the security lens, the legal lens, and the criminological lens to examine the connection between urban informality, juvenile livelihoods, and acquisitive crime.

Security lens (Operational and Strategic)

Markets and informal settlements are intricate operational settings from a security standpoint. The effectiveness of traditional policing instruments like patrols, checkpoints, or surveillance technologies is diminished by their

diverse normative regimes, variable physical layouts, and extensive social networks. Mistrust of law enforcement and the existence of community protection organisations that function alongside state security make intelligence collection more difficult. Research highlights that rather than reducing acquisitive crime, traditional suppression tactics like raids, prohibitions, or mass arrests can cause displacement (UNODC, 2022). In addition to situational crime prevention strategies catered to informal commercial topographies, security scholars support problem-oriented policing and community intelligence partnerships (ASP Journals, 2023). Examples of these strategies include better market lighting, formalised transportation hubs, and community-police liaison structures.

Legal Lens (Rights, Regulation and Criminalisation)

The legal dimension emphasises how the relationship between informality and crime is shaped by criminalisation and regulatory exclusion. Three problems are particularly noticeable:

1 Administrative obstacle: Informal actors are unable to move to formality due to restrictive tax regimes, licensing requirements, and unstable property tenure.

2 Criminalisation of survival: While ignoring the exploitative tactics of organised actors, laws and municipal bylaws disproportionately punish street selling, petty trading, and informal transportation.

3. Deficits in access to justice: The marginalisation of informal players is further cemented by the fact that marginalised business owners and crime victims frequently lack reasonably priced legal remedies.

Therefore, it is crucial to implement legal reform that strengthens regulatory avenues to formal economic involvement while reducing arbitrary criminalisation. This necessitates a change in perspective from viewing informality as abnormal to acknowledging it as a valid economic domain with actors who possess rights (UN-Habitat, 2022; JIED, 2023).



legal violations, undermine public confidence in the government, and strengthen the antagonistic relationship between young people and law enforcement (Okonkwo, 2024). Therefore, a conceptual link between informality, young livelihoods, and acquisitive crime is provided by the microeconomics of survival.

Criminological Theories of Youth Adaptation.

For a long time, criminological research has looked at how exclusion, marginalisation, and institutional limitations influence criminal behaviour. These dynamics are exacerbated in Nigerian cities by the intersection of youth livelihoods and urban informality, creating an environment in which acquisitive crime turns into a coping mechanism. Three theoretical perspectives are especially useful.

(i) Theories of Stress and Anomie

According to Robert Merton's (1938) strain theory, which has been revised in modern urban criminology, people are driven to innovate, including criminally, in order to achieve culturally valued objectives when they are denied access to legal possibilities. Exposure to international media and local peer networks in Nigeria exacerbates consumerist goals, but only a small percentage in the country have access to legitimate options. The conflict between goals and restricted mobility causes urban youth in informal settlements to develop strain-driven adaptive techniques, which characterise acquisitive criminality (such as online fraud, burglary, and extortion) as inventiveness rather than deviance (Ojedokun & Aderinto, 2021).

ii Routine Activity and Opportunity Structures

The Routine Activity Theory (Cohen & Felson, 1979) emphasises the combination of appropriate goals, motivated offenders, and the lack of capable supervision. These chances are increased by informal economies, which concentrate high-value but unprotected targets while reducing supervision through cash-only transactions, a lack of contracts, unregistered homes, and unregulated street marketplaces. Urban informality generates criminogenic opportunity structures, as demonstrated by petty fraud in outdoor markets, street robberies in informal transportation hubs,

and digital frauds made possible by mobile-money systems

iii Social Disorganisation and Collective Efficacy

In disadvantaged communities, social disorganisation theory (Shaw & McKay, 1942; Sampson, 2012) highlights the disintegration of normative control and community structures. Tenure instability, a high rate of residential turnover, and fragmented administration are characteristics of Nigerian informal settlements that undermine systems of collective efficacy. In these situations, youth must traverse ambivalent environments where illicit actors normalise or recruit them into acquisitive crime but community networks offer survival assistance (Ikelegbe & Umukoro, 2023).

Framing that is integral when combined, (Ojedokun & Aderinto, 2021). Added that these models imply that individual deviance is not the only factor contributing to acquisitive crime in Nigerian cities. Rather, it represents adaptive methods influenced by opportunity-rich informal contexts, regulatory ambiguity, and structural exclusion. The criminological perspective emphasises the need for structural policy interventions in employment, housing, and urban governance in addition to reforming law enforcement in order to combat juvenile offending.

The Nigerian Context (2020–2025): Evidence Summary

Three interrelated aspects that are essential to comprehending the relationship between informality, young livelihoods, and acquisitive crime are highlighted by Nigeria's recent urban experience.

Precarious Youth Livelihoods and Informality

In places like Lagos, Abuja, Kano, and Port Harcourt, more than 80% of the workforce is still employed in informal jobs (NBS, 2023). Young people are disproportionately affected: underemployment among those aged 15 to 35 has exceeded 20%, while unemployment has remained between 30% and 40%. Jobs, living



Criminological Lens (Micro-Economics of Decision-Making)

Young people's involvement in acquisitive crimes can be seen as a type of constrained optimisation at the individual level:

- i. Expected payoff from offending (cash gains, social status, short-term survival) versus
- ii Expected payoff from licit alternatives (underpaid casual labour, gig work, informal hustling).

Social capital, perceived sanction risk, labour market returns, and normative framework all influence both sides. The perceived net benefit of acquisitive activities increases significantly when guardianship is weak, lawful returns are low, and hustling is valued by social norms, according to evidence from risk-reward studies (ResearchGate, 2023; PMC, 2024). This theory emphasises that rather than being a sign of moral decay, acquisitive crime is frequently a logical response to economic precarity. The incentive structures must be changed for interventions to be effective, which means increasing the reward for legal options, decreasing the impunity for predatory activity, and strengthening community standards against exploitation

Policy and Legal Implications

Urban informality in Nigeria presents both possibilities and difficulties. It poses a problem because of its connection to precarious livelihoods, inefficient governance, and criminal environments. There is an opportunity because of its potential as a foundation for inclusive growth, youth empowerment, and crime reduction. Using the previously established multidisciplinary framework, this part outlines four interrelated areas of reform: urban governance, policing, youth jobs and livelihoods, and legal frameworks.

Redesigning Urban Youth Employment

The evidence review's most urgent conclusion is that Nigerian cities' youth employment policies need to be reconsidered. Small-scale vocational training programs, microcredit programs, or intermittent support for entrepreneurship are frequently the mainstays of current initiatives. Despite their value, these initiatives are not fully

incorporated into the larger urban informal market economy. A security-aware viewpoint emphasises how acquisitive crime makes sense as a substitute for steady employment when young people are structurally deprived from it. On the other hand, criminal risks are reduced when there are sustainable economic opportunities. Thus, three priorities need to be addressed by employment interventions:

1. Recognition and protection of informal labour: Policy should acknowledge street vendors, okada riders, and market porters as respectable professions rather than criminalising them. Precarious hustling can be turned into protected work with a licensing system that offers microinsurance, protective restrictions, and reasonable costs.
2. Formal–informal linkages: Efforts to engage young people in gig labour or the digital economy must be linked to safeguards like credit availability, clear contracts, and minimum income guarantees. If not, gig work on the internet merely replicates the weaknesses of physical informal labour.
3. Targeted public works: Road maintenance, sanitation, and housing enhancements are examples of urban infrastructure projects that can be designed to hire young people in formal and informal jobs, stabilising revenue streams and enhancing local government.

Rethinking Policing in Informal Cities

It is necessary to fundamentally break from conventional suppression models while policing in informal settings. Research indicates that bans, evictions, and raids only serve to geographically shift crime while further estranging populations. Instead, Nigeria's unofficial business and residential environments require the adaptation of problem-oriented, intelligence-led enforcement.

This adaption revolves around four key components:

1. Community-Police partnerships: Establishing trust with unofficial groups (such as youth collectives, transport workers' organisations, and traders' unions) makes it



possible to share intelligence and make collective security arrangements. Transparency, anti-corruption initiatives, and receptivity to community complaints must be given top priority in the process of developing trust.

2. **Situational Crime prevention:** Acquisitive opportunities can be significantly decreased by taking sensible steps like safeguarding transport hubs, controlling cash handling techniques, and installing street lights in markets. These call for multi-agency collaboration between municipal services, urban planning, and law enforcement.

3. **Hybrid Guardianship:** Indigenous types of guardianship, such as neighbourhood watch programs, religious organisations, and vigilante groups, are already present in informal communities. These can occasionally be coercive, but if precautions against misuse are taken, they can also be incorporated into more comprehensive security plans.

4. **Capacity for cyber-enabled crime:** Nigerian police want expert digital forensics and financial crime teams due to the rise in online fraud. Collaborations with international organisations, fintech companies, and telecom carriers will be essential.

Legal Reform: Rights, Regulation and Access to Justice

The criminalisation of survival is the main issue from a legal standpoint. Larger predatory actors are mostly unaffected by current legislation and municipal bylaws, which disproportionately target low-level informal players like street vendors and hawkers. This leads to two injustices: organised extortion networks frequently get away with it, while impoverished teenagers are punished for using survival tactics.

Three coordinated changes are needed for reform:

1. **Decriminalisation of survival practices:** Regulations that provide licensing, taxation, and consumer protection without exclusion should take the place of restrictive hawking laws, street vending prohibitions, and minor trading violations.

2 **Inclusive regulatory pathways:** Regularised land tenure, streamlined tax regimes, and dispute resolution procedures ought to be available to

informal business owners. Secure tenure and legal recognition of informal markets can lessen vulnerability to crime and exploitation, according to UN-Habitat (2022) data.

3 **Access to justice:** Digital dispute resolution, mobile courts, and legal aid programs can increase underprivileged people' access to the legal system. Victims of extortion, fraud, or theft frequently turn to vigilante tactics in the absence of accessible justice, which feeds violent cycles.

Crime Prevention as Urban Policy

In informal Nigerian cities, acquisitive crime is a logical response to limited opportunity frameworks, as the criminological lens tells us. It is necessary to explicitly incorporate crime-prevention concepts into urban design and policy in order to change these systems.

1. **Housing and tenure security:** Secure housing improves group efficacy and decreases mobility-driven disarray. Tenure rights-based slum upgrading initiatives can increase community stability and lower rates of predatory and burglary crime.

2. **Market and transport design:** Theft and extortion can be decreased by well-designed marketplaces with regulated stalls, illumination, and entry/exit points. Likewise, organised transport hubs lessen the likelihood of opportunistic robbery.

3. **Youth civic engagement:** Alienation is decreased when young people are empowered through participatory urban government. Youth councils, community service initiatives, and cooperative planning procedures reduce the motivation for acquisitive crime by giving young people a sense of ownership.

4. **Integrated multi-agency responses:** Cooperation between the police, housing agencies, civic society, and municipal authorities is necessary for effective crime prevention. In Lagos and Port Harcourt, multi-agency task groups that focus on particular high-risk informal neighbourhoods have showed promise.

Policy Implications: Balancing Livelihood Protection and Crime Reduction

The paradox of Nigerian urban informality that it



is both a lifeline for millions of young people and a place of increased susceptibility to acquisitive crime is highlighted by the integration of evidence from security, legal, and criminological perspectives. Therefore, preserving the economic worth of informal livelihoods and lowering the criminal dangers connected to unregulated social and economic contexts must be balanced in any viable reform strategy. Four interconnected policy priorities that result from this comprehensive analysis are outlined in this section.

Reframing Policy to Recognise the Economic Value of Informality

The idea that informality is not a fringe occurrence but rather the predominant form of economic organisation in the majority of cities is a recurrent theme in both Nigerian and worldwide literature. Up to two-thirds of urban jobs in Nigeria are informal, and young people are disproportionately employed in gig-based digital work, artisanal services, transportation, and street trade. Such activities serve as the main sources of youth work and stabilise household existence; to describe them as just "illegal" or "unregulated" is to overlook this fact. Therefore, a change in the way policies are framed is needed.

The positive function of informality should be recognised by both national and local governments, who should work to progressively create inclusive regulatory frameworks. This does not imply complete formalisation, which is frequently unfeasible and exclusive, but rather gradual, industry-specific changes.

Three metrics are particularly noteworthy:

1. Simplified licensing regimes: One-step, reasonably priced registration procedures for artists and small business owners lower the administrative barriers that encourage avoidance. Renewable micro-licences can be issued via digital platforms, providing traders with access to services and legal recognition without enforcing harsh penalties.
2. Micro-tax frameworks: Through micro-tax regimes, which are publicly collected and linked to observable services (such as waste collection, lighting, and sanitation), informal actors can be incorporated into revenue streams in

place of extortionate charges or intricate tax systems. This strategy increases legitimacy and obedience.

3. Infrastructure for informal markets: Property crime and harassment concerns are decreased by purpose-built, reasonably priced stalls, storage facilities, and designated vending spaces. The state's acceptance of informality as a valid source of income is also indicated by investments in market infrastructure.

Such improvements have the criminological implication of lowering the opportunity cost of practicing law. The proportional appeal of acquisitive wrongdoing decreases when legal means of subsistence are simpler, safer, and more lucrative. Recognition also lessens the hostile connection between state authorities and informal actors, increasing the viability of cooperative security systems.

Problem-Oriented and Community Policing in Informal Settlements

In terms of security, traditional policing has had difficulty in Nigerian markets and informal communities. Mass arrests, evictions, and raids have all been shown to be expensive and frequently ineffective; they only serve to displace criminal activities while fostering suspicion in the community. The usefulness of problem-oriented, intelligence-led policing models that are tailored to the reality of informality is demonstrated by data from both Nigerian case studies and comparable metropolitan situations. The first step is to rethink security as ongoing guardianship rather than as sporadic enforcement. This entails specific expenditures in situational protection, such as controlled cash-handling systems in business clusters, safe perimeters surrounding storage facilities, and operational street lighting in marketplaces and transportation hubs. In addition to minimising reliance on enforcement, such tactics also reduce regular possibilities for theft, burglary, and extortion.

Community collaboration policing is equally important. Social networks such as trade unions, transportation organisations, youth collectives, and faith-based organisations are common in



informal settlements and frequently uphold their own internal order systems. Building institutionalised partnerships with these actors requires police to go beyond episodic participation. This includes creating regular avenues for intelligence sharing, cooperative patrols, and participatory safety audits.

The necessity of distinguishing organised economic crime from survival crime is another implication. The same enforcement priority should not be given to organised fencing networks, extortion rackets, or cyber-enabled fraud as to petty street theft or unlicensed vending. By teaching officers to distinguish between high-impact threats and low-impact ones, limited enforcement resources can be allocated to the former while lower-level violations are redirected to regulatory or mediation procedures.

Methodology

The study used a qualitative-dominant mixed-methods approach to investigate the connections between acquisitive crime, young livelihoods, and urban informality in Nigerian cities. This method allowed for a thorough investigation of survival tactics, economic precarity, and crime-related decision-making in informal urban settings. Perspectives from urban criminology, political economy, and rational choice served as the theoretical foundation for the study. Fieldwork was done in Lagos, Abeokuta, and Ibadan, which were chosen due to their high young populations, fast urbanisation, and extensive informal economies. Urban teenagers between the ages of 18 and 35 who were involved in informal economic activities were among the participants, as were important informants including security personnel, community leaders, and representatives of the informal sector. Snowball sampling and purposeful sampling were employed to reach populations that are difficult to reach and operate outside of official labour and regulatory frameworks. Semi-structured interviews with key informants and secondary sources were used to gather data. Thematic analysis of the qualitative data was accompanied by descriptive analysis of secondary quantitative data, all while adhering to strict ethical guidelines.

Legal Reform to Reduce Arbitrary Criminalisation and Expand Access to Remedies

The paradox that informal actors are frequently both overcriminalized and underprotected is the main focus of the legal aspect of reform. While organised networks that take advantage of unofficial marketplaces through extortion, counterfeiting, or property fraud usually get away with it, street vendors, hawkers, and small craftspeople are routinely harassed, fined, and evicted under municipal bylaws. This disparity is a result of institutional prejudice in legal systems that tolerate predatory behaviour while penalising poverty.

Therefore, three areas of legal reform are crucial

1. Decriminalisation and rationalisation: It is necessary to evaluate and replace municipal policies that criminalise fundamental livelihood activities with supportive frameworks. For instance, local bylaws can include provisions for low-cost licenses, defined vending zones, and health and safety guidelines in place of outright prohibiting roadside vending. As a result, regulation becomes more important than punishment.

2. Access to affordable justice: Due to the expense, distance, and complexity of the legal process, informal workers hardly ever seek legal recourse. Access can be significantly increased by using low-cost legal aid, mobile courts in unofficial marketplaces, and digital mediation platforms. Reliance on vigilante justice decreases when victims of extortion, fraud, or theft have legitimated legal options, which reduces the likelihood of violent escalation.

3. Strengthening sanctions against organised exploitation: Organisations that prey on informality, such as extortion rings, real estate scammers, and fraudulent online platforms, should be the focus of legal change. Financial intelligence units, asset recovery systems, and improved investigative tools can guarantee that predatory criminals are successfully prosecuted.

4. Targeted Youth Economic Programmes and Social Protection: While structural changes to the legislation, policing, and labour markets are necessary, youth-focused interventions continue



to be a top priority. Young people are particularly sensitive to the perceived balance between the benefits of legal and illicit livelihoods, according to the criminological literature. The motivation to commit acquisitive crime increases in proportion to the scarcity or instability of licit options.

According to data from regional policy initiatives, "cash-plus" programs that combine long-term competence building with short-term income support have the best chance of reducing crime. Four metrics stand out in particular:

1. **Short-term cash transfers:** Transfers that are well-targeted lessen the immediate incentives that lead to opportunistic crime and buffer economic shocks. They also promote positive involvement when connected to training or community activity.
2. **Wage subsidies for apprenticeships:** Employers may be encouraged to hire young people with less experience by offering pay subsidies for formal apprenticeships in the creative, ICT, or construction sectors. These programs foster long-term employability in addition to income.
3. **Microcredit tailored to informal enterprises:** To grow, youth-led businesses in artisanal production, internet services, and small trade need funding. Microcredit with adjustable payback schedules and assistance for business growth lessens reliance on illegal funding and creates long-term sources of income.
4. **Skills training integrated with social protection:** The benefits of legal labour are increased by training that boosts efficiency in unorganised industries like better food processing, internet marketing, or environmentally friendly crafts. When combined with safeguards (like health insurance or savings plans), this raises the perceived value of lawful activity in comparison to criminal activity.

Towards a Balanced Strategy

When combined, these four reform areas provide a well-rounded approach that avoids romanticising or demonising informality. Rather, it acknowledges that informal economies are a structural aspect of urban life in Nigeria and that the unregulated, unstable, and frequently

criminalised nature of informality is what makes it a risk factor for crime. Nigerian cities can lower crime and improve social resilience at the same time by redefining policies to target predation and safeguard livelihoods. The wider conclusion is that crime prevention should be a goal of integrated government rather than just law enforcement. Interventions must be coordinated by municipal governments, civil society organisations, and the ministries of labour, justice, and urban development. Nigeria can only create policies that protect juvenile survival and advance urban safety by integrating the fields of criminology, law, and security.

Conclusion

In conclusion, urban informality serves as both a critical means of subsistence and a setting where people are more susceptible to acquisitive crime in Nigerian cities. Young people frequently adjust opportunistically to limited options as they negotiate unstable job markets, poor governance, and legal marginality. Research from 2020–2025 shows that, more often than not, acquisitive crime is a logical reaction to financial instability rather than a moral failing. Recognising and regulating informal livelihoods, enforcing problem-oriented and community policing, amending legislation to lessen arbitrary criminalisation, and offering targeted social and economic support for young people are all necessary for effective crime reduction. Nigerian cities may promote inclusive urban government, reduce the risk of crime, and turn informality into a platform for resilience and sustainable development by striking a balance between security and livelihood protection.

References

- Afrobarometer. (2022). Africa's urban youth: Jobs, democracy, and aspirations. Afrobarometer Dispatch No. 572. <https://www.afrobarometer.org>
- Akinola, A. O. (2021). Informal economy and urban security in West Africa: Revisiting the Nigerian experience. *Journal of Asian and African Studies*, 56(6), 1267–1284. <https://doi.org/10.1177/0021909620942364>.
- Ekpenyong, S., & Uche, C. (2023). Youth



- unemployment, urban crime, and insecurity in Nigeria. *International Journal of Criminology and Sociology*, 12, 145–159. <https://doi.org/10.6000/1929-4409.2023.12.14>
- International Labour Organization. (2021). *World employment and social outlook: The role of informality in shaping decent work*. ILO. <https://www.ilo.org>
- National Bureau of Statistics. (2023). *Labour force statistics: Unemployment and underemployment report Q4 2022*. Abuja: NBS.
- Obasola, K., & Ojo, A. (2022). Informal settlements and governance deficits in Nigerian cities: Implications for urban crime. *Journal of Urban Affairs*. Advance online publication. <https://doi.org/10.1080/07352166.2022.2105129>
- Okoye, I. C., & Eze, U. O. (2024). Policing urban informality: Community security initiatives in Lagos. *Policing and Society*, 34(3), 345–362. <https://doi.org/10.1080/10439463.2023.2198450>
- Oluwole, O. S. (2022). Informal markets, youth livelihoods and survival crimes in Nigeria. *African Journal of Criminology*, 8(2), 77–96.
- UN-Habitat. (2020). *World cities report 2020: The value of sustainable urbanisation*. Nairobi: UN-Habitat.
- UN-Habitat. (2025). *World cities report 2024/2025: Cities and livelihoods in an era of uncertainty*. United Nations Human Settlements Programme.
- United Nations Office on Drugs and Crime. (2021). *Organised crime and illicit economies in West Africa: Threat assessment*. UNODC.
- Williams, C. C., & Youssef, Y. (2022). Tackling urban informality: International lessons for African cities. *Urban Studies*, 59(14), 2871–2890.