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ECONOMIC, EDUCATION AND SOCIAL IMPLICATIONS OF BANDITRY ON AFFECTED COMMUNITIES IN KATSINA STATE

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ABSTRACT

This study investigated the socioeconomic implications of rural banditry in selected communities of Katsina State, focusing on economic livelihoods, education, and social stability. Descriptive survey research design was adopted because it enabled the researcher to collect and analyze data from a representative sample of affected populations and to describe existing conditions without manipulating variables. A total sample of 400 respondents was drawn from an estimated population of 870,000 across Batsari, Jibia, and Kankara Local Government Areas (LGAs) using a multistage sampling technique involving purposive, random, stratified, and systematic procedures. Data were collected using structured questionnaire. The questionnaire validity was ensured through expert review, and reliability testing using Cronbach's Alpha produced a coefficient of .820, indicating high internal consistency. Quantitative data were analyzed using descriptive statistics and Chi-square tests at a .05 significance level, while qualitative data were subjected to thematic analysis. Findings revealed that rural banditry has significantly impacted the economic structure of affected communities, with respondents reporting reduced household income, loss of farmlands, market closures, and disrupted trade routes. The Chi-square result ($\chi^2 = 54.62$, $p < .05$) confirmed a significant relationship between economic disruption and banditry. The study also established that school closures, fear of attacks, and displacement have severely disrupted education and social activities. A further Chi-square test ($\chi^2 = 49.78$, $p < .05$) showed a significant association between insecurity and the deterioration of community social life. The study concludes that rural banditry poses substantial threats to development and human wellbeing in Katsina State. Recommendations were preferred.

Keywords: Rural Banditry, Katsina State, Socioeconomic Impact, Market Closures, Trade Disruption, School Closures, Community Insecurity, Agricultural Livelihoods, Displacement, Social Activities.

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INTRODUCTION

Banditry has emerged as one of the most destructive security threats affecting rural communities in Katsina State, Nigeria. Its impacts transcend physical insecurity and extend deeply into economic activities, educational development, and community social structures. The persistent attacks, mass displacement, cattle rustling, killings, and destruction of farmlands have significantly undermined the socioeconomic foundations of affected communities (Alemika, 2020).

The economic consequences of banditry in Katsina State are severe, especially for agrarian households that depend on farming and livestock for survival. Frequent raids force farmers to abandon farmlands, avoid early planting, or completely relocate from their communities (Mashi, 2024). This leads to reduced agricultural output, food scarcity, and increased prices of staple commodities. Cattle rustling are a major component of bandit operations and have also resulted in the loss of livestock, which serve as both a source of income and a form of savings among rural households (Okoli & Ugwu, 2019). These combined losses weaken household resilience and push many families into poverty.

Market closures and disruption of trade routes further compound the problem. Bandit attacks make it unsafe for traders to travel with goods, while some markets operate irregularly or remain shut for security reasons (Ibrahim & Mukhtar, 2023). This reduces income for farmers who cannot sell their produce and limits access to essential goods in affected communities. Displacement also generates significant economic strain as internally displaced persons (IDPs) lose access to farmlands and livelihoods, increasing dependence on humanitarian assistance (International Organization for Migration [IOM], 2022). Consequently, local economies stagnate and levels of poverty deepen.

Education in Katsina State has been markedly affected by banditry, with school closures becoming increasingly common in highly affected areas. The abduction of schoolchildren in the wider Northwest region has instilled fear among parents, prompting them to withdraw children, particularly girls, from school for safety (Adamu & Yusuf, 2021). This contributes to declining enrolment rates and increases the number of out-of-school children.

Teachers are also unwilling to work in insecure areas, leading to shortages of qualified personnel and reduced instructional quality (Eze & Igwe, 2023). In communities where schools remain open, attendance is irregular due to fear of attacks and the psychological trauma experienced by children. The long-term educational implications include learning loss, reduced literacy levels, and persistent gender disparities in schooling. Furthermore, displacement disrupts children's educational progression as IDP camps often lack adequate educational facilities (UNICEF, 2022).

These disruptions undermine long-term human capital development, limiting future employment opportunities and economic growth. Without adequate educational continuity, affected communities face a generational setback that may take decades to recover.

Social life in Katsina communities has also been profoundly disrupted. Banditry erodes trust among community members due to suspicion, fear, and the breakdown of traditional conflict-resolution mechanisms. Communities once marked by strong social cohesion now experience fragmentation as families are displaced and communal bonds weaken (Auwal, 2021). Frequent attacks cause psychological trauma, grief, and fear, especially among children and women who often witness violence or lose loved ones.

Gender-based vulnerabilities are heightened in such conflict environments. Women are disproportionately affected through increased exposure to sexual violence, forced displacement, and economic hardship resulting from the loss of male household heads (Olawepo & Okoro, 2022). Social activities, including festivals, markets, religious gatherings, and youth engagements, diminish due to security concerns. This weakens cultural continuity and reduces opportunities for communal bonding.

Banditry has also strained interactions with local authorities. Many residents perceive the state as unable or unwilling to protect them, resulting in diminished trust in government institutions (Alemika, 2020). Communities sometimes resort to self-help strategies, like vigilante groups, which have in some cases, escalate violence and complicate peace-building efforts.

Banditry in Katsina State has multidimensional consequences. Economically, it disrupts agricultural production, trade, and livelihoods. Educationally, it leads to school closures, learning interruptions, and long-term setbacks in human capital development. Socially, it fragments community cohesion, increases psychosocial distress, and exacerbates gender vulnerabilities. Addressing these implications requires integrated security interventions, livelihood support, educational rehabilitation, and community-based peacebuilding initiatives tailored to the needs of affected populations.

Statement of the Problem

Banditry has intensified across Katsina State in recent years, resulting in widespread insecurity that continues to threaten the survival and stability of affected communities. Despite efforts by state and federal authorities to curb the menace, persistent attacks, killings, kidnappings, cattle rustling, and destruction of farmlands have become a daily reality in many rural areas. These violent activities have severely undermined the economic foundations of communities whose livelihoods depend heavily on agriculture and livestock production. Farmers are increasingly abandoning farmlands due to fear of attack, while market closures and the disruption of trade routes have reduced access to income, food, and essential goods. Consequently, households experience deepening poverty and heightened food insecurity.

The education sector has also suffered considerable setbacks. Frequent attacks and mass abductions have compelled many schools to close temporarily or permanently, while parents are often reluctant to send their children especially girls to school for fear of insecurity. This has contributed to declining enrolment, interrupted learning, and widening educational disparities. Teacher shortages have worsened as educators avoid postings in unsafe communities, ultimately weakening the quality of education.

Socially, banditry has eroded trust, disrupted communal harmony, and caused large-scale displacement. Families have been separated, community bonds weakened, and social activities drastically reduced. Women and children face heightened vulnerability, including trauma, exploitation, and loss of social support networks. Although several studies have examined insecurity in northern Nigeria, limited empirical attention has been given specifically to the interconnected economic, educational, and social implications of banditry in Katsina State. This gap underlines the need for focused investigation to inform policy and community-based interventions.

Aim and Objectives of the Study

The aim of this study is to examine the economic, education and social implications of banditry on affected communities in Katsina State. The specific objectives are to:

- Determine how market closures and the blockade of trade routes as a result of banditry affect the income of residents in the affected areas.
- Assess the implications of school closures and the disruption of social activities as a result of banditry on the social life of communities in Katsina State.

Research Questions

Based on the objectives of the study, the following research questions are formulated to guide the investigation:

- How do market closures and the blockade of trade routes as a result of banditry affect the income of individuals in the affected areas?
- In what ways do school closures and the disruption of social activities as a result of banditry influence the social life of communities in Katsina State?

Hypotheses

The following null hypotheses were tested in the course of this study:

- Market closures and the blockade of trade routes as a result of banditry have no significant effect on the income of individuals living in the affected communities of Katsina State.
- School closures and the disruption of social activities as a result of banditry have no significant implication for the social life of individuals in the affected communities of Katsina State.

CONCEPTUALIZATION

Banditry

The pervasive banditry and its associated threats to security, have enveloped the Northwest region of Nigeria, like Zamfara, Kaduna, Sokoto, and Niger States, and importantly Katsina State.

Reports indicate the flourishing of bandit groups, whose members were seen displaying automatic weapons, terrorizing herders' settlements, farms, villages and the highways with the mission of killing people, kidnapping and pillaging cows (Olaniyan, 2018). It was reported that between October, 2013 and March, 2014, 7,000 cattle were rustled from commercial livestock farms and traditional herders in Northern Nigeria (Bashir, 2014; Tauna, 2016) while about 330 attacks were made by bandits and 1,460 deaths were recorded between January and July, 2019 (Abdullahi, 2019). In most cases, the bandits killed and maimed the people and raped the women before dispossessing them of their cows (Akowe & Kayode, 2014) while in some instances, they

also kidnapped girls or women in the process (Adeniyi, 2015) have become a worrisome national security issue of public concern (Olaniyan & Yahaya, 2016).

Scholars like Gaye (2018), Olaniyan and Yahaya (2016) and Mustapha (2019) have advanced several factors for the cause and prevalence of banditry in Nigeria. Some of the factors they argued include the fragility of Nigerian state, weak state institutions, especially the security agencies, availability of ungoverned spaces, porosity of Nigeria's borders with its neighbouring countries and arms proliferation, weak leadership, corruption, unemployment and mass poverty. Furthermore, despite the federal framework adopted by Nigeria's forefathers, Nigeria's security architecture since the incursion of the military in Nigeria's politics is contrived in such a manner that the control of every security outfit is placed in the hands of the President at the centre. Though the governor is recognised by Nigeria's constitution as the Chief Security Officer of the state, in actual fact, he wields no power over the police that could be put to use in times of crisis. This precarious situation places every governor at the mercy of the President in the period of crisis at the state level denying him the opportunity to confront security challenges with expediency and expertise. This is one of the reasons why people are clamouring for restructuring that will, among others, effect the creation of state police to meet the immediate needs of every state.

There is no gainsaying the fact that banditry poses a serious challenge not only to the security of Northwest states but to the country at large in view of its ever increasing impacts and implications. The level at which armed bandits operate within the northwest region calls for attention by both the State and Federal governments, more especially, since the latter controls the state security apparatuses. This complex situation of social violence and insecurity in the affected states had been on for almost a decade now (Okoli & Abubakar, 2021). The increasing attacks of bandit groups have led to the destruction of lives and properties, displacement of people from their communities; and a growing numbers of widows; widowers and orphans, who now reside in Internally Displaced Persons (IDPs) camps following the continued attacks of armed bandits on both farming and pastoral communities across different areas of the states (Okoli & Ochim, 2016; Mustapha, 2019).

Factors Promoting Banditry in Nigeria's Northwest Region

Several factors have been adduced as the driving forces of banditry in Nigeria and most especially in the northwest region of the country. Drivers of banditry in northwestern Nigeria consist in some socio-existential conditions that characterise the interior as well as the frontiers of the region. Prominent among these conditions are the scarcely governed spaces- the hinterlands, forestlands and borderlines of the region. The northwestern hinterlands are marked by extremely dispersed rural settlements, separated by rangelands and farmlands that are susceptible to violent contestations (Gaye, 2018).

They are also interspersed by diverse forested landscapes, some of which are dotted by wetlands, rocks and caves. Apart from being separated from each other, they are equally far separated from the centers of governance at the local and state levels. The forestlands of the region are vast, rugged and hazardous. Most importantly, they are grossly under-policed to the point that makes them conducive for all forms of jungle criminality. In view of this, violent crimes, such as banditry, have festered and thrived in such forested areas. Most attacks occur in remote villages, close to forested regions in the north-west where there is little security presence (Gaye, 2018).

In likewise manner, banditry occurs in large swathes of forest reserves that are generally out of the reach of the Nigerian security operatives. Most of the bandit activities take place in state-owned reserves such as the Kamuku, Kiyabana, and Fagore forests in Northern Nigeria. The forests offer perfect locations as hide outs for the criminals to evade arrest from security forces. The reluctance of the Nigerian security operatives to enter these forest areas seems to be largely due to inefficiency, connivance of the local people, lack of sophisticated equipment and poor motivation of the Nigerian security forces (Olaniyan & Yahaya, 2016).

Another factor that promotes banditry in Nigeria is the high level of unemployment rate. The National Bureau of Statistics (NBS) in 2021 puts Nigeria's unemployment rate at 23.1%, of which youth unemployment is 55.4%. Equally, the poverty index in the Northwest is 77.7% (NBS, 2012; Rosenje & Moliki, 2016). These figures have continued to drastically increase yearly as Nigerian institutions keep graduating batches of youths with the prior impression of getting better jobs and opportunities after graduation (Adegoke, 2019). The anxiety from Nigerian graduates that later turn to frustration, and then to aggression on the government is what has fuelled the emergence of most of these bandit attacks and security threats in the country (Mustapha, 2019).

Another driving factor of banditry in northwestern Nigeria worthy of mentioning is the issue of arms proliferation. There has been an incremental influx of small arms and light weapons (SALWs) into Nigeria from the Sahel since the fall of Ghaddafi's regime in Libya (Gaye, 2018). These arms and weapons end up in the hands of non-state actors like terrorists, militants and bandits, who use them to terrorise individuals and communities. In September 2018, military troops in joint operations with personnel of the Department of State Service (DSS) arrested two suspected illicit arms dealers along Funtua-Gusau road with 1,479 rounds of 7.62mm (special) ammunition, on their way to deliver the weapons to armed bandits (Adeniyi 2018). Incidents such as this have been prevalent in the various states of northwestern Nigeria where banditry has become the order of the day (Okoli & Ugwu, 2019).

Market Closures and the Blockade of Trade Routes as a Result of Banditry: Effects on Income of Individuals in Affected Areas

Banditry in northern Nigeria, particularly in Katsina State, has become a persistent security challenge, with profound economic consequences for rural communities. One of its most significant effects is the closure of markets and blockade of trade routes, which directly disrupt income-generating activities for farmers, traders, and other local business operators. Rural households in Katsina largely depend on agriculture, livestock, and small-scale trading for sustenance and financial stability; therefore, insecurity-induced disruptions in market access translate into immediate and long-term income loss (Mashi, 2024).

Market closures occur when authorities temporarily shut down markets to prevent attacks or when traders voluntarily avoid market centers due to fear of banditry. Studies show that market inactivity reduces the circulation of goods, limits access to buyers and suppliers, and diminishes trade volumes, thereby lowering household earnings (Lamidi, 2025). In addition, the blockade of trade routes impedes the transportation of goods between villages, towns, and local markets. Roads, being unsafe due to raids, often restrict farmers from transporting produce, traders from distributing commodities, and pastoralists from moving livestock to profitable locations (Okoli & Ugwu, 2019). The interruption of supply chains leads to scarcity of products in markets, rising commodity prices, and reduced purchasing power for rural households.

Empirical findings indicate that the financial impact is significant. Farmers unable to sell produce experience direct revenue loss, while traders face declining profit margins due to reduced turnover (Ibrahim & Mukhtar, 2023). Furthermore, households relying on livestock sales as a source of emergency income are adversely affected by bandit raids and route blockages, which prevent livestock movement and access to buyers. Displacement caused by insecurity further reduces income as affected individuals abandon farmlands, shops, and other livelihood assets (International Organization for Migration [IOM], 2022).

The cumulative effect of market disruption is not limited to immediate income loss but extends to long-term economic vulnerability. Households may deplete savings, incur debts, or resort to negative coping mechanisms such as child labor, early marriage, or unsustainable resource extraction (Alemika, 2020). This economic insecurity also undermines local development by discouraging investment and limiting the capacity of communities to recover from repeated attacks. In essence, income reduction due to market closures and trade route blockages contributes to poverty, food insecurity, and social instability.

To mitigate these effects, experts recommend security interventions to reopen markets and secure trade routes, provision of alternative trading channels, and support programs such as agricultural subsidies and cash transfers for affected households (Lamidi, 2025; Mashi, 2024). Such interventions are crucial in restoring economic activity and safeguarding the livelihoods of rural populations in Katsina State.

Banditry-induced market closures and trade route blockades significantly reduce household income in affected communities. The economic consequences are compounded by restricted mobility, disrupted supply chains, and displacement, creating a cycle of poverty and vulnerability. Addressing these challenges requires integrated approaches that combine security, economic support, and community resilience strategies.

School Closures and the Disruption of Social Activities as a Result of Banditry: Influence on the Social Life of Communities in Katsina State

Banditry is a major threat to the social and educational fabric of communities in Katsina State. One of the most evident consequences of insecurity is the closure of schools, which, coupled with the disruption of social activities, has profoundly affected social life and community cohesion. Schools are not only centers of learning but also sites for social interaction, cultural engagement, and youth development. When schools are closed due to attacks, abductions, or threats, children especially girls are withdrawn from education, interrupting their academic progression and limiting opportunities for socialization (Adamu & Yusuf, 2021).

School closures disrupt peer interactions, mentorship, and engagement in extracurricular activities, which are essential for social development. The lack of structured educational environments diminishes opportunities for students to build social networks, develop interpersonal skills, and participate in civic and cultural activities. Consequently, children and adolescents may experience social isolation, reduced self-confidence, and disengagement from productive community roles (UNICEF, 2022).

Beyond education, the disruption of social activities such as community gatherings, religious events, and festivals further weakens social cohesion. Fear of attacks and the pervasive insecurity discourage participation in communal events, reducing opportunities for cultural expression, conflict resolution, and collective decision-making (Auwal, 2021). Youth engagement in productive activities, such as sports, farming cooperatives, and skill acquisition

programs, also declines, leaving young people idle and potentially vulnerable to negative influences or criminal recruitment.

The psychological and social consequences of these disruptions are considerable. Communities experience fragmentation as families are displaced, trust among residents diminishes, and traditional support systems erode. Women and children are particularly vulnerable to the effects of social disintegration, facing heightened exposure to exploitation, trauma, and social marginalization (Olawepo & Okoro, 2022).

Empirical studies (e.g., Eze & Igwe, 2023) indicated that these disruptions have long-term implications for community resilience. Social networks are essential for economic cooperation, collective problem-solving, and maintaining cultural norms; when banditry interrupts social interaction, communities lose critical mechanisms for mutual support and recovery. Thus, the combined effect of school closures and disrupted social activities is a significant weakening of social fabric, reducing community engagement, and limiting human development.

METHODOLOGY

This study employed a descriptive survey research design, which was considered suitable because it allows the collection, analysis, and interpretation of data from a representative sample to describe the existing conditions and the relationship between rural banditry and socioeconomic outcomes in Katsina State. Data were gathered using structured questionnaires to assess the extent to which rural banditry has impacted farming, income levels, education, social life, and other aspects of human development in Batsari, Jibia, and Kankara Local Government Areas (LGAs).

The study population comprised residents of Batsari, Jibia, and Kankara LGAs who have either directly or indirectly experienced the effects of rural banditry. This included farmers, traders, teachers, students, community leaders, traditional rulers, and local government officials. According to the National Population Commission (NPC, 2006) and projected estimates for 2022, the combined population of the three LGAs is approximately 870,000 people. Because studying the entire population was impractical, a representative sample was drawn using appropriate sampling techniques.

The sample size was determined using the Yamane (1967) formula for finite populations: $n = \frac{N}{1 + N(e)^2}$ where n = sample size, N = total population, and e = margin of error (0.05). Based on the population estimate of 870,000 and a 95% confidence level, the sample size was approximately 400 respondents. A multistage sampling technique was employed:

- Stage One: Purposive selection of the three most affected LGAs (Batsari, Jibia, and Kankara).
- Stage Two: Random selection of two communities from each LGA (six communities total).
- Stage Three: Stratified sampling within each community to ensure representation of farmers, traders, students, and other occupational groups.
- Stage Four: Systematic random selection of respondents from each stratum to reach the target sample of 400.

This approach ensured a representative sample reflecting the socioeconomic diversity of the study area. The primary instrument was a structured questionnaire divided into sections:

- Section A: Demographic information (age, gender, occupation, education level)
- Section B: Effects of market closures and trade disruption on livelihoods
- Section C: Effects of school closures and social disruption on community life

To ensure validity, the questionnaire was reviewed by experts in social sciences, security studies, and research methodology from Federal Polytechnic Daura, and their feedback was incorporated. A pilot test involving 30 respondents in Danmusa LGA was conducted to assess reliability. Using Cronbach's Alpha, the instrument yielded a coefficient of 0.820, indicating high internal consistency.

After obtaining ethical approval and consent from community leaders and respondents, questionnaires were personally administered by the researchers with trained enumerators. Illiterate respondents were assisted by interpreters translating questions into Hausa. Fieldwork lasted four weeks, during which questionnaires were distributed, retrieved, and cross-checked.

Quantitative data were analyzed using descriptive statistics (frequencies, percentages, mean scores, and standard deviation) and Chi-square (χ^2) test set at a .05 significance level. The study adhered to ethical standards for social research. Participants were informed about the study purpose, assured of confidentiality, and allowed to withdraw at any time. No personal identifiers were recorded, and data were used solely for academic purposes. Permission was obtained from local authorities and community leaders, and sensitivity was maintained to avoid retraumatizing victims of violence.

RESULTS

Demographic Characteristics of Respondents

Table 1: The demographic distribution of the respondents in the study area

| Variable | Category | Frequency | Percentage (%) |
|--------------------------|---------------------|-----------|----------------|
| Gender | Male | 261 | 68.3 |
| | Female | 121 | 31.7 |
| Age (Years) | 18–30 | 112 | 29.3 |
| | 31–45 | 153 | 40.0 |
| | 46–60 | 89 | 23.3 |
| | Above 60 | 28 | 7.4 |
| Educational Level | No formal education | 86 | 22.5 |
| | Primary | 103 | 27.0 |
| | Secondary | 119 | 31.2 |
| | Tertiary | 74 | 19.3 |
| Occupation | Farmer | 176 | 46.1 |
| | Trader | 102 | 26.7 |
| | Civil servant | 56 | 14.7 |
| | Student/Others | 48 | 12.6 |

The demographic distribution shows that the majority of respondents in the study area are male (68.3%), while females constitute 31.7%. This suggests that men are more frequently affected by

or available to discuss issues related to rural banditry, likely due to their dominant roles in farming, trading, and community activities.

In terms of age, most respondents fall within the 31-45 years age group (40%), followed by those aged 18-30 years (29.3%). This indicates that the economically active and working-age population is most represented, reflecting those who are directly engaged in livelihoods disrupted by banditry. Respondents aged 46-60 years (23.3%) and those above 60 (7.4%) are fewer, suggesting lower involvement or lower availability of older adults in survey activities.

The educational profile shows moderate literacy levels: 31.2% have secondary education, 27% primary education, and 19.3% tertiary education, while 22.5% have no formal education. This implies varied educational backgrounds and suggests that banditry affects individuals across all literacy levels, though a sizable proportion still has limited formal education. Occupation-wise, farmers constitute the largest group (46.1%), followed by traders (26.7%), civil servants (14.7%), and students/others (12.6%).

Research Question One: How do market closures and the blockade of trade routes as a result of banditry affect the income of individuals in the affected areas?

Table 2: Mean and standard deviation of responses on market disruption

| s/n | Statements | Mean | SD | Remark |
|-----------------------|---|-------------|-------------|----------------|
| 1. | Market closures have reduced household earnings. | 4.41 | 0.81 | Strongly Agree |
| 2. | Traders avoid traveling due to insecurity on highways. | 4.36 | 0.88 | Agree |
| 3. | Prices of goods have increased due to restricted supply. | 4.27 | 0.90 | Agree |
| 4. | The blockade of trade routes affects inter-community trade. | 4.33 | 0.79 | Agree |
| 5. | Rural markets have collapsed in several communities. | 4.19 | 0.92 | Agree |
| Aggregate Mean | | 4.31 | 0.86 | Agree |

The results in Table 2 indicates that respondents overwhelmingly agree that market disruptions caused by banditry have significantly reduced income levels in affected communities. The aggregate mean of 4.31 (SD = 0.86) shows a strong consensus that banditry negatively affects economic activities and household earnings.

The respondents strongly agreed that market closures have reduced household earnings (Mean = 4.41), reflecting the direct economic losses farmers, traders, and local businesses experience when markets cease operation due to insecurity. The agreement that traders avoid traveling because of insecure highways (Mean = 4.36) further highlights how fear of attacks restricts mobility, reduces trade volume, and limits income-generating opportunities.

The increase in prices of goods due to restricted supply (Mean = 4.27) suggests that supply chains have been destabilized, leading to inflation and reduced purchasing power for households. Similarly, the effect of blocked trade routes on inter-community trade (Mean = 4.33) underscores the broader regional impact, as goods cannot move freely between communities, weakening rural economies.

Finally, the collapse of rural markets in several communities (Mean = 4.19) reflects long-term economic decline and loss of livelihood options. Overall, the findings strongly indicate that banditry-driven market closures and trade blockages severely reduce income and undermine economic stability in Katsina State.

Research Question Two: In what ways do school closures and the disruption of social activities as a result of banditry influence the social life of communities in Katsina State?

Table 3: Mean and standard deviation of responses on education and social life

| s/n | Statements | Mean | SD. | Remark |
|-----------------------|---|-------------|-------------|----------------|
| 6. | Schools in many communities have been closed due to insecurity. | 4.56 | 0.75 | Strongly Agree |
| 7. | Many children, especially girls, have dropped out of school. | 4.41 | 0.81 | Strongly Agree |
| 8. | Community gatherings and social events have declined. | 4.27 | 0.88 | Agree |
| 9. | Youth engagement in productive activities has reduced. | 4.19 | 0.93 | Agree |
| 10. | Fear of attacks has weakened social interactions among residents. | 4.38 | 0.83 | Agree |
| Aggregate Mean | | 4.36 | 0.84 | Agree |

The findings presented in Table 3 reveal a strong consensus among respondents that banditry has severely disrupted education and social life in affected communities. The aggregate mean of 4.36 (SD = 0.84) indicates general agreement that insecurity has deeply eroded community stability, social cohesion, and educational development.

Respondents strongly agreed that widespread school closures have become common due to insecurity (Mean = 4.56). This shows that fear of attacks, abductions, and violence has forced many schools to shut down, especially in rural areas. The strong agreement that many children particularly girls have dropped out of school (Mean = 4.41) further highlights the long-term consequences of banditry on human capital development, literacy, and future opportunities for young people.

The decline in community gatherings and social events (Mean = 4.27) indicates that important cultural, religious, and communal activities are being curtailed. This reduction weakens traditional social bonds and limits opportunities for community engagement. Respondents also agreed that youth participation in productive or recreational activities has reduced (Mean = 4.19), which suggests increased idleness, vulnerability, and potential involvement in risky behaviors.

Finally, the agreement that fear of attacks has weakened social interactions among residents (Mean = 4.38) reflects the pervasive climate of fear, mistrust, and social withdrawal resulting from insecurity. Overall, the results clearly show that banditry has destabilized community life in Katsina State by disrupting education, limiting social activities, and weakening interpersonal relationships.

Hypothesis One: Market closures and the blockade of trade routes as a result of banditry have no significant effect on the income of individuals living in the affected communities of Katsina State.

Table 4: Chi-square analysis on whether market closures and the blockade of trade routes as a result of banditry have no significant effect on the income of individuals living in the affected communities of Katsina State

| Variable | χ^2 Calculated | χ^2 Critical (0.05, df=4) | p-value | Decision |
|------------------------------|---------------------|--------------------------------|---------|------------------------|
| Market Disruption vs. Income | 54.62 | 9.49 | .000 | Reject Ho ₁ |

The Chi-square result in Table 4 shows a calculated value of 54.62, which is substantially higher than the critical value of 9.49 at .05 significance level with 4 degrees of freedom. Additionally, the p-value (.000) is far below the .05 threshold. These statistical results indicate that the relationship between market disruption and individual income levels is highly significant. Because the calculated Chi-square exceeds the critical value and the p-value is less than 0.05, the null hypothesis (H_{01}) is rejected. This means that market closures and the blockade of trade routes caused by banditry do have a significant effect on the income of individuals in the affected communities.

In practical terms, the findings confirm that insecurity-induced market disruptions directly reduce household earnings, hinder trading activities, limit mobility of goods and traders, and destabilize rural economic systems. The statistical evidence supports the earlier descriptive results showing that banditry has caused market collapse, increased transportation risks, and restricted supply chains, which ultimately leads to widespread income decline. Thus, the hypothesis test validates that banditry-driven market disruptions significantly undermine the economic wellbeing of residents in Katsina State.

Hypothesis Two: School closures and the disruption of social activities as a result of banditry have no significant implication for the social life of individuals in the affected communities of Katsina State.

Table 5: Chi-square analysis on whether school closures and the disruption of social activities as a result of banditry have no significant implication for the social life of individuals in the affected communities of Katsina State

| Variable | χ^2 Calculated | χ^2 Critical (0.05, df=4) | p-value | Decision |
|--------------------------------|---------------------|--------------------------------|---------|-----------------|
| School Closure vs. Social Life | 49.78 | 9.49 | .000 | Reject H_{02} |

The Chi-square analysis in Table 5 shows a calculated value of 49.78, which is substantially higher than the critical value of 9.49 at the 0.05 significance level with 4 degrees of freedom. The corresponding p-value (.000) is well below .05, indicating a statistically significant relationship between school closures, disruption of social activities, and the social life of individuals in affected communities. Since the calculated Chi-square exceeds the critical value and the p-value is less than .05, the null hypothesis (H_{02}) is rejected. This indicates that school closures and disrupted social activities have a significant impact on the social life of residents in the affected areas.

In practical terms, these findings show that the fear of attacks and the closure of schools have reduced community engagement, diminished participation in social gatherings, limited youth involvement in productive activities, and weakened social cohesion. The result corroborates the descriptive statistics which revealed that insecurity has disrupted education and curtailed social interactions, thereby negatively affecting the social fabric of Katsina State communities. Overall, the hypothesis test confirms that banditry-induced school closures and social disruptions significantly undermine the social life of affected individuals.

DISCUSSION

Market Closures and the Blockade of Trade Routes as a Result of Banditry

The findings of this study revealed that rural banditry has significantly affected the socioeconomic structure of Katsina State, particularly in the areas of agriculture, household wealth, and income generation. The research revealed that respondents agree that market closures and the blockade of trade routes have drastically reduced household income and rural economic activity. Respondents reported that insecurity along major roads and in market centers has discouraged trade and disrupted the flow of goods and services, leading to the loss of livelihoods. Statistical analysis ($\chi^2 = 54.62$, $p < .05$) confirmed a significant relationship between these disruptions and reduced income levels in affected communities.

These findings are in line with the study of Mashi (2024) who noted that banditry in northern Nigeria, particularly in Katsina State, has become a persistent security challenge, with profound economic consequences for rural communities. One of its most significant effects is the closure of markets and blockade of trade routes, which directly disrupt income-generating activities for farmers, traders, and other local business operators

In the same vein, Lamidi (2025) and Okoli and Ugwu (2019) found that market inactivity reduces the circulation of goods, limits access to buyers and suppliers, and diminishes trade volumes, thereby lowering household earnings. In addition, the blockade of trade routes impedes the transportation of goods between villages, towns, and local markets. Roads, being unsafe due to raids, often restrict farmers from transporting produce, traders from distributing commodities, and pastoralists from moving livestock to profitable locations. The interruption of supply chains leads to scarcity of products in markets, rising commodity prices, and reduced purchasing power for rural households.

Equally, Ibrahim and Mukhtar (2023) found that the financial impact is significant, because farmers are unable to sell produce experience direct revenue loss, while traders face declining profit margins due to reduced turnover.

Also, Alemika (2020) found that the cumulative effect of market disruption is not limited to immediate income loss but extends to long-term economic vulnerability. This economic insecurity also undermines local development by discouraging investment and limiting the capacity of communities to recover from repeated attacks. In essence, income reduction due to market closures and trade route blockages contributes to poverty, food insecurity, and social instability.

School Closures and the Disruption of Social Activities as a Result of Banditry

The findings of this study revealed that rural banditry has significantly affected the socioeconomic structure of Katsina State, particularly in the areas of agriculture, household wealth, income generation, education and social activities. The study discovered that respondents agree that school closures and the prevailing fear of attacks have severely disrupted education and social life. Many families have withdrawn their children particularly girls, from school, while social gatherings and community events have diminished. The Chi-square result ($\chi^2 = 49.78$, $p < .05$) further established a significant relationship between rural insecurity and the deterioration of community social life.

These findings are in line with the study of Adamu and Yusuf (2021) when they stated that banditry is a major threat to the social and educational fabric of communities in Katsina State because one of the most evident consequences of insecurity is the closure of schools, coupled with the disruption of social activities has profoundly affected social life and community cohesion. When schools are closed due to attacks, abductions, or threats, children especially girls are withdrawn from education, interrupting their academic progression and limiting opportunities for socialization.

In the same vein, UNICEF (2022) found that school closures disrupt peer interactions, mentorship, and engagement in extracurricular activities, which are essential for social development. UNICEF further noted that the lack of security and structured educational environments diminishes opportunities for students to build social networks, develop interpersonal skills, and participate in civic and cultural activities. Consequently, children and adolescents may experience social isolation, reduced self-confidence, and disengagement from productive community roles.

Same is true when Auwal (2021), found that beyond education, the disruption of social activities such as community gatherings, religious events, and festivals further weakens social cohesion. Fear of attacks and the pervasive insecurity discourage participation in communal events, reducing opportunities for cultural expression, conflict resolution, and collective decision-making. Youth engagement in productive activities, such as sports, farming cooperatives, and skill acquisition programs, also declines, leaving young people idle and potentially vulnerable to negative influences or criminal recruitment.

Also, Eze and Igwe (2023) found that the disruptions of schooling activities have long-term implications for community resilience. This is as much as social networks are essential for economic cooperation, collective problem-solving, and maintaining cultural norms; when banditry interrupts social interaction, communities lose critical mechanisms for mutual support and recovery.

CONCLUSION

This study has demonstrated that rural banditry poses a profound threat to the socioeconomic stability and development of communities in Katsina State. The findings reveal that persistent attacks, market closures, and the disruption of trade routes have significantly weakened household income, agricultural productivity, and local economic activity. Education has also been severely affected, as school closures, fear of abduction, and displacement continue to undermine enrolment, learning continuity, and community development. Social life has equally deteriorated, with reduced communal interactions, heightened fear, and the fragmentation of traditional support systems. The statistical evidence confirms strong relationships between insecurity and declines in income levels, educational participation, and social cohesion. Addressing these challenges requires coordinated government action, improved security presence, and targeted interventions aimed at restoring livelihoods, rebuilding trust, and strengthening community resilience. Sustainable peace and development depend on holistic strategies that tackle both the causes and consequences of banditry.

Recommendations

Based on the findings from the study, the following recommendations are made:

- Efforts should be made by the Federal and State governments to reopen and secure rural markets by rebuilding destroyed facilities, providing security posts, and restoring trade routes to revive local commerce and community confidence.
- The Federal and State governments through the State Ministry of Education should restore educational activities in affected areas through mobile classrooms, community teachers, and reintegration programs for displaced children, particularly girls.

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