

Assessing the Impacts of Armed Banditry on the Livelihood of Rural Dwellers in Rafi Local Government Area, Niger State, Nigeria

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Abstract

Armed banditry has emerged as a critical security challenge in many rural communities, particularly in northern Nigeria. Armed robbery and abduction for ransom have disrupted agricultural production, local trade, and access to basic services, thereby deepening poverty and social instability in rural areas of Rafi Local Government Area, Niger State, Nigeria. The study assessed the impact of robbery and kidnapping on the livelihood of rural dwellers. The study adopted survey research design and a sample of 987 respondents were drawn from the most affected communities where banditry activities are rampant. Questionnaire and key informants' interview were used in the collection of data. Merton's Strain Theory and Cohen & Felson's Routine Activity Theory were used to anchor the study. Findings of the study revealed that armed banditry has negative impacts on people's socio-economic livelihoods; including farming, animal husbandry, commerce, and education. Kidnapping disrupts these activities, affecting family stability, educational services, and infrastructure provision. Equally, armed robbers forcefully dispossessed people of their valuables including money, food items, livestock and the likes as well as physical injuries and loss of lives. The study found that armed banditry in Rafi Local Government Area, Niger State has significant impacts on people's socio-economic livelihoods; including farming, animal husbandry, commerce, and education. Kidnapping also disrupts these activities, affecting family stability, educational services, and infrastructure provision. The study recommends strengthened security measures, community based policing, rural economic empowerment programs and improved intelligence gathering to mitigate the menace and restore sustainable socio-economic activities in the affected communities

Keywords: Armed banditry, Kidnapping, Socio-Economic Activities, Livelihoods, Rural Dwellers

INTRODUCTION

Over the past decade, armed banditry has become a serious security challenge especially across the North-West and North-Central regions of Nigeria. Initially, it emerged as cattle rustling and localised rural violence. But, gradually, it metamorphosed into organized criminal activities involving armed robbery, kidnapping for ransom, village raids, murder, forcible rape and destruction of livelihoods (Ojo, Oyewole & Aina 2023). Today armed banditry has become one of

the major security threats to Nigeria due to its devastating effects on human security, agricultural production, rural development, and economic stability (Onota, Ogbonna & Alfred-Igbokwe, 2024).

Rural areas in Northern Nigeria, which are considered as the agricultural hubs are threatened by the daily incursion of bandits. The hinterlands where farming used to be done on large hectares of land are being abandoned due to incessant extortion, killing and maiming of the rural dwellers by bandit. UNICEF (2019) asserts that Northern Nigeria is facing food insecurity as well as human insecurity. National Bureau of Statistics (NBS) reported that, between May 2023, and April 2024, approximately 614,937 people lost their lives and 2.2 million people were abducted by bandits (Daily Trust, 2024). Equally, #2.23 trillion were paid for ransom during the period under review with an average of #2.67 million per incident. The report further reveals that Northwest of Zamfara, Katsina, Sokoto, Kaduna, Kebbi some states in North-central of Niger, Nasarawa, Abuja and Kogi were notably most affected accounting for 1.2 trillion of the total ransom paid.

In the rural areas of Northern Nigeria livelihoods depend largely on agriculture, livestock production, petty trading and other informal economic activities. But, persistent robbery and kidnapping have significantly reduced access to farmlands, increased production costs, discouraged investment, disrupted local markets and weakened social cohesion. Fear of attacks has limited mobility, reduced school attendance, increased forced migration and undermined access to healthcare and other essential social services. Consequently, many households have experienced declining income, food shortages and deteriorating living standards.

Niger State, particularly Rafi, Shiroro, Munya Mrariga, Magama, Kontagora and Borgu Local Government Areas, have become hotspots of armed banditry. Niger State has experienced repeated attacks characterised by robbery, kidnapping, cattle rustling, destruction of farms, displacement of households, and disruption of commercial activities. These attacks have forced many residents to abandon farming, which is the primary source of livelihood, thereby worsening poverty, unemployment and food insecurity. Empirical evidence indicates that kidnapping for ransom, illegal mining, and encroachment on farmlands have become major drivers of rural banditry in Niger State, with severe consequences for agricultural productivity, household income and community well-being. Olaniyan & Yahaya (2016) reported the problem is fueled by the

proliferation of small arms and light weapons in the area, porous borders coupled with the “weakened, stretched and demoralized” security services have aggravated the situation.

Though several studies have examined armed banditry in Nigeria, relatively few have specifically assessed the impacts of robbery and kidnapping on the socio-economic livelihood of rural dwellers in Rafi Local Government Area of Niger State. It is against this background that this study seeks to fill this gap by examining how armed banditry affects agricultural production, household income, education, healthcare access, business activities and overall living conditions among rural households. The findings of this study therefore, are expected to provide evidence for policymakers, security agencies and development partners in designing effective interventions to improve rural security and sustainable livelihoods.

Objectives of the Study

- i. To assess the impact of armed robbery on the livelihood of rural dwellers in Rafi Local Government Area of Niger State.
- ii. To assess the impact of kidnapping on the livelihood of rural dwellers in Rafi Local Government Area of Niger State.

LITERATURE REVIEW

Armed Banditry: Armed banditry refers to organised violent criminal activities involving the use or threat of force, often with firearms, to rob, kill, kidnap, extort, or destroy property (United Nations Office on Drugs and Crime, 2023). International Crisis Group (2020) reported that in Nigeria, armed banditry has evolved into a major security challenge, particularly in rural communities, where criminal groups engage in cattle rustling, village raids, kidnapping for ransom, and attacks on travelers and farmers. These activities undermine public safety, disrupt economic activities, and weaken social cohesion.

Armed robbery: Banditry and armed robbery are synonymous. This is because banditry operations involve the use of arm and force and or threat to that effect, to intimidate a person. Otherwise, bandits also kidnap their victims, rape, steal and also kill (Olaniyan & Yahaya, 2016). In order to raise money for their upkeep, bandit would mount road block for the purpose of robbing people of their goods and valuables. In many instances, a whole village may be robbed of food items and valuables. In the view of Okoli and Ochim (2014), banditry, armed robbery or allied

violent crimes often include kidnapping, cattle rustling, and market raids. In either case, it involves the use of light and in some cases sophisticated weapons during their operations. An offence becomes armed robbery when the robbery involves the use of ‘offensive weapons’ or any firearm

Kidnapping: Kidnapping is defined in this work to include the act of abducting someone and holding them for captive either for ransom or for any other motive which could be political or ideological. According to United Nations Office on Drugs and Crime (2014), kidnapping is the unlawful seizure, detention, and movement of a person against their will, often for ransom, political influence, forced labour, or other criminal purposes. The National Bureau of Statistics (2022) revealed that, in Nigeria, kidnapping has become a widespread form of organized crime that affects individuals, families, businesses, and communities. It generates fear, restricts mobility, discourages investment, and imposes significant economic and psychological costs.

Socio-Economic Activities: Socio-economic activities are the social and economic actions through which individuals and communities produce goods and services, earn income, and satisfy their social and material needs. Organisation for Economic Co-operation and Development (2021) reported that these activities include farming, livestock rearing, fishing, trading, transportation, artisan work, wage employment, and community-based enterprises. In rural areas, socio-economic activities constitute the foundation of household income, food security, and community development. This may also include among others education, health care, commercial/trading, farming, animal husbandry, production, supply, buying, selling, consumption of goods and services, income, employment, community safety or human and food security, social services that significantly affect the wellbeing of the people in any given society Musa (2022). According to Bashir and Mustapha (2022), recent studies have shown that armed banditry has serious consequences on the socio-economic activities of the affected communities in particular and the society in general.

Socio-Economic Livelihoods: According to Bashir and Mustapha (2022), socio-economic livelihood involve all those activities that people who reside in a particular society engages in which affect their livelihoods and wellbeing. It involves the capabilities, assets, resources, and activities that individuals and households use to secure their means of living and improve their well-being. Livelihoods encompass income generation, access to education, healthcare, food, shelter, and social networks. A livelihood is considered sustainable when it can withstand shocks, adapt to changing conditions, and maintain or enhance assets without undermining future

opportunities. As observed by the former Secretary-General of the United Nations, Ban-Ki-Moon (2014), displacement remains arguably the most significant humanitarian challenge facing the world and socio-economic means of livelihood is seriously hindered. More pathetic is that the lives of these displaced people in most cases are threatened; they were exposed to the risk of epidemics, diseases, starvation, poverty, poor access to education as well as recent cases of sexual abuse.

Rural Dwellers: According to World Bank (2023), rural dwellers are people who reside in non-urban communities where livelihoods are primarily based on agriculture and other natural resource-dependent activities. FAO (2023) reported that, rural dwellers, often have limited access to infrastructure, healthcare, education, financial services, and security compared with urban populations. In Nigeria as observed by Muhammad (2021), rural dwellers are particularly vulnerable to insecurity because their livelihoods depend heavily on farming, livestock production, and local markets, all of which can be severely disrupted by armed banditry and kidnapping. He adds the scales of armed bandits' activities have led to high rate of death, injury and displacement of individuals in this part of the country. Furthermore, the issue of internal insecurity had forced people who were affected to move or migrate to other places they consider safe to live (World Bank, 2023). Hence, the sudden and unexpected movement affects their wellbeing, more especially politically, psychologically, socially and economically.

Empirical Review

Robbery the Socio-Economic Livelihoods

Banditry and armed robbery are synonymous. This is because banditry operations sometimes involve the use of arm and force and or threat to that effect, to intimidate a person. Otherwise, bandits also kidnap their victims, rape, steal and also kill. Both armed robbery and banditry are typical instances of violent crime. They double as crimes against persons and a property crime, and all are usually motivated by criminal intent to material acquisition (Musa, 2022). In the view of Okoli and Ochim (2014), banditry, armed robbery or allied violent crimes often include kidnapping, cattle rustling, and market raids. In either case, it involves the use of light and in some cases sophisticated weapons during their operations. The authors further revealed that guns and other weapons are used in car snatching, robbery, way-laying of travelers (high-way robbery) and even robbery at home.

Findings by Ojo *et al.*, (2023) revealed that armed banditry in north-western bandit attacks have expanded from cattle rustling to widespread kidnapping, violent attacks and armed robbery especially in rural communities. The study concluded that banditry has weakened local economies, increased displacement and intensified poverty. Equally, Bagu and Smith (2017) reported that due to robbery attacks perpetrated by bandits, farmers can no longer go into hinterland to farm; traders can no longer go into the hinterland to buy food items for sale at the urban markets and this has impact on the cost of food items and availability in urban market. Izom and Iliyasu (2024) investigated the socio-economic implications of rural banditry in Shiroro Local Government Area of Niger State. Using survey data, they found that insecurity reduced farming activities, destroyed businesses, displaced households and increased poverty among rural residents.

In their study conducted in North-Central Nigeria, Amadi and Ugwu (2025) found that state fragility, weak governance and economic motivations sustain armed banditry. McGregor (2014) cited in Musa (2021), the list of criminalities of armed banditry activities also include village market raids, rape of women, arson and outright killings, these actions have also always involved the use of force, threats and intimidation. Findings by Ojo *et al.*, (2023), Bagu (2017) and Izom and Iliyasu (2024) reveal the implications of banditry generally in different parts of Northern States but none specifically looked into the effects of armed robbery on the livelihoods of rural dwellers in rural areas of Niger State. Hence, this study is set to fill in the gaps

Kidnapping and Socio-Economic Livelihoods

Kidnapping is a global issue affecting both developed and developing regions. In Africa, militias in countries like Cameroon and South Sudan use it for funding and intimidation, with incidents in Cameroon rising by 500% in 2018. In Nigeria, bandits engage in kidnapping, robbery, and extortion for material gain (Musa, 2021). Since 1999, kidnapping has worsened, with high-profile attacks like the 2022 Abuja-Kaduna train incident, where 8 were killed and 168 kidnapped, costing over ₦6 billion in ransom (Ojiego, 2022). In Niger State, 18 of 25 LGAs, including Rafi have faced persistent bandit attacks for over seven years (Musa, 2021). Bashir and Mustapha (2022) observed kidnapping for ransom has become a growing issue in Nigeria, with state responses proving ineffective results.

Onota *et al.*, (2024) in their study on the relationship between cross-border migration and banditry in Nigeria revealed that kidnapping, illegal mining and farmland encroachment are major causes

of rural banditry. The study found that banditry leads to deaths, destruction of agriculture, livelihood disruption and severe psychological trauma among affected communities. Musa (2021), reported a rise in banditry in North Central and Northwest Nigeria, especially in Niger, where vast forests and under-policed areas provide safe havens for criminals. A study in Zamfara State, by Nwankwo *et al.*, (2026) revealed kidnapping, destruction of farmlands and persistent attacks significantly reduced food security and agricultural output while increasing poverty.

THEORETICAL FRAMEWORK

The study is anchored on Merton's Strain Theory and Cohen & Felson's Routine Activity Theory. Strain theory was developed by Robert K. Merton (1947) to explain why deviant behaviour occurs in society. The theory argues that social environment influences people's behaviours and Person's behaviour shapes his attitudes towards culturally defined goals and the institutionalised means of achieving those goals. In an attempt to achieve these goals, people use different ways either by conforming to or by deviating from such cultural expectations. People who aspire for the culturally prescribed goals but are denied the opportunities to realise those goals will experience "strain". It is because of these strains in finding access to legitimate means that some people turn to deviant acts.

Armed banditry in this context can be regarded as innovation because members of groups seems to accept the cultural goals of the society but reject the institutional means of achieving them and as such engaged in activities such as kidnapping for ransom, cattle and other animal rustling, forceful dispossession of money and other valuable items and the likes.

The theory failed to take into consideration the influence of other factors like the environment itself, and the availability of security lapses and/or guardians. Also, the theory argued that deviant acts occur as a result of strains faced by some people who experience difficulties in finding access to legitimate means of achieving the societal prescribed goals, but failed to explain why some other people exposed to same strain do not take to crime. It can also be criticise on the ground that, some individuals engage in deviant acts not as a result of any strain but for other reasons such as, political or ideological, ecological, motivated offenders with criminal intent as well as suitable targets.

Routine Activity Theory is seen as a recent approach to the explanation of crime falls within the social-structural perspective. The theory attempts to explain predatory criminal activities. It has three main postulations: (i) where there is a motivated potential offender(s), (ii) suitable or

attractive target(s) and (iii) the absence of capable guard(s) crime is likely to take place. In the context of this theory, the absences of security personnel in adequate numbers who are prepared to protect rural dwellers make bandits and banditry to have a field day in the rural areas. Bandits are motivated by pecuniary interest. Hence, it became necessary for them to loot rural dwellers, steal their farm produce, clothes and money. This is in addition to forcing them to pay tax. It appears that in the absence of “capable guards”, bandits will continue to exploit and maim rural dwellers in Nigeria.

However, routing activity theory is weak in the sense that it is only a macro theory of crime and victimisation that traced crime to motivated offenders, but does not explain how some offenders become motivated. The two theories were adopted so that the weakness of one is compensated by the other and both complement each other in explaining the issue under study.

METHODOLOGY

The study was carried out in Rafi Local Government Area in Niger State. Rafi Local Government has been ravaged by bandit over the years. The area, which is rich with beautiful ecological structures, mountains in the forest regions has virtually absence of adequate security operatives. This therefore, makes bandits to have a field day in the rural areas. They move in and out from Birnin-Gwari, Zamfara and Katsina forests into the stretch of the Rafi Local Government Area lay to ambush, capture and kill innocent farmers and abduct same without control whether in towns or villages of Kagara, Kusherki, Pandogari, Tegin. The study adopted cross-sectional survey research design. The study targeted males and females aged 18+, including affected residents, security agents, vigilantes, and community leaders. Multi-stage sampling procedure was used. In the first stage, simple random sampling technique was used to select a sample of 986 respondents from the most affected communities where banditry activities were rampant. In the second stage purposive sampling technique was used to select the most affected council wards for the study. In each of the selected council ward, the headquarter of the council ward was used as starting point to select the respondents who participated in the study. The selection of the respondents was based on availability and willingness to participate in the study. Respondents were proportionately selected in each of the council wards. In addition to respondents that were administered the questionnaire, Key Informants Interviews (KIIs) were conducted with some stakeholders. These

include the head of the Civil Defence Corps and head of the District Police Office, three vigilante leaders and five community leaders in Rafi Local Government Area.

Quantitative data were analysed using both descriptive and inferential statistical tools where Pearson Product Moment Correlation was used to test the hypotheses based on measurement scales of the variables. Qualitative data was analysed thematically with verbatim quotations. The study used Cochran Sample Size Formula (1977) because it is suitable for an unknown (infinite) population. The formula is expressed below as:

$$n_o = \frac{Z^2(pq)}{e^2}$$

Where:

no= Required sample size

e= Desired level of precision (Margin of error)

p= The estimated proportion of the population which has the attribute in questions

q= (1-p) estimated proportion of the population that do not have the attribute in question

Z= confidence level (the z value score).

Given the formula, the required sample size is calculated by selecting the confidence level, the “p” and “q” values as well as the margin of error. In this study, the estimated confidence level is 95%, the population of people in the communities affected. Substituting these values in the formula =

$$\begin{aligned} &= \frac{(95\%)^2(0.7)(0.3)}{(0.3)^2} \\ &= \frac{(1.96)^2(0.7)(0.3)}{(0.3)^2} \\ &= \frac{(3.8416)(.21)}{0.0009} \\ &= \frac{0.806736}{0.0009} \\ &= 896.37 \\ &= \underline{896} \end{aligned}$$

To avoid sample attrition, 10% (90) was added making the sample size to be 987 excluding incomplete responses.

FINDINGS

Armed banditry in Niger State have devastating effects on the key socio-economic livelihoods of rural dwellers in Niger State, including farming and livestock production, mining, trade, education, healthcare, transport, crafts, and religious and social services.

Table 1: Ratings of Armed robbery and Socio-economic Livelihoods

	Variables	SA	A	UD	D	SD	$\bar{X}$	Stndv
1	There were robbery activities in the Rafi LGA	407	368	83	28	26	4.21	.935
2	The arm robbery were operating in day and night times	353	335	80	91	53	3.93	1.180
3	Both private and public vehicles were attacked	408	332	29	77	66	4.03	1.21
4	Robbers were raping women	339	285	90	137	61	3.77	1.27
5	The armed robbers collected people's cars	472	362	30	36	12	4.37	.833
6	Activities of armed robbers affected economic activities	348	249	109	123	83	3.72	1.335
7	Armed robbers were killing people as well	309	212	44	289	58	3.47	1.34
8	Many people got injured due robbers attacks	347	206	42	287	30	3.61	1.352
9	The robbery activities created fears among people	417	223	52	192	28	3.89	1.273
10	The robbery activities affected social activities in the area	471	279	28	85	49	4.14	1.177

Source: Field Survey, 2024

It can be deduced from Table 1 that findings indicated that all the means were above the accepted point of 2.50 showing the acceptability of the influence of robbery on socio-economic livelihoods in the study area. The high value of the means of the items indicated the acceptance of the statements. The values of standard deviation were between 1.117 and 1.359 which showed how close the values are to the mean. It was concluded that robbery activities existed in the study area.

Table 2: Mean Rating of Kidnapping and the Socio-Economic Livelihoods

	Variables	SA	A	UD	D	SD	X	Stdv
1	Kidnapping affects Farming and food production	519	196	88	78	28	4.22	1.135
2	Kidnapping affects Animal Rearing/husbandry	554	259	29	27	43	4.51	2.541
3	Kidnapping discourages free movement of people	541	243	47	50	31	4.33	1.031
4	Kidnapping affects Mining of Solid Minerals	483	312	48	50	19	4.30	0.947
5	Kidnapping affects Commercial, Business and Trading activities	339	226	106	155	86	3.63	1.372
6	Kidnapping affects Ceremonies	424	296	33	92	65	4.01	1.244
7	Kidnapping leads to loss of Properties	560	263	38	36	15	4.44	0.875
8	Kidnapping leads to Loss of Financial Resources due to ransom payment	317	160	12	194	229	3.16	1.662
9	Kidnapping affects Inter-Community social relations	435	285	22	103	67	4.01	1.271
10	Kidnapping affects liberty and freedom of individuals	363	230	37	143	139	3.59	1.506
11	Kidnapping leads to disruption of family, community's stability at large	328	363	52	97	72	3.85	1.238
12	Kidnapping affects educational activities	273	364	109	127	39	3.77	1.145
13	Kidnapping affects health care service delivery	338	313	77	109	75	3.80	1.033
14	Kidnapping affect provision of infrastructures/amenities	404	369	41	67	31	4.15	1.033

Source: Field Survey, 2024

Table 2 shows that kidnapping affects farming, food production, livestock rearing, mining, business, freedom, family stability, education, healthcare, and infrastructure. Mean scores are above 2.50 and STDV values between 0.875 and 2.54 highlight the negative effects of banditry on socio-economic livelihoods in the study area.

Hypothesis 1

Ho: There is no significant relationship between kidnapping and the socio-economic livelihood of rural dwellers in Rafi Local Government Area of Niger State

Findings on the hypotheses above indicated a significant influence at 0.01 and 0.05 level which is an implication of the fact that armed banditry significantly affected the socio-economic livelihood of rural dwellers in Rafi Local Government Niger State.

Table 3: Pearson correlation between armed robbery and the socio-economic livelihoods in Rafi Local Government Area, Niger State, Nigeria

	Variables	1	2	3	4	5	6	7	8	9	10
1	There were robbery activities in the area	1									
2	The arm robbery were operating in day and night times	.604**	1								
3	Both private and public vehicles were attacked	.406**	.672*	1							
4	Robbers were raping women	.337**	.693**	.613**	1						
5	The armed robbers collected people's cars	.479**	.506**	.564**	.438**	1					
6	Activities of armed robbers affected economic activities	.464**	.566**	.460**	.535**	.534**	1				
7	Armed robbers were killing people as well	.597**	.504**	.317**	.306**	.417**	.281**	1			
8	Many people got injured due robbers attacks	.473**	.310**	.225**	.146**	.335**	.031**	.774**	1		
9	The robbery activities created fears among people	.307**	.357**	.389**	.311**	.290**	.050**	.599**	.629**	1	
10	The robbery activities affected social activities in the area	.312**	.426**	.082**		.325**	.105**	.284**	.047**	.108*	1

Source: Field Work, 2024

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

From table 3 above, it was deduced that the indices of armed robbery as tested in the study were statistically significant as correlated at 0.05 and 0.01. Therefore, the null hypothesis which stated that “there is no significant relationship between armed robbery and the socio-economic livelihoods of Rafi Local Government Area of Niger State, Nigeria” was rejected while the alternate hypothesis which stated that there is a significant relationship between armed robbery and the socio-economic livelihoods of Rafi Local Government Areas of Niger State was accepted. The findings above were further corroborated by one of the male Key Informant aged 45, community leader in Rafi, LGA who had this to say:

Armed banditry operation affects social activities in so many ways, educational activities is affected as many schools especially in the rural areas are closed down, hospitals are also closed down, people no longer attend ceremonies and other social gathering, inter-community visits has reduced, traditional and cultural festivities are no more happening now, religious activities such as missionary and preaching to rural areas are suspended for long. (Male, 45yrs, community leader, Rafi)

A Senior Police Officer 51 years, Rafi, said:

Banditry operations has affected and continue to affect many people in different ways, for instance, as people cannot have access to their farms, those that even cultivate cannot harvest, equally, Fulani herders also suffer as their animals are always been catered away and this causes shortages in animals and the prices of both food and animals to go up. Buying and selling become so stagnant hence business and trading activities suffers serious setback, income of the people reduces thereby leading to increase poverty and unemployment, movement of people from one place to another is not possible because of banditry activities so transportation business also is negatively affected as people are afraid to travel from one place to another so those who are into this business suffer too much. (Male, Senior Police Officer, 51yrs, Rafi)

In the same vein, a Senior Civil Defense Corp Officer, 50 years, Rafi LGA also submitted that:

Activities of banditry is negatively affecting economic activities in various ways, for example, it leads to declining in business and commercial activities as most rural markets are closed down, transportation of peoples and goods reduces drastically leading to hike in prices of vital commodities such as food items and other commodities because of their scarcity, farming and animal husbandry reduces as people are afraid of going to farms and herders are also afraid to graze their animals, destruction of farm and farm produce, animal rustling leading to scarcity of food and animal, loss of financial resources, many people becomes jobless and poor because they cannot do their business anymore. (Male, Head of Civil Defense Corp, 50yrs Rafi)

According to a member of Vigilante Group, 43 years, Rafi, LGA

Armed banditry affected many people, trading and business activities become so stagnant hence buying and selling suffers serious setback, income of the people reduces thereby leading to increase poverty and unemployment, movement of people from one place to another is not

possible as people cannot have access to their farms, those that even cultivate cannot harvest, equally, Fulani herders also suffer as their animals are always been catered away and this causes shortages in animal and the prices of both food and animal to go up because of banditry activities so transportation business also is negatively affected. (Male, member of Vigilante Group, 43yrs, Rafi)

This means that that there were robbery activities in the area, the armed robbers were operating in broad day light and night times, both private and public vehicles were attacked, they were raping women, the armed robbers collected people's cars, activities of armed robbers affected economic activities, armed robbers were killing people as well, many people were injured, The robbery activities created fears in people and the robbery activities affected social activities in the area.

Hypothesis 2

Ho: There is no significant relationship between kidnapping and the socio-economic livelihood of rural dwellers in Rafi Local Government Area, Niger State

Findings on the hypotheses above indicated a significant influence at 0.01 and 0.05 levels which is an implication of the fact that kidnapping significantly affected the socio-economic livelihood of rural dwellers in Rafi Local Government Area, Niger State.

Table 4: Pearson correlation between kidnapping and the socio-economic livelihood of Rafi Local Government Areas, Niger State

s/n	Statements	1	2	3	4	5	6	7	8	9	10	11	12	13	14
1	Kidnapping affects Farming and food production	1													
2	Kidnapping affects Animal Rearing/husbandry	.309**	1												
3	Kidnapping discourage free movement of people	.635**	.160**	1											
4	Kidnapping affects Mining of Solid Minerals	.386**	.255**	.226**	1										
5	Kidnapping affects Commercial, Business and Trading activities	.539**	.207**	.565**	.327**	1									
6	Kidnapping affects Ceremonies	.839**	.260**	.506	.337**	.485**	1								
7	Kidnapping leads to loss of Properties	.617**	.154**	.425	.217**	.365**	.746	1							
8	Kidnapping leads to Loss of Financial Resources for ransom payment	.100**	.150**	-.065**	.270**	.022**	.161**	.167**	1						
9	Kidnapping affects Inter-Community social relation	.720**	.190**	.649	.203**	.373**	.677	.554**	-.083**	1					
10	Kidnapping affects liberty and freedom of individuals	.601**	.289**	.486	.382**	.259**	.561	.396**	.124**	.743	1				
11	Kidnapping leads to disruption family, community's stability at large	.337**	.485**	.769	.561	.781	.706	.690	.781	.706	.690	1			
12	Kidnapping affects educational activities	.217**	.365**	.366	.614	.304	.665	.559	-.070				1		
13	Kidnapping affects health care service delivery	.270**	.022**	.665	.559	-.070	.263**	.217**	.290**	.263**	.217**	.290**	.543	1	
14	Kidnapping affect provision of infrastructures/amenities	.203**	.373**	-.043	.677	.162	.263**	.217**	.290**	.263**	.217**	.290**	.743	.658	1

Source: Field Survey, 2024

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed)

Based on the findings as shown in table 4 above, it was deduced that all the indices of kidnapping as tested in the study were statistically significant as correlated at 0.05 and 0.01. Therefore, the null hypothesis which stated that “there is no significant relationship between kidnapping and the socio-economic livelihoods of Rafi Local Government Area of Niger State, Nigeria” was rejected while the alternate hypothesis which stated that there is a significant relationship between kidnapping and the socio-economic livelihoods of Rafi Local Government Areas of Niger State was accepted.

The findings above were further corroborated by one of the male Key Informant aged 45, community leader in Rafi, LGA who had this to say:

Armed banditry operation affects social activities in so many ways, educational activities is affected as many schools especially in the rural areas are closed down, hospitals are also closed down, people no longer attend ceremonies and other social gathering, inter-community visits has reduced, traditional and cultural festivities are no more happening now, religious activities such as missionary and preaching to rural areas are suspended for long. (Male, 45yrs, community leader, Rafi)

Another key informant aged 49 years in Rafi stated that

Banditry has affected and still affecting social activities negatively, many schools and hospitals are not operating and are even closed down for many years in most of the rural areas including inside Rafi town, schools like government unity collage and government girls secondary school that are outskirt of towns are also closed down for years because of fear of bandit attack. Intercommunity visits is no more existing, people cannot freely go mosques or churches to practice their services freely, so movement or travelling is also restricted. (Male, 49yrs, Police Officer, Rafi)

An informant aged 52 years in Rafi stated that

Kidnappings affect educational activities as many schools are closed down in many villages for some times. Students from far places within and outside the state are no more coming. Hospitals in most of the rural areas are closed down. People cannot travel to visit their relatives and friends because of fear, intercommunity relations are no more happening. Social gathering such as ceremonies during weddings, naming or burial is now restricted. Religious activities is also affected as people are afraid to go to the mosque or church and practice their services freely even missionary activities is reduced especially in the villages. (Male, 52yrs, Civil; Defense Corps)

A member of Vigilante Group, aged 50 years, Rafi, LGA was of the opinion that:

The social effects of banditry are many; it has affects in education, in health because many schools are closed down in some villages and also at outskirt of Rafi. Also, most of the rural health care facilities are also closed down and this has made it impossible for many people from the rural areas often travel to the town in order to be treated for sicknesses that can be attended to rural health centers. Also, religious activities are affected as people cannot worship in their place of worship with peace of mind in addition to the missionary activities distorted. Equally. People are afraid to visit one another; cultural and

traditional festivities have to be suspended to mention among others. (Male, vigilante member, 50yrs, Rafi)

Based on the quantitative and the qualitative data, it was revealed that, kidnapping in Niger State affected people's access to their farming activities, and rearing of animals leaving people's food in-secured and shortage of meat and milk in the affected communities. Buying and selling became so stagnant hence, business and trading activities suffered serious setback, income of the people reduced thereby leading to increase poverty and unemployment, movement of people from one place to another was not possible because of banditry activities, also transportation business was negatively affected.

DISCUSSION OF FINDINGS

The findings showed that robbery activities have existed in the study area. Robbery has been shown to have effect on the socio-economic livelihood of the people. Both qualitative and quantitative data conspicuously supported the assertions. Findings are in line that of Musa (2021) who reported that in Nigeria, bandits engage in kidnapping, robbery, and extortion for material gain. Equally, the findings supported the revelations of Ojo *et al.*, (2023) who reported that bandit attacks have expanded from cattle rustling to widespread kidnapping, violent attacks and armed robbery especially in rural communities. Also findings corroborates the work of Izom and Iliyasu (2024) who found the effects of insecurity to reduced farming activities, destroyed businesses, displaced households and increased poverty among rural residents

Furthermore, the findings also showed that there is incidence of kidnapping in the study area. Kidnapping has been shown to have effect on the socio-economic livelihood of the people in the study area. Qualitative and quantitative data copiously supported the assertions. The findings are in line with the existing literature. For instance, findings of this study supported that of Onota *et al.*, (2024) who revealed that kidnapping, illegal mining and farmland encroachment are major causes of rural banditry with attendant consequences in deaths, destruction of agriculture, livelihood disruption and severe psychological trauma among affected communities. Equally findings of this study corroborated the findings of Musa (2021), who reported a rise in banditry in North Central and Northwest Nigeria, especially in Niger, where vast forests and under-policed areas provide safe havens for criminals. Also, the study findings relates with the revelations of Nwankwo *et al.*, (2026) who reported that kidnapping, destruction of farmlands and persistent

attacks significantly reduced food security and agricultural output while increasing poverty among the people in rural communities.

CONCLUSION AND RECOMMENDATIONS

The study found that armed banditry in Niger State has significant impacts on people's socio-economic livelihoods; including farming, animal husbandry, commerce, and education. Kidnapping also disrupts these activities, affecting family stability, educational services, and infrastructure provision. Equally, armed robbers forcedly dispossessed people of their valuables including money, food items, livestock and the likes as well as physical injuries and loss of lives.

The following recommendations are put forward:

- i. Armed robbery has been found to negatively affect the socio-economic livelihood of rural dwellers in Rafi Local Government Area, the study suggested the need for the affected communities to form local security operatives who will safeguard themselves together the formal security apparatuses and ensure that relative peace is restored in the Area. Government should as well provide job opportunities to the youth so that they will have good sources of livelihood and drop arms
- ii. Kidnapping has affected the socio-economic life of the rural people in the study area, the state government should provide adequate funding and ammunitions to the personnel and recruit more hands to ensure adequate security in the study area Members of the general public also should provide all the necessary support to security personnel.

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