

Impact of Armed Banditry on Agricultural Livelihood and Family Income in Border Communities in Katsina State

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Abstract

This study assessed the impact of armed banditry on agricultural livelihoods and family income among border communities along the Nigeria–Niger Republic corridors in Katsina State, using a mixed-method approach. The study had a population of 930,900 drawn from Jibia, Batsari and Safana Local Government Areas. A sample of 384 respondents was determined using the Krejcie and Morgan (1970) method, while purposive sampling was used to select farmers affected by armed banditry and internally displaced persons. Data were collected through structured questionnaires and a Key Informant Interview (KII) guide. Quantitative data were analysed using the Statistical Package for the Social Sciences (SPSS), version 27, employing frequency counts, percentages, mean, standard deviation and multiple regression, while qualitative data were analysed using thematic and content analyses. The findings revealed that armed banditry had directly weakened agricultural livelihoods and family income through restricted access to farmlands, destruction of crops, livestock rustling, disruption of local markets and widespread displacement of farming households. The study also tested the hypothesis that armed banditry has no significant impact on agricultural livelihoods and family income among border communities in Katsina State. The regression analysis provided empirical evidence for determining whether the observed effects of armed banditry on agricultural livelihoods and family income were statistically significant at the 0.05 level of significance. The study concluded that persistent insecurity had undermined agricultural production and household economic wellbeing within the affected border communities. The study recommended that governments at all levels should prioritise the protection of villages, farms and other agricultural areas to enable farmers to safely return to their farms and resume agricultural production.

Keywords: Employment Generation, Entrepreneurship Development, Innovativeness, Risk-Taking, Skill Acquisition, Economic Empowerment.

1. Introduction

Nigeria's modern history is marked with various forms of security challenges. The security situation in the country has become increasingly complex and uncertain. In recent years, various non-state armed groups have emerged and consolidated coercive power to terrorize the population in the country; as evident with the activities

of the armed bandits, criminal gangs, separatist groups, Islamic fundamentalists, amorphous kidnappers, etc (Ojo, et al., 2023). As a result of the activities of non-state armed groups targeting the civilian population and its attendant security consequences, there are more than 8.7 million people in need of immediate

humanitarian assistance in the country. Ojo, et al., (2023) argues that these armed groups engage in organized attacks that feature cattle-rustling, rape, looting, plundering, kidnapping and murder, resulting to a large displacement. Between 2018 and 2020, at least 4,900 deaths were caused by armed banditry, which also generated hundreds of thousands of internally displaced persons (IDPs) in the north-west. For instance, between January 6 and 8, 2022, armed bandits attacked several villages in Zamfara State, killing more than 200 people and leaving 10,000 displaced. These, among other events have claimed several lives and caused significant economic destruction.

Banditry, as a social and security phenomenon, is often defined as organized criminal activities carried out by armed groups or individuals who engage in violent acts such as robbery, kidnapping, extortion, and cattle rustling, typically in rural and semi-urban areas. Unlike other forms of criminality, banditry is characterized by its systematic nature and its ability to destabilize large regions, often targeting vulnerable populations such as farmers, travelers and local communities. The phenomenon involves attacking people on roadways and transit hubs, plundering villages, and stealing livestock. These include extortion, kidnapping, robbery and murder. Aruofor and Ogbeide (2022) defined banditry as armed robbery, sexual assault, raiding, and unlawful imprisonment for ransom for economic or political reasons.

Armed banditry has significantly heightened internal security risks through frequent acts of violence, including abductions for ransom, destruction of property, and lethal attacks. These incidents have triggered large-scale displacement, leading to an internal refugee crisis that has deepened Nigeria's humanitarian challenges (Brigid et al., 2022). Additionally, the growing sense of lawlessness and fear further destabilizes

regions already susceptible to insurgency and communal conflict. As of March 2020, it was estimated that over 210,000 individuals had been internally displaced within Nigeria due to escalating insecurity, while an additional 35,000 refugees had fled across the border into Maradi, Niger Republic (Mac-Leva, 2021). The influx of Internally Displaced Persons (IDPs) into host communities has intensified competition for limited essential resources, including water, arable land, and food supplies. According to Egwu (2016), the rise in banditry has triggered a severe humanitarian crisis marked by mass displacement, forced migration, widespread fatalities, and rampant cattle theft. Additionally, the violence has contributed to significant rural-to urban migration, as individuals from conflict-affected areas abandon their homes in search of safety in cities, fearing renewed attacks (Akinyetun, Bakare and Oke, 2022). The conditions within the IDP camps pose further public health challenges. Inadequate access to clean water, overcrowding, and unsanitary environments including open defecation and poorly maintained toilet facilities have heightened the risk of disease outbreaks such as cholera and diarrhea (ACAPS, 2020). The displacement resulting from these attacks has also undermined adherence to public health guidelines, including COVID-19 protocols, exposing vulnerable populations to additional health threats (Bashir, 2021).

These security challenges were being made more complex by poverty, as well as lack of good governance. Another factor that is considered as a driver of armed banditry is unemployment. Lack of legitimate economic opportunities and high rates of unemployment most especially in border regions make illegal activities like banditry an attractive source of income for survival. Momoh (2024) stated that the kind of unemployment that could spur trans-border crimes is that of educated youths in the

country. It is sad to note that as youths are graduating from tertiary institutions, there is no job on ground for them. Hence, they get involved in illegal activities. Their activities include kidnapping, arson, shooting, rape, cattle rustling, killing, and looting. The prevalence of under-governed spaces where the government's control is ineffective and limited is a major factor giving rise to banditry. Such areas are characterized by bad governance, weak legitimacy, protracted conflict, and poor leadership, which makes citizens vulnerable to exploitation by terrorist groups, traffickers, and other criminal elements (Brenner, 2021). Such areas are not generally entirely devoid of the government's control but are governed poorly and differently from larger communities. These poorly governed territories are plagued by bandits and other criminal gangs due to their remoteness, which allows for the perpetuation of an array of illegal business activities. It is not uncommon to find human trafficking, piracy, cattle rustling, and illegal mining in such areas. These areas are used to promote and sustain an illegal, informal economy. Examples of such include large forests in Rumah/Kukar Jangarai, Kamuku, Balmo, Katsina, Kaduna, Bauchi, and Kano states. Meanwhile, the Nigerian police are generally understaffed and poorly equipped, leaving them incapable of promoting security in under-governed spaces, a major factor that encourages criminality in these areas.

Armed banditry in Katsina State, especially in border communities, has created a severe and multi-faceted humanitarian crisis, deeply impacting the lives and well-being of its residents. The socioeconomic fabric of these border communities in Katsina State is intrinsically linked to agricultural production, pastoralism, and cross-border trade (Federal Ministry of Agriculture and Rural Development, 2020). Armed banditry directly threatens these fundamental pillars

of existence. Farmers are unable to access their farmlands due to fear of attacks or abduction, leading to significant crop losses and food insecurity. Herders face rampant cattle rustling, stripping them of their primary assets and pushing them further into poverty (International Crisis Group, 2020).

Statement of the Problem

In recent years, border communities in Kasina state have been engulfed by armed banditry. Many villages have been sacked or completely deserted as residents flee the constant threat of attacks, killings, and abductions (Amnesty International Nigeria, 2025). The few existing IDP camps are often inadequate, forcing many displaced persons to seek refuge with host communities or in informal settlements, straining resources and leading to overcrowding. Agriculture and pastoralism, the mainstays of the state's economy, have been severely crippled; farmers cannot access their farmlands due to fear of attack, kidnapping, or extortion. This has led to significant crop losses, reduced food production, and increased food prices, pushing many families into severe food insecurity and even starvation. Cattle rustling is rampant, stripping herders of their primary source of income and assets, further exacerbating poverty. Many displaced individuals, especially those who were farmers or herders, struggle to find alternative livelihoods and resort to begging for survival (Amnesty International Nigeria, 2025).

Addressing this menace requires robust and comprehensive strategies based on deep understanding of the extent and dynamics of these effects which is critical for informing effective policy interventions and reinforcing the resilience of border population. It is against this backdrop that this study examined the impact of armed banditry on agricultural livelihood and family income in border communities in Kasina state.

Aim and Objectives of the Study

This study examined the impact of armed banditry on agricultural livelihoods and family income in border communities in Katsina State, between Nigeria-Niger republic corridors. The specific objectives are to:

- i. Evaluate the effects of armed banditry on agricultural livelihoods of border community members.
- ii. Assess the effects of armed banditry on family income in border communities between Nigeria Niger – Republic corridors in Katsina State.

Research Questions

The following research questions guided the study:

- i. What are the effects of armed banditry on agricultural livelihoods of border community members?
- ii. What are the effects of armed banditry on family income in border communities between Nigeria Niger – Republic corridors in Katsina State?

2. Literature Review

Armed Banditry

Banditry refers to the incidences of armed robbery or allied violent crimes, such as kidnapping, cattle rustling, and village or market raids. It involves the use of force, or threat to that effect, to intimidate a person or a group of persons in order to rob, rape or kill. Aruofo and Ogbeide (2022) defines banditry as violent organized crime committed by outlaws, forbidden and nomadic bandits. Barnett et al., (2022) stresses that banditry is a loosely defined concept. In general terms, Nigeria's bandits are rural gangs that engage in criminal activities such as cattle rustling, looting of villages, extortion of local communities, and kidnapping for ransom. Economic or political interests motivate banditry. The former refers to banditries motivated by the imperative of material accumulation while the latter has to do with those driven by the quest to rob, to assault or to liquidate a

person or a group of persons based on political or ideological considerations (Okoli and Okpaleke, 2014). Banditry disrupts economic activities and scares away national and foreign investors in Nigeria. The incidences of banditry in Nigeria in recent years have taken a scary dimension (Olaniyan & Yahaya, 2016).

Economic Disruption and Rural Collapse Caused by Armed Banditry

The intensification of banditry has severely disrupted agricultural activities and rural economic systems. The forced displacement of farming populations has led to decreased food production, contributing to inflation and heightened food insecurity (Idemudia and Boehnke, 2020). This breakdown of rural livelihoods fuels a cycle of economic vulnerability and insecurity and pressures urban centers with rising numbers of displaced individuals seeking safety and economic relief (Odalonu, 2023). Igbini (2020) observed that banditry has significantly undermined Nigeria's socio-economic and political stability, with the Northwest region being particularly affected. The rise in violent activities has stifled key economic sectors, including agriculture, commerce, and mineral exploration, while also deterring foreign investors. As a result, livelihoods have been severely disrupted, and widespread fear and insecurity have taken hold among local populations (Mac-Leva, 2021).

Banditry and Agricultural Production in Nigeria

Agriculture is the backbone of the Nigerian economy, contributing significantly to GDP and employing a large percentage of the population. However, banditry has severely affected agricultural production in the northern regions. Farmers are often unable to access their fields due to fear of attacks, leading to reduced cultivation and harvests. According to Amnesty International (2022), many farming communities in states like Zamfara,

Katsina, and Kaduna have been abandoned, resulting in food shortages and rising prices. Cattle rustling, a major activity of bandits, has also devastated livestock production. Herders in the region have lost thousands of cattle to bandits, undermining their livelihoods and reducing the supply of meat and dairy products to markets (Abdullahi, 2019). The loss of livestock has forced many herders to abandon their traditional occupation, further exacerbating poverty and food insecurity. The disruption of agricultural activities has broader implications for food security in Nigeria. The Food and Agriculture Organization (FAO, 2021) reported that banditry has contributed to a decline in food production, particularly in the northern regions, which are major producers of staples such as maize, millet, and sorghum. This has led to increased reliance on food imports, putting additional pressure on the national economy.

Disruption of Farming Activities

Bandit attacks have forced many farmers to abandon their fields, leading to decreased agricultural output. In regions like Tillabéri, farmers face extortion, theft of crops, and violent attacks, reducing productivity (Mamadou, 2021). The Food and Agriculture Organization (FAO, 2022) reported a 30% decline in millet and sorghum production in banditry-prone areas due to insecurity.

Livestock Rustling and Pastoralist Displacement

Cattle rustling is a major economic drain, with armed groups stealing livestock worth millions of dollars annually (UNODC, 2021). Pastoralist communities, particularly the Fulani, are frequently targeted, leading to mass displacement and loss of livelihoods (Hussein, 2022). The Nigerien government estimates that banditry has reduced livestock holdings by 25% in affected regions (Ministry of Agriculture, 2023).

Increased Food Insecurity

The decline in agricultural production has exacerbated food insecurity, with the World Food Program (WFP, 2023) reporting that over 2 million Nigeriens face acute hunger due to banditry-related disruptions. Markets in conflict zones experience price surges, making staple foods unaffordable for many households (FAO, 2023).

Economic Disruption and Livelihood Loss

Banditry has severely disrupted economic activities in Northwest Nigeria, particularly in rural areas where agriculture is the primary livelihood. Farmers face constant threats of attacks, kidnappings, and cattle rustling, which have led to the abandonment of farmlands and a decline in agricultural productivity (Okoli and Okpaleke, 2021). The region, often referred to as Nigeria's "food basket," has seen a significant reduction in the production of staple crops such as maize, millet, and sorghum, exacerbating food insecurity and driving up prices (Abdullahi, 2019). The loss of livestock, a critical asset for many households, has further impoverished rural communities, pushing many into destitution. The disruption of local markets and trade routes due to bandit attacks has also stifled commerce. Traders and transporters are often targeted, leading to increased costs of goods and services. This has created a ripple effect, reducing income opportunities for small businesses and worsening poverty levels (ICG, 2023). The economic instability caused by banditry has also deterred investment in the region, further limiting opportunities for growth and development.

3. Methodology

The study adopted descriptive survey research design with a mixed-method of data collection which combined both quantitative and qualitative data. The study focused on three (3) local governments areas in Katsina State, Nigeria. These

include Jibia, Batsari, and Safana Local Government Areas. These three local government Areas are the major hotspots where banditry activities are very high in the boarder communities between Nigeria and Niger Republic in Katsina State, Nigeria. the population of the study was 930,900 drawn from the three LGAs as follows: Jabia 299200, Batsari 326000 and Safana 305700. A sample of 384 respondents was selected using Krejcie and Morgan (1970) sampling method and purposive sampling technique was used to select farmers who were affected by the armed banditry and those that were internally displaced. The data was systematically gathered through the administration of structured questionnaires and Key Informant Interviews (KIIs) guide. It was analyzed using the Statistical Package for the Social Sciences (SPSS) version 27. Statistical tools such as percentages, frequency counts, mean, standard deviation, and multiple regression were employed to answer the research question and test the null hypotheses. Decision rule applied was that any mean response greater than or equal to 2.5 was considered accepted or adjudged as 'agree,' while any mean response lower than 2.5 was rejected or adjudged as 'disagree.' To decide on the tested the hypotheses, if the $p < 0.05$, the hypothesis will be accepted and if $p > 0.05$, the hypothesis will be rejected. The On the other hand, a hybrid approach involving both thematic and content analyses were adopted for the qualitative data gathered from the Key Informant Interviews (KIIs).



4. Results and Discussion

Research Question One: *What are the effects of armed banditry on agricultural livelihoods of border community members?*

	Ji ba							Safana							Batsari						
	S						S.	S						S.	S						S.
	D	D	U	A	A	ean	E Mean	D	D	U	A	A	ean	E Mean	D	D	U	A	A	ean	E Mean
Reduced food production	0	0	0	2	7	4.	0.	4	6	9	2	5	4.	0.	4	4	4	2	5	4.	0.
Displacement of farmers and families	0	0	0	3	6	4.	0.	9	7	9	4	2	3.	0.	1			3	4	4.	0.
Increase d food prices	0	1	0	2	7	4.	0.		1	1	3	3	3.	0.		1	1	2	5	4.	0.
Abandoned farmlands	0	1	0	2	7	4.	0.	2	9	2	3	2	3.	0.			1	2	5	4.	0.
High costs of farm inputs	0	0	5	4	5	4.	0.	5	3	2	3	2	3.	0.	1	2	5	3	4	4.	0.
High cost of farm labor	0	0	2	5	4	4.	0.		1	1	2	4	4.	0.				3	5	4.	0.
Food insecurity	2	0	3	5	4	4.	0.	9	4	1	4	3	3.	0.	3	0	4	4	4	4.	0.
Theft of Agro products	0	0	7	4	4	4.	0.		1	2	3	2	3.	0.		1		4	3	4.	0.
Food supply chain disruption	0	0	9	2	6	4.	0.		2	3	3	3.	0.				1	3	4	4.	0.
Reduced food	2	0	5	5	4	4.	0.	7	5	7	3	3	3.	0.	2	3	6	4	4	4.	0.



production
quantity and
quality

Farm

labor			1	4	3	4.	0.			2	2	3	3.	0.			2	4	3	4.	0.
shortage	1	0	7	8	4	14	08	2	9	8	6	4	82	10	1	3	2	2	2	01	09

Source: Researcher's Field Survey 2025

Key: All mean values are above 2.5 threshold

From the findings on Table 1, it can be observed that “Reduced food production” had the highest mean scores across the border communities. The mean scores for the three communities on this item are as follows: Jibia 4.75, Batsari 4.30, while Safana 4.25 indicative of a direct threat to food security in the area. Also, on “Abandoned farmlands”, Jibia has a mean of 4.7, Batsari is 4.3, while Safana is representing the most visible manifestation, as farmers flee or fear working their fields. High costs of farm inputs and labor both scoring above 4.0 squeezed farmers from both sides, that is, reduced production plus increased costs. Other impacts on agricultural livelihood include: Food

insecurity, Food supply chain disruption, Theft of Agro-products, Reduced food production quantity and quality. These consequences threaten not just affected communities but potentially wider regional food systems. They represent direct loss while indicative of longer-term degradation of agricultural systems. The consistent high scores across indicators suggest potential agricultural collapse in the areas with cascading effects on food security, nutrition, and economic stability.

Hypothesis 1: The effects of armed banditry indicators do not significantly predict agricultural livelihood outcomes among border community members in Katsina State.

Table 3a: Model Summary for Multiple Regression Analysis of Armed Banditry Indicators Predicting Agricultural Livelihood Outcomes

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.781	0.610	0.594	0.482

Table 3a shows that the multiple correlation coefficient ($R = 0.781$) indicates a strong positive relationship between the armed banditry indicators and agricultural livelihood outcomes. The coefficient of determination ($R^2 = 0.610$) indicates that the predictor variables jointly explained

61.0% of the variance in agricultural livelihood outcomes among border community members in Katsina State, while the remaining 39.0% was due to factors not included in the model. The adjusted R^2 value of 0.594 further confirms the stability of the model.

Table 3b: ANOVA for Multiple Regression Analysis of Armed Banditry Indicators Predicting Agricultural Livelihood Outcomes

Source	Sum of Squares	df	Mean Square	F	Sig.
Regression	102.41	11	9.31	40.06	0.000
Residual	64.79	279	0.23		
Total	167.20	290			

Table 3b presents the ANOVA result for the regression model. The result revealed that the regression model was statistically significant, $F(11,279) = 40.06$, $p < 0.05$, indicating that the armed banditry indicators jointly and significantly predicted agricultural livelihood outcomes

among border community members in Katsina State. Therefore, the null hypothesis which states that the armed banditry indicators do not significantly predict agricultural livelihood outcomes was rejected.

Table 3c: Regression Coefficients for Armed Banditry Indicators Predicting Agricultural Livelihood Outcomes

Predictor	Unstandardized Coefficient		Standardized Beta		Sig.
	B	Std. Error	Beta (β)	t	
Constant	0.864	0.201	-	4.30	0.000
Reduced Food Production	0.291	0.051	0.312	5.71	0.000
Displacement of Farmers and Families	0.236	0.054	0.241	4.37	0.000
Increased Food Prices	0.174	0.056	0.183	3.11	0.002
Abandoned Farmlands	0.158	0.052	0.164	3.04	0.003
High Cost of Farm Inputs	0.122	0.049	0.127	2.49	0.013
High Cost of Farm Labour	0.116	0.051	0.118	2.27	0.024
Food Insecurity	0.102	0.052	0.109	1.96	0.051
Theft of Agro-products	0.097	0.050	0.103	1.94	0.053
Food Supply Chain Disruption	0.144	0.048	0.151	3.00	0.003
Reduced Food Production Quantity and Quality	0.137	0.049	0.142	2.80	0.006
Farm Labour Shortage	0.111	0.051	0.115	2.18	0.030

Table 3c shows that reduced food production ($\beta = 0.312$, $p < 0.05$) was the strongest predictor of agricultural livelihood outcomes, followed by displacement of farmers and families ($\beta = 0.241$, $p < 0.05$) and increased food prices ($\beta = 0.183$, $p < 0.05$). Other significant predictors included abandoned farmlands, high cost of farm inputs, high cost of farm labour, food supply chain disruption, reduced food production quantity and quality, and farm labour shortage. However, food insecurity ($p = 0.051$) and theft of agro-products ($p = 0.053$) did not significantly predict agricultural livelihood outcomes since their probability values exceeded the 0.05 level of significance.

Key Informant Interview (KII)

Interviews conducted revealed lived experiences, perceptions, and systemic failures that constitute the agricultural collapse in the border communities of Jibia, Batsari, and Safana. The findings revealed a complex, interlocking web of causes and effects, moving from direct threats to farms and farmers to the broader societal and economic repercussions.

A resident of Batsari described an environment of pervasive fear that has

severed the fundamental connection between the farmer and the land. A 52-year-old farmer from Batsari articulated a common sentiment that “we go to farm not only with a hoe, but also with prayers. The sound of a bird is enough to make your heart skip, thinking it is the step of the bandits.” This ecology of fear means that even farmers who have not been directly attacked are often too terrified to venture beyond the immediate periphery of their villages. (Interview, 2025).



Jibia										Safana							Batsari							Standard Error of Mean
Reduced Household income	2	1	1	2	4	4.0	0.1	3	4	6	2	6	4.3	0.10	4	3	9	2	5	4.2	0.11			
Total loss of HH income	4	1	2	2	4	4.0	0.1	1	5	7	3	4	4.2	0.09	5	2	1	3	4	4.1	0.11			
Reduced agricultural productivity	2	1	1	4	3	4.1	0.0	3	6	2	3	2	3.8	0.11	2	4	1	4	3	4.1	0.10			
Increased poverty level	2	1	3	4	4	4.3	0.0	3	0	2	2	3	3.7	0.12	1	4	1	3	4	4.1	0.09			
Loss of livelihood opportunities	0	0	4	5	3	4.3	0.0	7	9	2	2	2	3.6	0.12	3	5	1	3	3	3.9	0.10			
Disruption to trade	0	0	6	5	3	4.3	0.0	3	1	1	3	2	3.7	0.12	1	3	1	4	3	4.1	0.09			
Lack of access to market	1	1	1	4	5	4.4	0.0	6	7	8	2	4	4.0	0.13	2	2	3	4	4	4.3	0.08			



Forceful abandonment of businesses	0	0	5	5	4	4.3	0.0	4	1	2	3	2	3.7	0.	3	5	1	3	3	4.0	0.
Food supply disruption	0	0	0	2	7	4.7	0.0	8	3	7	8	1	4.3	0.	9	2	6	1	6	4.3	0.
Forced payment of illegal levies	1	2	9	3	5	4.3	0.0	3	9	1	4	3	3.9	0.	6	9	6	3	4	4.0	0.
Reduced purchasing power	1	0	3	6	3	4.2	0.0	8	3	5	4	2	3.8	0.	9	1	7	4	3	3.9	0.
Reduction in capital	0	2	6	5	3	4.2	0.0	4	1	3	2	2	3.6	0.	0	7	1	4	3	4.0	0.
Rural Urban migration	1	4	6	3	4	4.3	0.0	6	1	2	2	3	3.6	0.	3	5	9	4	4	4.1	0.
Increased social vices	1	0	7	3	5	4.4	0.0	6	1	1	1	4	3.8	0.	3	9	9	2	4	4.1	0.

Research Question Two:

Source: Researcher's Field Survey 2025

Key: All mean values are above 2.5 threshold

On the impact of armed banditry on family income in border communities, Food supply disruption emerges as the most critical impact where Jibia has a mean score of 4.78 Safana follows with 4.35, while Batsari has 4.31. This is a major threat to basic livelihood or survival and it connects directly to agricultural disruption and trade route insecurity.

Lack of access to markets prevents both selling of agricultural produce and also purchasing necessities, creating bidirectional economic strangulation. With a mean score in the border communities which are higher than the threshold of 2.5, respondents validate this assertion. Reduced and total loss of household income establish the existence of direct impoverishment in the area. The distinction between reduced and total loss suggests varied severity, with some households experiencing complete economic collapse.

Increased poverty levels with mean that exceeds the acceptance threshold of 2.5 confirms the cumulative effect of income

Table 4a: Model Summary for Multiple Regression Analysis of Armed Banditry Indicators Predicting Family Income Outcomes

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.812	0.659	0.642	0.451

Table 4a shows that the multiple correlation coefficient ($R = 0.812$) indicates a strong positive relationship between the armed banditry indicators and family income outcomes. The coefficient of determination ($R^2 = 0.659$) indicates that the predictor variables jointly explained

loss, reduced productivity, and higher costs. Forced payment of illegal levies in the border communities represents systematic extortion by bandits, effectively taxing already struggling households over the years. This establishes historical reports of taxation by armed groups in conflict zones.

Reduced purchasing power and reduction in capital indicate not just current consumption problems but erosion of productive assets, preventing future recovery. The occurrence of Rural-urban migration is affirmed, suggesting permanent community disruption as residents flee their communities; while increased social vices points at social breakdown accompanying economic collapse. Lastly, forceful abandonment of businesses and loss of livelihood opportunities upholds the destruction of economic foundations these communities have spent generations building.

Hypothesis 2: The effects of armed banditry indicators do not significantly predict family income outcomes among households in border communities along the Nigeria–Niger Republic corridor in Katsina State.

65.9% of the variance in family income outcomes, while 34.1% of the variation was due to factors not captured in the model. The adjusted R^2 value of 0.642 suggests that the model retained substantial predictive power after adjustment for the number of predictors.

Table 4b: ANOVA for Multiple Regression Analysis of Armed Banditry Indicators Predicting Family Income Outcomes

Source	Sum of Squares	df	Mean Square	F	Sig.
Regression	114.63	14	8.19	37.76	0.000
Residual	59.97	276	0.22		
Total	174.60	290			

Table 4b presents the ANOVA result for the regression model. The result revealed that the regression model was statistically significant, $F(14,276) = 37.76$, $p < 0.05$, indicating that the armed banditry

indicators jointly and significantly predicted family income outcomes among households in the border communities. Therefore, the null hypothesis was rejected.

Table 4c: Regression Coefficients for Armed Banditry Indicators Predicting Family Income Outcomes

Predictor	Unstandardized Coefficient		Standardized Beta		Sig.
	B	Std. Error	Beta (β)	t	
Constant	0.792	0.194	-	4.08	0.000
Reduced Household Income	0.276	0.052	0.294	5.31	0.000
Total Loss of Household Income	0.243	0.051	0.258	4.76	0.000
Reduced Agricultural Productivity	0.186	0.053	0.198	3.51	0.001
Increased Poverty Level	0.171	0.052	0.181	3.29	0.001
Loss of Livelihood Opportunities	0.148	0.051	0.154	2.90	0.004
Disruption to Trade	0.144	0.050	0.150	2.88	0.004
Lack of Access to Markets	0.133	0.049	0.138	2.71	0.007
Forceful Abandonment of Businesses	0.121	0.051	0.125	2.37	0.018
Food Supply Disruption	0.160	0.049	0.168	3.27	0.001
Forced Payment of Illegal Levies	0.118	0.050	0.123	2.36	0.019
Reduced Purchasing Power	0.129	0.051	0.133	2.53	0.012
Reduction in Capital	0.116	0.050	0.120	2.32	0.021
Rural–Urban Migration	0.107	0.053	0.112	2.02	0.044
Increased Social Vices	0.101	0.049	0.108	2.06	0.040

Table 4c reveals that reduced household income ($\beta = 0.294$, $p < 0.05$) was the strongest predictor of family income outcomes, followed by total loss of household income ($\beta = 0.258$, $p < 0.05$) and reduced agricultural productivity ($\beta = 0.198$, $p < 0.05$). All fourteen indicators significantly predicted family income outcomes since their probability values were less than the 0.05 level of significance. These findings indicate that armed banditry substantially undermines household income and economic sustainability among border communities

along the Nigeria–Niger Republic corridor in Katsina State.

Key Informant Interview (KII)

A 47-year old head of household in Jibia, whose family once cultivated sizable farms, stated: "Before, our barns were full of guinea corn and millet. We ate what we grew and sold the surplus. Now, the farms are a death trap. We have become beggars, waiting for aids that is never enough. The hunger in my children's eyes is a constant pain. This narrative highlights the shift from food sovereignty to precarious dependency.

In Safana and Batsari, the problem is bidirectional. A community elder explained that, "Even if a farmer manages to harvest something, how does he get it to the market? And if he cannot sell, how does he buy salt, oil, or medical bills? The market is literally down.

Shockingly, multiple respondents across the communities reported that "bandits send letters specifying that a whole village should raise a certain amount of money to them. If the village refused or failed to conform to the demand, they would come in large numbers kill, maim and burn the village. This normalizes extortion and integrates it into the cost of survival.

To pay these levies or ransom kidnapped family members, households are forced to sell off their very means of future recovery. A young man from Safana shared: "To pay the N2 million ransom for my father, we sold his two plots of land. The reduction in purchasing power and capital is not just about eating less today it is also about sacrificing the future to survive the present. An elderly woman in Batsari stated that, "The young men, the strong ones who should be farming and protecting the community, are all running to cities to work. They leave behind the old, the women, and the children. The community is becoming a skeleton."

Banditry breeds deviance. With the gradual collapse of the economies of the communities, illicit activities fill the void. An Imam lamented that "We see how young girls are spending nights outside which is ailing to our cultures and values. Theft, drug abuse, and prostitution are on the rise. The fabric of our morality is tearing.

Discussion of Findings

Effects of Armed Banditry on Agricultural Livelihoods in Border Communities of Katsina State

The findings revealed that armed banditry had significantly disrupted agricultural livelihoods in the border communities of

Jibia, Safana, and Batsari in Katsina State. The descriptive results showed high mean ratings across the indicators, demonstrating that respondents generally perceived banditry as a major threat to farming activities, household food production, access to farmland, agricultural labour and rural livelihoods. The regression analysis further strengthens this evidence by showing that armed banditry was a significant predictor of agricultural livelihood outcomes. This indicates that the observed disruptions were not merely isolated experiences but reflected a broader relationship between insecurity and the capacity of households to sustain agricultural production. The pattern is consistent with the wider evidence that violent conflict reduces access to productive resources, disrupts agricultural markets and weakens rural livelihood systems (FAO, 2021; Justino, 2012). The result therefore demonstrates that armed banditry constituted a substantial constraint on the sustainability of agricultural livelihoods in the selected border communities.

A particularly important effect was the reduction in food production, which recorded very high mean scores, especially in Jibia, where the mean score was 4.75. This suggests that insecurity directly affected farmers' ability to cultivate and harvest their crops. Fear of attacks, kidnapping, extortion and destruction of agricultural assets can discourage farmers from accessing distant farmlands or cultivating during periods of heightened insecurity. The regression result provides additional support by indicating that variations in the level of exposure to banditry were associated with variations in agricultural livelihood outcomes. Similar evidence has shown that armed conflict can reduce agricultural production by restricting land access, disrupting farming seasons and increasing the risks associated with agricultural investment (FAO, 2021;

Brück et al., 2019). The evidence suggests that banditry weakened agricultural productivity by making normal farming activities increasingly risky and difficult to sustain.

Forced displacement also emerged as an important mechanism through which armed banditry affected agricultural livelihoods. Displaced farming households often lose direct access to their farms, livestock, agricultural equipment and other productive resources. Even when displaced persons return, insecurity may prevent them from fully restoring their former agricultural activities. The regression analysis reinforces this relationship by demonstrating that insecurity-related conditions contributed significantly to changes in agricultural livelihood outcomes. This finding agrees with Justino (2012), who explained that violent conflict can undermine household economic activities through displacement and loss of productive assets, and with Brück et al. (2019), who showed that conflict affects livelihoods through disruptions to assets, employment and access to economic opportunities. Displacement therefore represents more than a temporary movement of people; it can interrupt the entire agricultural production cycle and weaken the capacity of affected households to recover economically.

The findings further indicated that armed banditry contributed to increased food prices in the affected communities. Reduced agricultural production, restricted movement of farm produce and increased transportation risks can reduce the supply of food commodities while increasing the costs incurred by farmers and traders. Consequently, households may face higher prices at the same time that their incomes are declining. The regression evidence complements this descriptive finding by demonstrating that insecurity was associated with broader deterioration in livelihood conditions, including those

connected to food access and household welfare. Research on conflict-affected economies similarly shows that insecurity can disrupt food supply chains, increase transaction costs and weaken the functioning of rural markets (FAO, 2021; World Bank, 2020). This means that the effect of banditry extended beyond farmers to consumers, as insecurity affected both the production and affordability of food within the communities.

Abandonment of farmlands was another important consequence of armed banditry. Farmers who feared attacks, kidnapping, robbery or extortion were likely to reduce cultivation or leave productive land unused. Although abandoning farmland may provide short-term protection from violence, it reduces household income and agricultural output in the longer term. The regression findings reinforce the argument that greater exposure to banditry was linked with poorer agricultural livelihood conditions. Dercon (2004) observed that households exposed to repeated shocks often adopt risk-reducing strategies that may protect immediate survival but undermine long-term productive capacity. Similarly, FAO (2021) reported that insecurity can limit farmers' access to land and agricultural inputs, thereby reducing productive activities. The abandonment of farmland therefore illustrates how insecurity can transform a short-term survival response into a longer-term livelihood problem.

Food insecurity was also widely reported across Jibia, Safana and Batsari. The combination of declining agricultural production, displacement, rising food prices and reduced household income placed additional pressure on household food consumption. The regression analysis provides further evidence that armed banditry had a meaningful relationship with livelihood outcomes, which helps explain why households exposed to persistent insecurity were more likely to

experience difficulties in meeting their basic food needs. This finding corresponds with evidence from conflict-affected settings showing that violence can undermine food availability, access and household purchasing power (FAO, 2021; WFP, 2022). The result indicates that armed banditry contributed to food insecurity not through a single pathway but through the cumulative disruption of production, income and market access.

The findings also showed reductions in the quantity and quality of agricultural output. Farmers operating under insecurity may adopt low-input and short-cycle production strategies, cultivate smaller portions of land or harvest crops prematurely to minimise potential losses. Such adjustments may enable households to continue farming but can reduce overall productivity and income. The regression findings similarly demonstrate that banditry-related insecurity was significantly associated with agricultural livelihood conditions, suggesting that the effect was sufficiently consistent to extend beyond individual farming experiences. Dercon (2004) noted that households exposed to uncertainty frequently adopt coping strategies that reduce risk but may also limit productive investment, while Justino (2012) explained that conflict can alter household economic behaviour by increasing uncertainty and reducing incentives for investment. Thus, insecurity affected not only whether farmers cultivated their land but also the scale, quality and productivity of the farming activities they were able to undertake.

Farm labour shortages constituted another significant challenge. Violence, displacement and migration reduced the availability of able-bodied workers required for land preparation, planting, weeding and harvesting. Where labour became scarce, farming households had to rely on smaller family labour pools or incur higher costs to employ available workers.

The regression result further suggests that the insecurity experienced by households had measurable implications for agricultural livelihood performance. This finding is consistent with Black et al. (2011), who noted that insecurity and adverse conditions can encourage population movement and alter labour availability, while Adepoju (2016) highlighted the relationship between migration, insecurity and socioeconomic vulnerability in African societies. The reduction in agricultural labour consequently reinforced the decline in production and increased the economic burden on households attempting to maintain farming activities.

Taken together, the descriptive and regression results demonstrate that armed banditry systematically undermined agricultural livelihoods in the selected border communities. The effects were expressed through reduced production, displacement, farmland abandonment, increased food prices, food insecurity, declining output quality and quantity, and shortages of agricultural labour. The significant regression relationship is particularly important because it provides statistical evidence that the effects observed in the descriptive results were associated with the level of insecurity experienced by respondents. This interpretation is consistent with the conflict and livelihood literature, which establishes that prolonged violence can weaken productive assets, household coping capacity and access to markets (Justino, 2012; Brück et al., 2019). The overall finding is that agricultural recovery in Jibia, Safana and Batsari cannot be separated from the management of armed banditry, since persistent insecurity directly constrains the ability of households to restore sustainable agricultural livelihoods.

Effects of Armed Banditry on Family Income in Border Communities of Katsina State

The findings further revealed that armed banditry had a substantial negative effect on family income in Jibia, Safana and Batsari. Respondents generally recorded high mean ratings on indicators relating to income reduction, poverty, loss of livelihood opportunities, disruption of trade, business abandonment, depletion of household assets and payment of illegal levies. The regression analysis also demonstrated a significant relationship between exposure to armed banditry and household economic outcomes, indicating that insecurity was an important factor associated with changes in family income. This supports Justino's (2012) argument that conflict can reduce household economic opportunities through the destruction and loss of assets, while Brück et al. (2019) emphasised that conflict produces economic shocks that affect household income and livelihood security. The combined evidence shows that banditry weakened family income through several interconnected economic pathways rather than through the loss of a single source of earnings.

A central effect was the reduction and, in some cases, complete loss of household income. Farming, petty trading, livestock production and other supplementary activities were affected by insecurity, leaving households with fewer opportunities to generate income. The statistical relationship established through the regression analysis suggests that households experiencing greater insecurity were more likely to experience adverse economic outcomes. This is consistent with conflict literature demonstrating that violence restricts mobility, destroys productive assets and limits access to employment and markets (Justino, 2012; Dercon, 2004). The finding indicates that armed banditry weakened the economic

foundation of households by simultaneously reducing their earning capacity and increasing the risks and costs associated with income-generating activities.

The findings also indicated increased poverty and declining livelihood opportunities among affected households. As agricultural activities, trading and other economic enterprises became increasingly difficult, families were compelled to depend on limited resources and, in some cases, dispose of productive assets to meet immediate needs. The regression result strengthens this observation by demonstrating that insecurity was significantly associated with deterioration in household economic conditions. Collier et al. (2003) identified the mutually reinforcing relationship between conflict and economic deprivation, while Sen (2008) emphasised that poverty involves not only low income but also limited access to opportunities and capabilities necessary for maintaining a secure livelihood. Armed banditry therefore appeared to deepen poverty by simultaneously reducing household resources and restricting opportunities for economic recovery.

Disruption of trade and restricted access to markets also constituted important consequences of banditry. Fear of attacks on roads, closure of markets and reduced movement between communities can prevent households from selling farm produce or purchasing essential goods. The resulting market isolation can reduce household earnings while increasing the prices of commodities. The regression findings support the broader conclusion that insecurity had significant economic consequences for affected households. OECD (2018) noted that fragility and insecurity weaken market institutions and economic connectivity, while Aning and Atta-Asamoah (2011) highlighted the economic implications of insecurity and

organised criminal activity within West African border environments. The findings therefore suggest that insecurity affected family income not only at the household level but also by weakening the local economic networks through which households earned and exchanged income. Another important outcome was the abandonment of businesses and reduction in household capital. Respondents reported that insecurity forced some families to close businesses, relocate enterprises or use savings and productive assets to cope with immediate economic pressures. Such actions may provide temporary relief but can reduce the resources available for future income generation. The regression analysis indicates that the overall effect of banditry was statistically meaningful, supporting the interpretation that insecurity contributed to deteriorating household economic wellbeing. Dercon (2004) explained that households facing repeated shocks may liquidate assets as a coping mechanism, while Justino (2012) linked conflict with the destruction and depletion of household productive resources. Business abandonment and asset depletion consequently reduced both present income and the capacity of households to generate income after the immediate insecurity subsided.

The findings also revealed that some households were compelled to make illegal payments or levies to armed groups. Such payments represent a direct transfer of household resources to criminal actors and reduce the amount of income available for food, education, healthcare, farming and business investment. Where these payments become recurrent, they can function as a form of coercive extraction that further weakens household economic resilience. Kalyvas (2006) explains how armed groups may exercise control over populations through coercion and extraction, while the International Crisis Group (2020) documented the role of

extortion and insecurity in sustaining armed violence in parts of Nigeria. The finding shows that banditry affected family income not only by preventing households from earning but also by directly appropriating part of the resources they had managed to generate.

5. Conclusion and Recommendations

The study concluded that armed banditry had severe, pervasive, and multidimensional impacts on agricultural livelihoods in the border communities of Jibia, Safana, and Batsari along the Nigeria–Niger Republic corridors in Katsina State. The activities of armed bandits disrupted farming activities, restricted access to farmlands, reduced agricultural production, and undermined the ability of farming households to sustain their livelihoods. The study further concluded that armed banditry had a systematic and devastating impact on family income in the border communities between Nigeria and Niger Republic in Katsina State. The collapse of farming, petty trading, and cross-border commerce left many families without viable alternative sources of income and increased their economic vulnerability.

Recommendations

1. Government should ensure the protection of these communities. Protection of villages, farms and other agricultural areas should be prioritized so that farmers can safely return to their farms to till land for production.
2. Government should initiate recovery programs. Recovery programs should be introduced for affected households through livestock restocking initiatives, agricultural input subsidies, and low or no interest loan schemes that enable families to rebuild their economic activities. Training and retraining programs on small-scale manufacturing, agro-processing, and rural entrepreneurship, as a form of

diversification and expansion, would reduce overdependence on mono source of income. When families possess multiple sources of income, they become more resilient to security disruptions.

3. Katsina State Government should revive and strengthen the State Cooperative to enable families pool resources, access credit, and support members affected by attacks or economic losses. These systems strengthen social solidarity and provide informal safety nets

that help households withstand periods of instability.

4. Government should prioritize investment in rural infrastructure and agricultural value chains through improved rural roads, storage facilities, irrigation systems, and processing centers which can help farmers reduce post-harvest losses and increase the profitability of agricultural activities, even in challenging environments.

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