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Effects of Armed Banditry on Economic Well-Being of Victims In Southern Senatorial District of Benue State, Nigeria

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Abstract- Armed banditry has emerged as one of the most persistent security threats confronting Nigeria, particularly in the northern region, where its activities have generated profound socio-economic consequences for individuals, households, and communities. This paper examines the effects of armed banditry on the economic well-being of victims in the Southern Senatorial District of Benue State, Nigeria. The paper explores the nature of armed banditry, its underlying causes, and its implications for the economic well-being of affected populations. The study is anchored on Relative Deprivation Theory and adopts a qualitative, non-empirical research design based exclusively on secondary sources of data. Data were obtained through a systematic review of academic literature, including journal articles, textbooks, institutional reports, and other relevant documented sources. The findings reveal that armed banditry has significantly undermined the economic well-being of victims through the destruction of productive assets, cattle rustling, kidnapping for ransom, disruption of agricultural activities, forced displacement, and the closure of businesses. These activities have resulted in declining household incomes, rising poverty, food insecurity, unemployment, weakened rural economies, and deteriorating living standards among affected populations. The paper further finds that persistent insecurity has disrupted local markets, discouraged investment, and imposed substantial financial and psychological burdens on victims and their families. The paper concludes that armed banditry constitutes not only a serious security challenge but also a major impediment to sustainable economic development and human welfare in the Southern Senatorial District of Benue State. The study recommends strengthening security institutions, implementing sustainable poverty reduction and employment programmes, providing livelihood restoration and economic support for victims, promoting farmer herder conflict resolution mechanisms, and investing in rural development initiatives to address both the structural drivers and socio-economic consequences of armed banditry.

Keywords: Armed banditry, economic well-being, victims, and insecurity.

I. Introduction

Armed banditry has emerged as one of the most serious security challenges confronting Nigeria, particularly in the northern region of the country. The activities of armed bandits have not only resulted in loss of lives and destruction of property but have also severely undermined the economic well-being of individuals, households, and communities (Abdulrasheed & Nurain, 2024; Alabi, 2024; Vande, 2023; Albert, 2018). The persistent attacks on rural settlements, farms, markets, and highways have disrupted economic activities, increased poverty levels, and weakened the livelihoods of victims. As a result, many businesses have been forced to close due to insecurity, leading to rising unemployment, reduced income opportunities, and worsening living conditions among affected populations (Abdulrasheed & Nurain, 2024).

These developments have contributed significantly to socio-economic instability in many parts of Nigeria (Ahmed, 2023). Banditry refers to criminal acts involving armed attacks,

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cattle rustling, kidnapping, robbery, and violent raids carried out by organized groups using offensive weapons to intimidate and dispossess their victims (Yusuf & Bamidele, 2022). While banditry is primarily a security concern, its economic consequences on victims are profound. Victims often lose productive assets such as livestock, farmlands, agricultural produce, business capital, and household property. The destruction or confiscation of these resources deprives individuals and families of their means of livelihood, thereby reducing their capacity to generate income and meet basic needs.

The economic well-being of victims has been severely affected by the decline in agricultural activities resulting from armed banditry. Agriculture remains the primary source of livelihood for millions of Nigerians, especially in rural communities Uche and Iwuamadi (2018). However, the fear of attacks has discouraged many farmers from cultivating their lands, while others have abandoned farming altogether after experiencing violent raids. Consequently, agricultural productivity has declined significantly in affected areas, leading to reduced household incomes and increased food insecurity. Tajudeen (2023) observed that the emergence of criminal bandit groups in northern Nigeria has further weakened socio-economic development by disrupting farming activities and threatening the livelihoods of rural populations already struggling with other security challenges.

Furthermore, armed banditry has contributed to widespread displacement, forcing victims to flee their homes and sources of income. Internally displaced persons often lose access to farmland, livestock, businesses, and employment opportunities Odinkalu (2018). The displacement of economically active individuals limits their ability to engage in productive activities, thereby increasing dependency on humanitarian assistance and reducing household economic resilience Mustapha (2019). The loss of livelihood opportunities among displaced victims often translates into chronic poverty and long-term economic hardship.

The theft of livestock, particularly cattle rustling, has had devastating effects on the economic well-being of pastoralists and farming households. Livestock serves as a major source of income, savings, and economic security for many rural families. Reports indicate that between 2015 and 2020, over 48,000 cattle were rustled from commercial livestock farms and traditional herders across northern Nigeria. Such losses significantly reduce household wealth and undermine the economic stability of affected families. In many cases, victims are left without the financial resources needed to rebuild their livelihoods or sustain their households (Ayomide, 2022).

Kidnapping for ransom has also emerged as a major dimension of armed banditry with severe economic implications for victims. Families often sell valuable assets, borrow money, or exhaust their savings to secure the release of kidnapped relatives According to Oluwafemi, (2022). These financial burdens push many households into debt and economic vulnerability. Beyond the payment of ransom, victims may suffer additional economic losses due to medical expenses, psychological trauma, and prolonged absence from work or business activities. Such circumstances negatively affect household income and overall economic well-being (Nkata & Okpanocha, 2022).

Bello and Ahmed (2022) noted that banditry involves the forceful seizure of property through violence or threats, often carried out by organized criminal groups operating in remote communities. These activities disrupt local markets, commercial transactions, and transportation networks, thereby reducing economic opportunities for victims and residents of affected communities. Many traders and entrepreneurs have either scaled down their operations or abandoned their businesses due to fear of attacks. Consequently, local economies experience reduced productivity, lower investment, and declining commercial activities (Ejiorfor, O.C, Oni, S. and Sejero, J.V., 2017).

According to Ayetoro (2021), insecurity resulting from armed banditry has contributed significantly to food shortages, inflation, and the rising cost of living in Nigeria. As agricultural production declines and market activities are disrupted, the prices of food and

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other essential commodities increase, thereby reducing the purchasing power of households. Victims of banditry are particularly vulnerable because they simultaneously experience income loss and increased living expenses, leading to a decline in their overall standard of living.

II. Objectives Of The Study

The main objective of the study is to examine Effects of Armed Banditry on Economic Well-Being of Victims in Southern Senatorial District of Benue State, Nigeria. The specific objectives are to:

- Find out the nature of armed banditry in Southern Senatorial District of Benue State, Nigeria
- Examine the causes of armed banditry in Southern Senatorial District of Benue State, Nigeria
- Determine the implication of armed banditry in Southern Senatorial District of Benue State, Nigeria

III. Conceptual Clarification

1. Armed Banditry

Over the years, there has been changes in the conceptualization of banditry. In the 19th Century, some bandits were even referred to as freedom fighters, with the aim of emancipating the people from their leaders (Warto, 1994). Robinson et al (2009) in their study, celebrate individuals such as Chucho el Roto, Herachio Bernel and some other individuals who although they were bandits, saw their role as freedom fighting for the oppressed. In Africa, however, bandits are rarely seen as freedom fighters, but as the direct opposite, as criminals. There is little resonance with the romantic view of bandits in 19th century Europe and America. In Africa, bandits are armed robbers, kidnappers and linked with virtually all types of organized crimes. They characteristically maim, destroy lives and pillage properties (Curott & Fink, 2008). Rufai (2018) linked banditry to herdsmen, as banditry was traced back to acts of cattle rustling, carried out against sedentary farmers' herds in particular.

Egwu (2016) referred to banditry as the raiding of individuals who are often unarmed and robbed of their properties. Uche and Iwuamadi (2018) referred to banditry as involving attacks on unarmed civilians in agrarian communities, by armed criminals. Abdullahi (2019), and Rufa'I (2021) in their studies described banditry from another perspective, seeing it as the product of a group of lawless individuals who engage in activities that includes raiding of villages, kidnapping and cattle rustling, for the main or sole purpose of accumulating personal wealth. Another perspective on the root cause of banditry is farmer-herder clash as well as ethnic crises. It was discovered that farmers-herders clash was based on land ownership. Specifically, it was observed from the findings that herders, who moves from one place to the other attempted to lay claims on lands where farmers use for cultivating crops. This led to misunderstanding, and gave birth to the farmers-herders clash, which could have culminated to the banditry attack.in the same vein, this study discovered that when farmers began mixed farming which is the combination of crops and cattle farming, almost to a greater extent than the Fulani. They became jealous and began rustling farmer's cattle, fellow Fulani cattle were not exempted. Ethnic crises share some similarities with the farmers-herders clash in a way. The Fulani are known to be herders, who migrates from one place to the other, depending on the weather, while Hausas are majorly farmers.

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Therefore, the fact that there is farmers-herders clash, could have culminated to the ethnic clash between Hausas, who are majorly farmers, and Fulani, who are majorly cattle herders.

Abdullahi (2019), and Rufa'i (2021) view banditry from another perspective, referring to bandits as a group of lawless individuals who engage in activities that includes raiding of villages, kidnapping and rustling of cattle with the main intention of creating their own personal wealth. Bandit gangs are known to terrorize and then dispossess mainly unarmed local civilians, seizing their valuables, properties, money, movable goods, all of which were owned by people already living in relative poverty. Abdullahi (2019) indicated that bandits often operate across borders, and sometimes with the assistance – tacit or open - of security agents and other local collaborators who share in the spoils.

Furthermore, banditry has inflicted severe consequences on the well-being of the victims in the society. Widespread kidnappings, including the abduction of hundreds of schoolchildren, have led to the closure of schools and markets, with estimates indicating that over one million children have been forced out of school as a result (Jacob & Ndubuisi, 2021). In several rural communities, residents have been compelled to abandon their homes and farms due to violent attacks involving the destruction of grain storage facilities and theft of livestock (Abang, 2021). Moreover, banditry has disrupted transportation and trade across regional borders, including the closure of roads critical to the movement of goods and food supplies (Ladan & Badaru, 2021). These disruptions have triggered a large-scale humanitarian crisis, displacing hundreds of thousands within the country and forcing others to seek refuge in neighboring nations (Jones et al., 2021).

IV. Theoretical Framework

1. Relative Deprivation Theory

Relative Deprivation Theory is a sociological and social psychological perspective that explains the emergence of social unrest, violence, crime, and collective action as a consequence of perceived inequalities and unmet expectations within society. Although the concept of relative deprivation can be traced to the work of Samuel Stouffer (1970). Ted Robert Gurr (1970)**,** "why men rebel", Gurr applied relative deprivation theory to explain collective violence and political rebellion, framing deprivation as the discrepancy between individuals' "value expectations" and "value capabilities." This extended the theory from small-group and organizational contexts into macro-level political sociology.

Robert K. Merton and Alice Kitt (1950)**,** Merton and Kitt are credited with formally coining the term "relative deprivation" and embedding it within Merton's broader structural-functionalist framework of reference group theory. Their contribution shifted the concept from an empirical observation into a theoretical construct concerning how individuals select comparison groups and how such comparisons generate feelings of satisfaction or grievance. W.G. Runciman (1966) Runciman's Relative Deprivation and Social Justice is widely regarded as the most systematic theoretical elaboration of the concept. He formalized the conditions necessary for relative deprivation to be experienced and introduced the crucial distinction between egoistic deprivation (arising from comparison with other individuals within one's own group) and fraternalistic (or fraternal) deprivation (arising from comparison between one's own group and another group) a distinction that remains central to later applications in social movement theory.

James C. Davies (1962) Davies proposed the "J-curve" hypothesis, arguing that revolutions are most likely when a period of sustained improvement in social and economic conditions is abruptly followed by a sharp reversal, producing a widening gap between expectation and actual satisfaction. Peter Blau (1964) Though primarily known for social exchange theory, Blau's work on social comparison processes in Exchange and Power in Social Life

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contributed conceptually to understanding how perceptions of equity and inequity are relationally constructed an idea closely related to relative deprivation. Faye Crosby (1976, 1982) Crosby's work is significant for reformulating relative deprivation theory in social psychology. In her article "A Model of Egoistical Relative Deprivation," she specified a more precise set of preconditions under which relative deprivation is felt, refining Runciman's model and linking it more closely to individual-level psychological experience rather than purely structural conditions. Alexis de Tocqueville (often cited as an intellectual precursor**),** Although writing well before the formal theory existed, Tocqueville's observations in The Old Regime and the Revolution (1856) particularly his argument that revolutionary sentiment often intensifies during periods of improving conditions rather than during the depths of hardship are frequently cited as an early conceptual anticipation of relative deprivation, later echoed in Davies's J-curve hypothesis.

The theory emerged from efforts to understand the causes of political violence, rebellion, and social conflict across societies. Unlike theories that explain criminal behavior solely through poverty or economic hardship, Relative Deprivation Theory emphasizes people's perceptions of inequality and exclusion. According to Gurr (1970), individuals may not necessarily engage in violence because they are poor, but because they perceive themselves as unfairly disadvantaged compared to others or compared to what they believe they deserve. Consequently, feelings of deprivation can motivate individuals or groups to challenge existing social conditions through deviant or violent means. Over time, the theory has been widely applied in the study of terrorism, insurgency, communal conflicts, kidnapping, armed robbery, and banditry, particularly in societies characterized by high levels of poverty, unemployment, inequality, and social exclusion. In the Nigerian context, scholars have employed the theory to explain the rise of various forms of violent crimes, including armed banditry, which have become major threats to national security and socio-economic development.

V. Nature Of Armed Banditry

Armed banditry has emerged as one of the most pervasive and destructive forms of criminal violence in contemporary Nigeria, particularly in the North West and parts of the North Central regions. The phenomenon is characterized by organized criminal activities involving the use of weapons to intimidate, attack, dispossess, and exploit individuals and communities for economic gain. Unlike conventional crimes that are often isolated and opportunistic, armed banditry is usually systematic, coordinated, and sustained over time. It involves a range of criminal acts including cattle rustling, kidnapping for ransom, armed robbery, village raids, extortion, destruction of property, and violent attacks on civilians. The increasing sophistication of bandit groups, coupled with their access to modern weapons and extensive operational networks, has transformed armed banditry into a major security and developmental challenge in Nigeria (Bello, 2020; Okoli & Lenshie, 2018).

One notable characteristic of armed banditry is its highly organized nature. Armed bandits often operate in groups with identifiable leadership structures, operational strategies, and logistical networks. These groups plan attacks, gather intelligence, acquire weapons, and coordinate their activities across different locations. Their operations are usually concentrated in remote forests, mountainous terrains, and poorly governed rural areas where state presence is weak and security surveillance is limited. Such environments provide safe havens for criminal activities and make it difficult for security agencies to effectively combat bandit operations. Consequently, armed banditry has evolved from sporadic criminal incidents into a complex form of organized crime with significant socio-economic and security implications (Akinola, 2019; Okoli, 2021).

Another salient feature of armed banditry is the widespread use of violence and coercion. Bandits employ physical force, threats, and intimidation to achieve their objectives. Their

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attacks frequently result in deaths, injuries, sexual violence, destruction of homes, and displacement of populations. The use of violence serves multiple purposes, including instilling fear among community members, compelling compliance from victims, and discouraging resistance. In many instances, villages are attacked without warning, leading to loss of lives and destruction of livelihoods. The indiscriminate nature of these attacks contributes to widespread insecurity and social disruption within affected communities (Adelakun, 2021; Mohammed & Nda, 2022).

Kidnapping for ransom has become one of the defining dimensions of contemporary armed banditry in Nigeria. Initially, bandit activities were largely associated with cattle rustling and highway robbery. However, the increasing profitability of kidnapping has led many criminal groups to adopt it as a major source of income. Victims include farmers, traders, students, traditional rulers, religious leaders, government officials, and ordinary citizens. Families often pay substantial sums of money to secure the release of kidnapped relatives, thereby creating a lucrative criminal economy that sustains bandit operations. The prevalence of kidnapping demonstrates the economic motivations underlying many acts of armed banditry and highlights the vulnerability of rural populations to criminal exploitation (Onuoha & Ezirim, 2020; Yusuf & Bamidele, 2022).

Cattle rustling remains another significant aspect of armed banditry, particularly in pastoral communities. Livestock theft has historically existed in some rural areas, but it has become increasingly organized and violent in recent years. Armed groups raid communities, steal large numbers of cattle, and transport them through illegal networks for sale in local and regional markets. Since livestock represents a major source of wealth and livelihood for many households, cattle rustling has devastating economic consequences for affected families. The practice not only deprives victims of their economic assets but also fuels cycles of poverty, displacement, and insecurity within rural communities (Okoli & Atelhe, 2014; Chukwuma, 2020).

Furthermore, armed banditry is dynamic and adaptive in nature. Bandit groups continuously modify their tactics in response to government interventions and changing circumstances. When security operations intensify in one area, they often relocate to another location or adopt new methods of operation. They may also exploit technological tools such as mobile communication devices to coordinate attacks and negotiate ransom payments. This adaptability has contributed to the persistence of banditry despite numerous security efforts aimed at containing the menace. The evolving nature of bandit operations requires equally dynamic and comprehensive responses from government institutions and security agencies (Akinyetun, 2021; Onifade & Imhonopi, 2023).

The nature of armed banditry in Nigeria also reflects a broader crisis of governance and social order. Weak institutional capacity, inadequate security coverage, corruption, poverty, unemployment, and limited access to justice have created conditions that enable banditry to flourish. In many affected areas, communities perceive the state as unable to provide adequate protection, thereby creating opportunities for criminal groups to operate with relative impunity. The persistence of banditry therefore represents not only a security problem but also a manifestation of deeper structural challenges affecting governance, development, and social stability in Nigeria (Alemika, 2021; Mohammed, 2022).

VI. Causes Of Armed Banditry

The proliferation of small arms and light weapons across Nigeria's porous borders constitutes one of the most fundamental causes of armed banditry. The country's extensive and largely ungoverned borders with Niger, Chad, and Cameroon have facilitated the illicit trafficking of weapons from conflict zones in the Sahel and Libya into Nigeria, thereby equipping criminal groups with the military capacity to challenge state security forces and terrorize rural populations (International Crisis Group, 2020; Edeh, 2021). This easy access

to sophisticated weaponry has transformed what were once localized and low-intensity criminal activities into a well-armed and organized enterprise capable of sustained violence.

Weak governance and inadequate security presence in rural areas have also been identified as significant enablers of banditry. Vast expanses of forested and mountainous terrain, particularly in the North West and North Central regions, remain largely outside effective state control, providing bandits with safe havens from which to plan and launch attacks (Akinola, 2019; Okoli, 2021). The inability of security agencies to maintain a consistent presence in these ungoverned spaces, compounded by corruption and limited institutional capacity, has created conditions under which criminal groups operate with relative impunity (Alemika, 2021; Mohammed, 2022).

Farmer-herder conflict and disputes over land and grazing resources represent another critical causal factor. Competition over dwindling arable land and grazing routes, exacerbated by desertification, population growth, and changing patterns of transhumance, has generated persistent friction between predominantly Fulani herders and sedentary farming communities (Rufai, 2018; Okoli & Atelhe, 2014). These tensions have, in several instances, escalated into cycles of reprisal attacks and cattle rustling, blurring the line between communal conflict and organized banditry (Chukwuma, 2020).

Poverty, unemployment, and the absence of viable economic opportunities in rural communities further account for the recruitment and sustenance of bandit groups. With limited access to formal employment, education, and social services, many youths in affected areas are drawn into banditry as a means of economic survival, viewing criminal activity as a more lucrative alternative to subsistence farming or herding (Abdullahi, 2019; Rufa'i, 2021). The profitability of kidnapping for ransom and cattle rustling has, in this regard, created a self-sustaining criminal economy that continues to attract new recruits (Onuoha & Ezirim, 2020).

Ethnic tensions and historical grievances have equally contributed to the escalation of banditry in parts of Nigeria. Longstanding suspicions between farming and herding ethnic groups, rooted in competition over land ownership and resource use, have in some cases been exploited or intensified by criminal actors, further complicating efforts to distinguish purely criminal banditry from ethnically motivated violence (Bello, 2020; Adelakun, 2021). A recent incident in the Southern Senatorial District of Benue State illustrates how the killing of community or associational leaders can ignite cycles of reprisal violence that further entrench armed banditry. On 26 June 2026, the Chairman of the Miyetti Allah Cattle Breeders Association of Nigeria (MACBAN) in Benue State, Alhaji Ardo Risku Mohammed, and his associate, Yakubu Isah, were ambushed and killed by gunmen at Okwudu community in Otukpo Local Government Area while returning from a peace meeting convened in Idekpa, Ohimini Local Government Area (Vanguard News, 2026; Daily Post Nigeria, 2026). Barely two weeks later, suspected reprisal attacks were recorded in Akpachi village (Ugboju community), where two farmers were killed, and subsequently in Otukpo-Nobi community, where at least seven to nine additional residents were killed and over twenty others hospitalised in an early morning assault, with entire villages reportedly deserted as terrified residents fled (Sahara Reporters, 2026; Vanguard News, 2026). A further attack was recorded shortly afterward in Ondo community, Ugboju, forcing residents to flee once again (Premium Times, 2026). Local authorities, including the Chairman of Otukpo Local Government Area, Maxwell Ogiri, explicitly linked these successive attacks to reprisals arising from the killing of the MACBAN chairman (Vanguard News, 2026). This sequence of events an initial killing, followed by cyclical retaliatory violence across multiple communities within the same local government area lends empirical weight to the argument that ethnic and occupational tensions between farming and herding communities in Benue State do not merely coexist with armed banditry but actively fuel a self-perpetuating cycle of violence, displacement, and insecurity, in which each attack generates the grievance and perceived injustice that motivates the next (Bello, 2020; Adelakun, 2021).

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Furthermore, weak judicial and law enforcement mechanisms, characterized by poor prosecution rates, corruption within security institutions, and the perceived collaboration of some local collaborators and security personnel with bandit networks, have reinforced a culture of impunity (Abdullahi, 2019; Mohammed & Nda, 2022). This institutional failure not only emboldens existing bandit groups but also signals to potential recruits that the risks of engaging in banditry are relatively low compared to the potential economic gains, thereby perpetuating the cycle of insecurity across affected regions.

VII. Effects Of Armed Banditry On Economic Well-Being Of Victims

The loss of productive assets is one of the most important economic consequences of armed banditry. Victims often lose livestock, farming equipment, harvested crops, business merchandise and other valuable possessions that make up their main livelihood during attacks. Livestock, including cattle, goats and sheep, are key economic assets and sources of household income in many rural communities. Theft of these animals and cattle rustling deprives families of wealth and economic security. Also, the destruction of farms and agricultural produce erodes the capacity of households to earn income and sustain their livelihoods. As a result, victims suffer a decrease in their economic status and frequently find it difficult to recoup the losses (Okoli & Lenshie, 2018; Bello & Ahmed, 2022).

Another significant effect of armed banditry is decreased agricultural productivity. In northern Nigeria, agriculture is still the main source of livelihood for many households. But continued attacks on farming communities have created a climate of fear and insecurity which militates against agricultural activities. Many farmers abandon their farmlands to avoid being attacked, kidnapped or killed by bandits. Others grow only on small parts of their farms because of security concerns. Thus agricultural production falls drastically, household income decreases and food security worsens. This inability of farmers to maximize their land use not only affects individual households but also creates wider economic problems including food scarcity and increasing food prices (Tajudeen, 2023; Ayetoro, 2021).

Armed banditry also contributes to the high level of unemployment and loss of livelihood opportunities. Insecurity causes many of the businesses in affected communities to close or relocate to safer locations. Commercial activities like trading, transportation, livestock marketing and small scale enterprises are severely disrupted. As businesses shut down or reduce their operations, jobs become scarcer and many people are left without a steady source of income. Local economic activities for survival are especially hard hit among youths and breadwinners. This results in increased unemployment that not only increases household poverty but also decreases victims' ability to meet their basic needs, such as food, healthcare, education and shelter (Ahmed, 2023).

Moreover, kidnapping for ransom puts a huge financial strain on victims and their families. "Many families sell property, livestock, farmland, and other valuables to raise money to pay ransom. In some cases, families get into debt or use up life savings to secure the release of kidnapped relatives. Often, financial losses leave families economically devastated long after the victims have been released. However, the economic impact of kidnapping is not limited to the ransom paid but also includes the medical costs, psychological rehabilitation costs, and loss of income during captivity (Onuoha & Ezirim, 2020).

In addition, kidnapping for ransom places a huge financial burden on victims and their families. Many families sell property, livestock, farmland and other valuables to raise money to pay ransom. Sometimes families go into debt or spend their life savings to rescue kidnapped relatives. The financial losses often devastate families economically long after the victims are released. However, the economic impact of kidnapping is not limited to the ransom paid. It also includes the medical costs, psychological rehabilitation costs and loss of income during captivity (Onuoha & Ezirim, 2020).

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Psychological effects of armed banditry also have economic consequences. Victims who have experienced trauma, fear and anxiety may not be able to effectively engage in productive activities. Psychological distress may lower productivity, hinder entrepreneurial pursuits, and affect decision-making abilities. In extreme situations, victims may be unable to work or run their businesses, thus decreasing household income and economic well-being. Therefore, the long-term emotional effects of violent attacks also play an indirect role in the economic hardship among the affected populations (Akinyetun, 2021).

VIII. Empirical Review

Sadiq, Ahmad, Singh, and Sani (2025) examined**:** The impact of armed banditry on poverty incidence, intensity, and inequality in Katsina, Sokoto, and Zamfara States, comparing conditions before and after the escalation of banditry-related violence. The study employed a quantitative research design using cross-sectional data obtained through a well-structured questionnaire complemented by an interview schedule. Data were collected from 354 affected households selected through a multi-stage sampling technique over a three-month period (October–December 2024). A multidimensional poverty framework was applied to analyze poverty incidence, intensity, and inequality. The study found a sharp rise in poverty levels in Katsina and Zamfara States, while Sokoto State experienced a decline in poverty, attributed to more effective social safety interventions. Rural areas dependent on agriculture and informal economies were disproportionately affected, with livelihood disruption, forced displacement, and reduced access to education and healthcare compounding deprivation. Notably, while inequality declined slightly overall, poverty deepened in rural areas, revealing important regional disparities in vulnerability. The authors concluded that armed banditry has fundamentally reshaped patterns of rural deprivation in North-West Nigeria and recommended strengthening social protection programmes, enhancing rural security, promoting economic empowerment, and improving access to education and healthcare as critical measures for restoring livelihoods and fostering sustainable development in conflict-affected regions.

Faruk and Abdullahi (2022) examined: The effects of armed banditry and kidnapping on socio-economic activities across six local government areas in Katsina State, Nigeria. The study adopted a survey research design, administering a structured questionnaire to 430 respondents drawn from various communities across the selected local government areas. Data were analyzed using descriptive statistical techniques, specifically tables and percentages. The study found that armed banditry has significant negative consequences on poverty, unemployment, food security, education, health, income, and the general standard of living of residents. Beyond household-level effects, banditry was also found to disrupt broader socio-economic activities, including commerce, schooling, and healthcare access, across the affected local government areas. The study concluded that the socio-economic toll of banditry in Katsina State is extensive and multidimensional, and recommended tighter border security to curb arms proliferation, proactive protective measures by security agencies, extension of basic education programmes to Fulani settlements, establishment of skills-acquisition centres, and improved provision of farming inputs to revive agricultural production and food security.

Karfe, Leo, and Garba (2025) examined: The prevalence, trends, and socio-economic impacts of banditry and kidnapping in Kaduna State over a ten-year period, situated within broader national and regional security dynamics. The study adopted an interpretivist research philosophy with a qualitative design, drawing on secondary data from credible sources, including policy briefs and reports by the UNDP, FAO, the International Crisis Group, and Human Rights Watch, alongside books and peer-reviewed journal articles. Data were analyzed using thematic content analysis to identify recurring patterns, themes, and gaps in the existing literature. The analysis was theoretically anchored on frustration–aggression theory and social disorganization theory. The review found that banditry and

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kidnapping have worsened poverty, heightened food insecurity, caused widespread school closures, disrupted businesses, and forced large-scale population displacement across both rural and urban communities in Kaduna State. The authors concluded that the socio-economic consequences of banditry in Kaduna State are severe and cumulative, recommending targeted interventions in high-risk communities through job creation, vocational training, and access to microcredit for youths, alongside stronger legal and institutional frameworks, enhanced border patrols, and the establishment of a consolidated national dataset on banditry and kidnapping to guide future policy and intervention.

IX. Methodology

This study adopts a qualitative, non-empirical research design, relying exclusively on secondary sources of data to examine the effects of armed banditry on the economic well-being of victims in the Southern Senatorial District of Benue State, Nigeria. As a theoretical paper, the study does not involve fieldwork, surveys, questionnaires, or direct interaction with respondents; rather, it is anchored on the review, synthesis, and critical analysis of existing scholarly literature, including journal articles, textbooks, institutional reports, and other documented materials relevant to armed banditry, economic well-being, and relative deprivation theory. Data for the study were obtained through desk research, involving a systematic search and review of academic databases, published works, and reports addressing the nature, causes, and consequences of banditry in Nigeria generally, and in Benue State in particular. This approach is considered appropriate given the exploratory and conceptual nature of the study, which seeks to interrogate existing knowledge and theoretical positions rather than generate new empirical data. The method of data analysis employed is qualitative content analysis, whereby the reviewed literature was systematically examined, categorised, and interpreted in line with the specific objectives of the study. This involved identifying recurring themes across the literature relating to the nature of armed banditry, its underlying causes, and its socio-economic implications for victims, and subsequently relating these themes to the theoretical propositions of Relative Deprivation Theory. The theory served as the analytical lens through which the reviewed evidence was interpreted, enabling the study to explain how perceived inequalities, unmet expectations, and comparative disadvantage contribute to the emergence and persistence of armed banditry, and how the resultant loss of livelihoods, assets, and income among victims can, in turn, be understood within a relative deprivation framework.

X. Conclusions

This study has interrogated the phenomenon of armed banditry and its far-reaching implications for the economic well-being of victims in the Southern Senatorial District of Benue State, Nigeria, situating the discourse within the analytical framework of Relative Deprivation Theory. The foregoing review has demonstrated that armed banditry is neither a random nor an isolated criminal occurrence but a systematic, organized, and adaptive enterprise sustained by the proliferation of small arms, weak institutional governance, protracted farmer-herder contestations over land and resources, entrenched poverty and unemployment, and the pervasive culture of impunity that attends weak judicial and security architecture. These structural conditions, when read through the lens of relative deprivation, reveal that banditry is propelled less by absolute want than by perceived disparities between what victims and perpetrators alike believe they are entitled to and what they are structurally able to attain, a discrepancy that breeds resentment, criminality, and, ultimately, violent dispossession. The evidence further establishes that the economic toll exacted upon victims is both immediate and cumulative, manifesting in the loss of productive assets, the erosion of agricultural livelihoods, mounting unemployment, the ruinous financial burden of ransom payments, and the less visible but no less debilitating

psychological toll that undermines long-term productivity and household resilience. Taken together, these findings underscore that the economic devastation wrought by armed banditry cannot be meaningfully addressed through security-centred interventions alone; rather, it demands a holistic policy response that simultaneously confronts the structural drivers of relative deprivation, strengthens rural governance and security infrastructure, revitalizes agrarian livelihoods, and restores institutional trust, if the cycle of victimization and socio-economic decline afflicting the Southern Senatorial District of Benue State, and Nigeria's broader north-central and northern regions, is to be meaningfully and sustainably reversed.

1. Recommendations

- Government at both Federal and State levels should prioritize the strengthening of security presence in rural and forested communities within the Southern Senatorial District of Benue State through the deployment of well-equipped security personnel, the establishment of rural surveillance networks, and enhanced intelligence-gathering mechanisms.
- Given that poverty, unemployment, and the loss of productive assets constitute both a cause and a consequence of armed banditry, government and Non-Governmental agencies should design and implement targeted livelihood restoration and economic empowerment programmes for victims and vulnerable rural populations.
- There is an urgent need for comprehensive institutional reform aimed at strengthening judicial and law enforcement mechanisms, addressing corruption within security institutions, and ensuring the effective prosecution of apprehended bandits, in order to dismantle the culture of impunity that currently emboldens criminal networks.
- In addition, Government and traditional institutions should invest in sustained farmer-herder dialogue and conflict resolution mechanisms, including the establishment of grazing reserves, ranching schemes, and community-based early warning systems, to address the underlying land-use disputes and ethnic tensions that frequently escalate into organized banditry, thereby fostering long-term peaceful coexistence and socio-economic stability within affected communities.

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