



Assessing The Socio-Economic Effects of Banditry on Households in Maru LGA, Zamfara State, Nigeria

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KEYWORDS

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ABSTRACT

Banditry has emerged as severe security challenges in Northwest Nigeria, with Zamfara State, particularly Maru Local Government Area (LGA), experiencing persistent attacks since around 2011. This study assesses the socio-economic consequences of banditry on households in Maru LGA, Zamfara State. The objectives were to identify the major socio-economic consequences of banditry, examine their impact on community structures and institutions, and evaluate how residents respond to these challenges. The study adopted a quantitative research approach supported by qualitative insights. A total of 393 respondents were selected using a structured sampling technique, and data were collected through questionnaires and Key Informant Interviews. The data were analysed using descriptive statistics such as frequencies and percentages, while qualitative responses were used to support and enrich the findings. The results revealed that banditry rustling have significant and widespread effects on social activities in the study area. About 98.5% of the respondents indicate high levels of forced migration, 96.7% reported abduction, and 96.4% reported sexual violence, alongside the disruption of cultural and religious activities which affected 88.3% of the respondents, destruction of local art and craft industry, schools and homes and community gatherings accounted for 93.6%, 96.7% and 99% respectively indicating that insecurity has deeply eroded social cohesion and disrupted normal life in Maru LGA. The study concludes that banditry pose serious threats to community development and stability. It recommends the need to strengthened security measures, community engagement, and government intervention to restore peace and rebuild affected communities.

CITATION

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INTRODUCTION

Due to the increased interconnectedness of nations, conflict is fluid and affects wider geographic areas. The same networks that facilitate increased trade and information flow may also be used by organized crime and conflict entrepreneurs to propagate violence (Mical, 2024). This increase in violence takes place in a highly unstable global environment where the geopolitical power structure

is shifting and transnational factors like developments in information and communications technology, population shifts, and climate change create risks and opportunities that need to be managed at various levels (Onuoha et al., 2023).

Banditry has emerged as some of the most pressing security challenges confronting rural communities in Nigeria (Ojewale, 2024), particularly in the North-West

geopolitical zone where Zamfara State is located. There are several reports of armed bandits raiding farms and herders' villages with automatic guns, machetes and other fire arms in order to kidnap or kill people, rustle animals and steal other properties (Kassem & Yakubu, 2024). In Nigeria violence against people is now committed frequently enough to pose a serious threat to Nigeria's national security. These include banditry, kidnapping, militancy, and insurrection. Banditry involves kidnapping for ransom, armed robbery, and livestock rustling (Enyinnaya & Olomjobi, 2022). The most severe type of banditry in Nigeria continues to be kidnapping, it has become the most prevalent and unsolvable violent crime in the nation.

Banditry has evolved into a pervasive security crisis in Zamfara State, fundamentally altering the socio-economic landscape of rural communities (Utibe et al., 2026). Maru Local Government Area (LGA) has emerged as a significant flashpoint, where armed groups frequently disrupt the agrarian lifestyle that sustains the local population. These criminal activities have transcended mere theft, manifesting as violent raids that force farmers to abandon their lands and herders to lose their livestock assets. The consequences for households are severe, ranging from acute food insecurity and loss of income to the indefinite closure of schools and mass displacement of residents (Faruk & Abdullahi, 2022).

Scholars link banditry in Zamfara to factors such as poverty, unemployment, illiteracy, proliferation of small arms, weak governance, porous borders, and competition over resources between farmers and herders (Jabaka, 2025; Umar, 2024; Faruk & Abdullahi, 2022). What began partly as farmer-herder conflicts evolved into organised criminality involving cattle rustling for economic gain. Recent incidents in 2024 and 2025, including attacks on communities like Gobirawa Chali, underscore the relentless nature of this threat (Bello et al., 2025). As livelihoods crumble under the weight of extortion and violence, the social fabric of Maru LGA faces imminent collapse.

Maru LGA in Zamfara State is a predominantly agrarian area where farming of crops like millet, maize, sorghum, groundnuts and livestock rearing form the backbone of household economies (Umar, 2024). Over 80% of the population in Zamfara engages in agriculture. Since 2011, armed banditry which is often intertwined with cattle rustling, has intensified in Zamfara State resulting in attacks on villages, killings, kidnappings, rape, and theft of livestock (Jabaka, 2025). Bandits operate from forest hideouts, using motorcycles and sophisticated weapons. Incidents in Maru include raids on communities like Dangulbi and Kango, killings, and abductions (Bello, 2022). This study therefore seeks to critically assess the depth of these socio-economic shocks, examining how households navigate the abrupt transition from self-sufficiency to vulnerability amidst a protracted security vacuum.

The Study Area

Maru LGA lies within Latitude 12° 20' to 12° 56' North of the equator and Longitude 6° 24' to 6° 39' East of the Greenwich meridian. Located in the northwestern part of Zamfara State, Nigeria, spanning a significant landmass of approximately 6,654 km² (See Figure 1), it shares boundaries with Sokoto and Kebbi States to the west, Niger State to the south, and other Zamfara LGAs like Anka and Bungudu. The area is characterised by a mix of hilly terrains and valleys, with the town of Maru serving as its administrative headquarters. Economically, the LGA is predominantly agrarian, with over 80% of its population engaged in farming and livestock rearing. Major crops like millet, guinea corn, maize, and cotton, while cattle, sheep, and goats are reared extensively. The region also possesses mineral deposits, particularly gold, which has attracted illegal mining activities that compound local security challenges. The population, projected at 521,500 as of 2025, is primarily Hausa and Fulani.

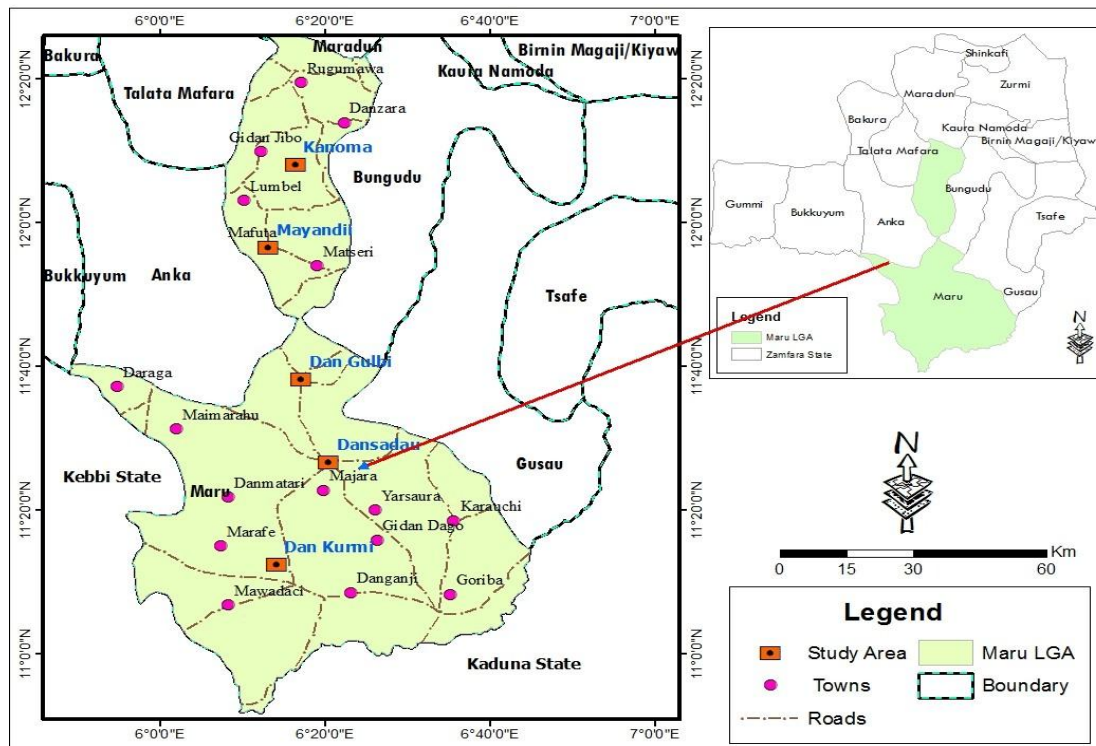


Figure 1: The Study Area with Sampled Locations
Source: Department of Geography A.B.U. Zaria

METHODOLOGY

Data Types and Sources

The study utilized both primary and secondary data to comprehensively assess the socio-economic consequences of banditry on households in Maru Local Government Area. Primary data focused on the socio-demographic and economic characteristics of respondents, including age, sex, marital status, level of education, and occupation. It also gathered detailed information on the types and major causes of banditry prevalent in the area. Structured questionnaires, key informant interviews, and direct field observations served as the main instruments for collecting primary data. Secondary sources, which were extensively used, include academic journals, textbooks, newspapers, magazines, government official documents, theses, the internet, and other published and unpublished materials. This mixed-method approach ensured a robust triangulation of data, enhancing the reliability and depth of the findings.

Sample size and sampling techniques

This study covered 5 Wards in Maru Local Government Area which are: Kanoma, Mayanchi, Dan Gulbi, Dan Sadau and Dan Kurmi. These wards were selected by the researcher because of series of reported attacks by bandits in the area. The population of each Ward as at 1991 was

projected to 2025 with growth rate of 3.25% using the Liner Growth Model Projection formula by Gokarna (2020) which gives a sample frame of 354,264 people.

The sample size of the study was derived from the 2025 projected population of 354,264 using Yamane (1967) sample size formula which gives sample size with 95% confidence level and 5% sampling error assumption.

The formula is given as:

$$n = \frac{N}{1 + N(e)^2}$$

Where: n = sample size

N = population size

e = error of sampling

This study allows for error of sampling on 0.05, hence the sample size shows as follows;

$$\begin{aligned} n &= \frac{354264}{1 + 354264(0.05)^2} \\ &= \frac{354264}{885.6625} \\ n &= 399.99 \end{aligned}$$

Approximately: 400.

The sample size (400) was proportionally distributed between the 5 wards since their population is not uniform. Simple random sampling technique was used in selecting respondents from the population. The sampled wards and their 2025 projected population are presented in Table 1.

Table 1: Proportional distribution of Respondents by Ward

LGA	Wards	1991 Population	2025 projected population	Number of Respondents
Maru	Kanoma	14,010	59,573	67
	Mayanchi	14,932	63,492	72
	Dan Gulbi	14,854	63,160	71
	Dan Sadau	18,468	78,520	89
	Dan Kurmi	21,056	89,519	101
	Total	83,320	354,264	400

Out of the 400 copies of questionnaire distributed to respondents across the study area, only 393 were fully completed and returned.

Instruments for Data collection

The instruments used were the questionnaire, Key Informant Interview (KII) and direct observation.

The questionnaire

The questionnaire serves as the primary quantitative instrument for this study, designed to capture standardised data across a broad cross-section of households in Maru LGA. It is structured into distinct sections, beginning with demographic profiles and progressing to specific inquiries regarding the frequency of banditry attacks, the number of livestock lost to rustling, and the resulting changes in household income. Utilising both closed-ended questions for statistical analysis and Likert-scale items to measure the perceived severity of socio-economic impacts, the instrument ensures objectivity and comparability. This tool is particularly effective for reaching a large sample size, allowing for the identification of broader trends in food insecurity and displacement patterns. To accommodate varying literacy levels within the rural communities of Maru, the questionnaire is administered by trained enumerators who can provide translations into Hausa, ensuring that the data collected accurately reflects the lived experiences of the respondents.

Key informant interview (KII)

The Key Informant Interview (KII) is employed as a qualitative instrument to provide depth and contextual nuance that quantitative surveys might overlook (Nyumba et al 2018). The key informants are individuals who possess specialised knowledge or leadership roles within Maru LGA, such as traditional rulers, community leaders, heads of security committees, and representatives of farmers' and herders' associations. Through semi-structured, one-on-one sessions, the KII explores complex themes including the historical evolution of cattle rustling in the region, the underlying drivers of local banditry, and the long-term communal shifts in social cohesion. These interviews allow for open-ended dialogue, capturing expert insights into the effectiveness of existing mitigation

strategies and the hidden socio-economic costs of the crisis. Interviewing these "gatekeepers" of information, the study triangulated the household data from questionnaires with high-level perspectives, ensuring a comprehensive understanding of the crisis from both the micro and macro levels.

Method of Data Analysis

The research methodology for this study employs a structured quantitative approach to address three core objectives through specific statistical techniques. To identify the types and causes of banditry, data gathered from the questionnaire survey are processed using frequency counts and simple percentages. This allows for a clear categorical breakdown of the prevailing criminal patterns and their underlying drivers within the Maru Local Government Area. Regarding the social implications of these activities, the analysis incorporates both frequency counts and mean scores. This dual approach facilitates an assessment of how deeply communal life, education, and social cohesion have been disrupted, providing a weighted measure of the perceived severity of these social shocks. Finally, the economic consequences are evaluated using frequency counts and simple percentages to quantify the impact on household livelihoods, such as asset loss and income reduction. All findings across these three objectives are systematically organised into tables to ensure clarity and ease of interpretation. Utilising these descriptive statistics enabled the study to transform raw respondent data into a comprehensive overview of the socio-economic crisis, highlighting the direct relationship between security threats and the resulting instability in both the social and economic sectors of the region.

RESULTS AND DISCUSSION

Socio-demographic characteristics of respondents

Table 2 outlines the socio-demographic characteristics of respondents in the study. In terms of Place of Residence, the data revealed that Dan Kurmi has the highest frequency at 24.4%, followed by Dan Sadau 22.1%, Dan Gulbi 18.1%, Kanoma 17.0%, and Mayanchi 18.3%. This shows that Dan Kurmi has the highest number of respondents who completed and returned their questionnaire. The Sex variable indicates that 62.6% are male while 35.9% are female and 1.5% gave no response.

From these findings, it is evident that both men and women are affected by banditry. The under representation of female is as result of the fact that male headed

households dominated the study area, also, cultural and religious restriction made them difficult to be accessible.

Table 2: Gender, Age and Marital of the Respondents

Place of Residence (Ward)	Frequency	Percent
Dan Gulbi	71	18.1
Dan Kurmi	96	24.4
Dan Sadau	87	22.1
Kanoma	67	17.0
Mayanchi	72	18.3
Total	393	100.0
Sex		
Female	141	35.9
Male	246	62.6
No response	6	1.5
Total	393	100.0
Age		
18-26	36	9.2
27-36	99	25.2
37-46	122	31.0
47-56	81	20.6
57 and above	49	12.5
No response	6	1.5
Total	393	100.0
Marital Status		
Divorced	30	7.6
Married	221	56.2
Single	81	20.6
Widowed	59	15.0
No response	2	0.5
Total	393	100.0

Source: Author's survey (2025)

The finding is in line with that of Bashir and Mustapaha (2021) who assessed farmers–herdsmen conflict, cattle rustling, and banditry in Anka and Maradun LGA of Zamfara State. Regarding Age, the distribution shows that the majority (25.2%) fall within the 27-36 age range, followed by 31.0% who are aged between 37-46years, 20.6% are aged between 47-56 years, 9.2% are aged between 18-26, and 57 and above took the remaining 12.5%. Approximately 70% of the respondents are youthful population which no doubt shows some characteristics that need further discussion. Rural areas contain more aged people but the circumstances of fear and insecurity have perhaps made more of the youth to return to their villages to provide security that the aged may not be able to provide. From the survey it is discovered that most of the vigilantes are youths from across the rural settlements. This is perhaps the reason their aged parents suggested they respond to the questionnaire. The finding is in line with that of Abubakar (2021) who conducted research on socio-economic repercussions of cattle rustling in Gusau LGA Zamfara State. In terms of Marital Status, majority (56.2%) of the respondents are married, followed by single 20.6%,

widowed 15.0%, divorced 7.6%, and a small percentage provided no response 0.5%.

Table 3 presents socio-economic characteristics of the respondents. In terms of Educational Qualification, the majority (55.2%) of the respondents have tertiary education, followed by secondary 22.4%, informal education 15.0%, primary 3.3%, and no education 3.6%. While there are no tertiary institutions located within Maru LGA, there are universities, polytechnics, and colleges located in nearby towns or cities. These institutions provide higher education opportunities in various fields of study. Hence the high literacy rate in the area. The finding negates Babajo, (2020) who reported that Pastoralists in Zamfara State are not very formally educated perhaps owing to the nature of their livelihood which is mostly informal. Regarding Occupation, civil servants constitute the largest group at about 49.6%, followed by self-employed individuals 27.5%, those engaged in farming 8.7%, traders 13.2%, and a small percentage with no response 1.0%. this shows a significant transformation in economic activities from the informal sector to formal.

Table 3: Socio-economic characteristics of the respondents

Educational Qualification	Frequency	Percent
Informal Education	59	15.0
No Education	14	3.6
Primary	13	3.3
Secondary	88	22.4
Tertiary	217	55.2
No response	2	0.5
Total	393	100.0
Occupation		
Civil servant	195	49.6
Farming	34	8.7
Self Employed	108	27.5
Trading	52	13.2
No response	4	1.0
Total	393	100.0
Average monthly income		
20000	67	17.0
21000-40000	92	23.4
41000-60000	106	27.0
61000-80000	75	19.1
80000 and above	53	13.5
Total	393	100.0
Period of Stay in Locality		
0-5 years	68	17.3
6-10 years	118	30.0
11-15 years	78	19.8
16-20 years	37	9.4
21 years and above	90	22.9
No response	2	0.5
Total	393	100.0

Source: Author's survey (2023)

The variable Average monthly income demonstrates a diverse income distribution, with 23.4% falling in the 21000-40000naira range, 27.0% in the 41000-60000naira range, about 13.5% of the respondents earn above 80000naira monthly while 17.3% earn 20000naira monthly. The variation in income is no doubt not unconnected with the nature of employment and livelihood options. The finding is in line with that of Bako (2020) who analysed the effect of banditry on rural community development in Funtua Local government area Katsina State Nigeria, which reveal that majority of the respondent's average monthly income is less than 30000. In terms of period of residency in locality, the distribution shows a relatively balanced spread, with 30.0% residing in the locality for 6-10 years, followed by 22.9% for 21 years and above, 19.8% of the respondents have been in the area for 11-15 years, another 17.3% only lived in the area for 0-5 years, while the remaining 9.4% has lived for 16-20 years in the locality. This shows that majority of the respondents

have been in the area for a period which somewhat correspond with the beginning of the cattle rustling in Zamfara State, hence, they have adequate knowledge of the subject matter and can provide valuable information.

Effect of Banditry on Social Activities in Maru LGA

Banditry rustling can have a significant effect on social activities within a community. The effect of banditry rustling on social activities is significant and multifaceted. It instils fear and insecurity, displaces populations, undermines social cohesion, and hampers education. Results of the effects of banditry rustling on the social activities in Maru LGA are presented in this section.

Forced Migration

The responses of the respondents on forced migration as a consequence of banditry is shown in Figure 2.

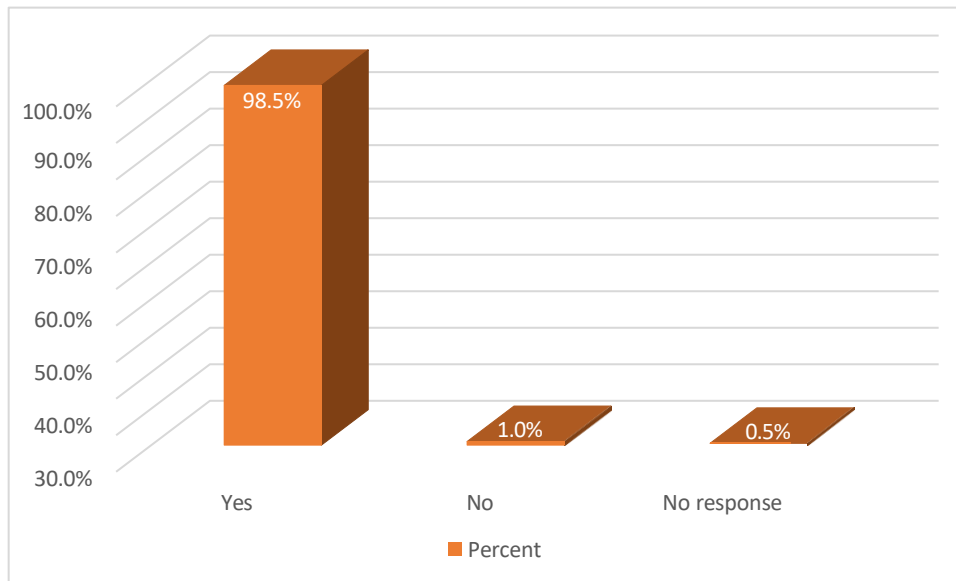


Figure 2: Forced migration
Source: Author's Survey (2025)

Figure 2 revealed that 98.5% of the residents agreed that banditry in their communities has led to the high prevalence of forced migration within and across the region. Only 1% disagreed while 0.5% gave no response. Communities are compelled to abandon their homes and livelihoods in search of safety and stability. This mass displacement can disrupt social networks and cultural traditions, as people are uprooted from their familiar environments. Displaced populations often face challenges in finding adequate housing, access to healthcare, education, and employment opportunities, further impacting social cohesion. This finding is in line with the research of Abubakar, (2021) who identified displacement of people as a major effect of banditry in Zamfara State. For KII result, the secretary to the district head of Mayanchi stated that;

"People are being forced to vacate their villages and farmlands in order to find safety somewhere else, schools are being shut down because of fear, social activities have reduced drastically in our area because of bandits activities"

This indicates that forced migration of residents from their ancestral home due to fear of banditry has resulted in a decline in social activities and closure of schools in some instances.

Abduction

Abduction is another effect of banditry. The respondent's responses regarding this is presented in Figure 3.

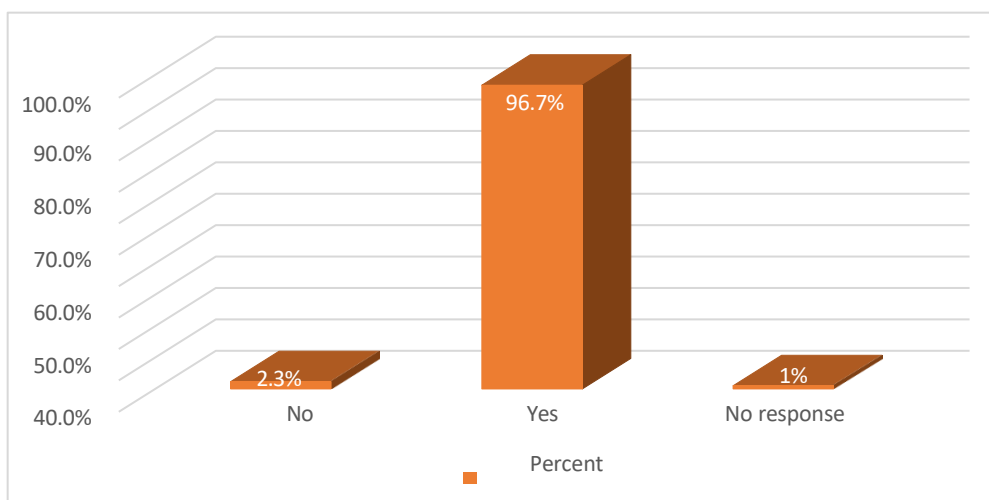


Figure 3: Abduction
Source: Author's Survey (2025)

It is obvious from Figure 3 that abduction of people is one of the major effects of banditry as 96.7% of the respondents agreed that criminal groups engaging in these activities target individuals and kidnap them for ransom. This result agrees with Adamu et al., (2021) who confirmed that people in Bagega community could not go out for social activities due to fear of being abducted. The trauma resulting from these experiences has a deep effect on the victims, their families, and the wider community. Findings from KII also agrees with the result; the secretary to the district head of Dan Gulbi stated that;

“Bandits frequently kidnap people in the area and request for huge ransom before they release them,

sometimes, even after paying the ransom they don’t release their victims, nobody is safe.”

This implies that the area is facing a grave security crisis caused by frequent kidnappings carried out by bandits. This has significant implications for the personal safety and well-being of the individuals living in the area, as well as for the community's overall social fabric and trust in law enforcement.

Rape

Responses on rape as an effect of banditry are given in Figure 4.

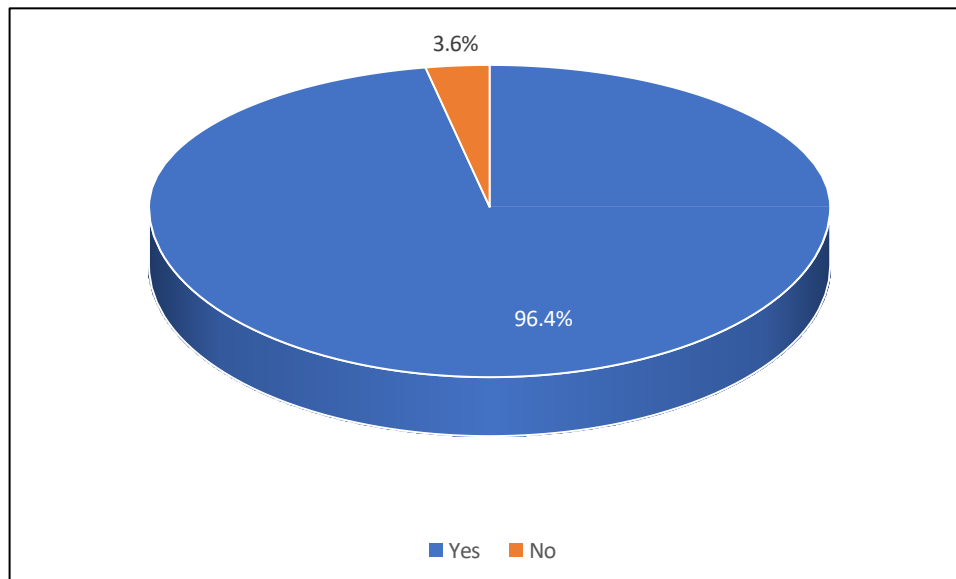


Figure 4: Rape
Source: Author's Survey (2025)

Figure 4 shows that majority (96.4%) of the respondents agreed that rape has been major aberration associated with bandits and cattle rustlers' activities in the area over the years. Fear of sexual violence can lead to limitations on mobility, particularly for women and girls, affecting their participation in social activities outside the safety of their homes. Only a marginal fraction (3.6%) has contrasting views. According to a study by Olaniyan and Yahaya (2016), rape is one of the major crimes committed by bandits and cattle rustlers in Nigeria. The study found that the bandits often rape women and girls before or after stealing their cattle. The victims of rape suffer from physical injuries, psychological trauma, and social stigma. The present findings corroborate this. The youth leader of Dan Gulbi ward stated that;

“Bandits and cattle rustler also go to the extent of raping women and young girls who fall victim of their

crime. This have negatively impacted our most women in our community”

The negative impact on the women in the community implies that these acts of violence have lasting emotional, psychological, and social consequences for the victims. Such experiences can result in trauma, fear, stigmatization, and a loss of trust in the safety of their own community. It also implies that the overall status and well-being of women in the community are undermined as a result of these heinous crimes.

Disruption of cultural and religious activities

Yet another effect of banditry is the disruption of cultural and religious activities. The responses on this are presented on Figure 5.

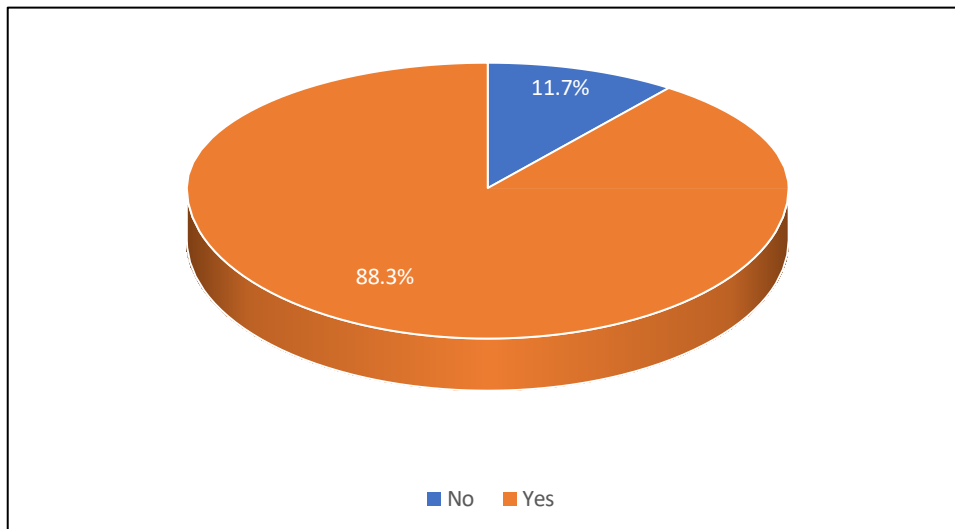


Figure 5: Disruption of cultural and religious activities
Source: Author's Survey (2025)

As shown in Figure 5, 88.3% of the respondents opined that banditry disrupt cultural and religious activities in the area while 11.7% disagreed. This result corroborated that of Kabir and Mohammed (2021) who assessed the socio-economic repercussions of cattle rustling in Gusau Local Government Zamfara State, Nigeria. Findings from KII also confirm the result as majority of the interviewees stated that cultural events, traditional ceremonies, and religious observances are impacted due to fears of attacks or difficulties in coordinating gatherings amidst prevailing insecurity. For example, the district head of Kanoma stated that;

“The cultural activities such as marriages, naming ceremony, cultural and inter-ward football leagues have been affected by the activities of bandits in the area”

The youth leader of Dan Gulbi ward added that;

“Tourists visit to a place called Banta where people come from far and near to see animals like Hippopotamus and for relaxation and picnics in that area has been stopped due to the activities of bandits in the area”

Such disruptions can erode cultural identity, weaken community ties, and hinder the transmission of intergenerational knowledge and values.

Disruption of local arts and crafts industry

Responses on another effect of banditry (Disruption of local arts and craft) are indicated in Figure 6.

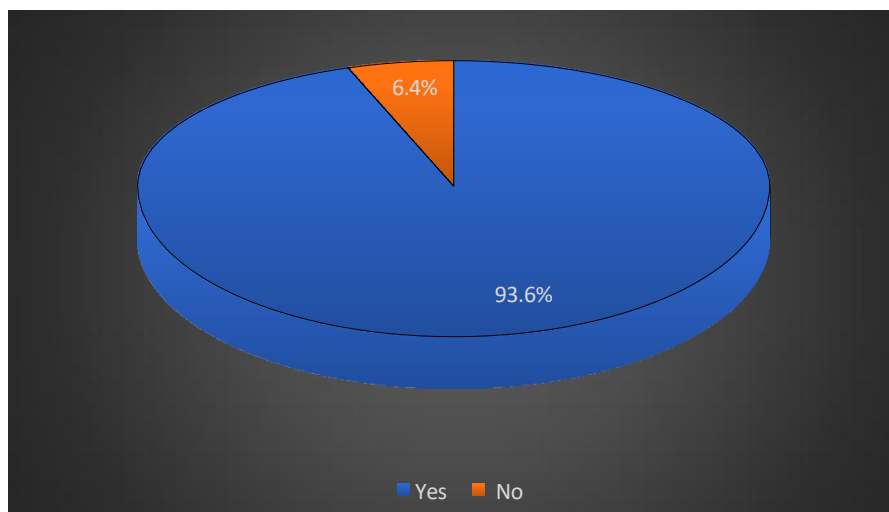


Figure 6: Disruption of local arts and crafts industry
Source: Author's Survey (2025)

A vast majority (93.6%) of the respondents affirmed that banditry affect local arts and craft industry in the area while only 6.4% disagreed as presented in Figure 6. Many communities have vibrant local art and craft industries that contribute to their cultural heritage and economy. These include blacksmithing, weaving, pottery, wood carving and leather works or tannery (Umaru and Obajobi, 2022). Banditry can disrupt the production and market access for artists and crafters, leading to a decline in their income and the erosion of their livelihoods. This can, in turn, result in a loss of cultural expression and creativity, impacting social activities related to art exhibitions, craft fairs, and cultural tourism. From the KII result, the Youth leader of Dan Gulbi ward stated thus;

“The livelihood of the people has been crippled by the activities of banditry, farmers cannot go to farm and artisans cannot practice their skills in peace because of fear of bandits and cattle rustlers in our community”

This implies that the activities of banditry have had a profound negative impact on the livelihoods and economic well-being of the people in the community, casting a shadow of fear and uncertainty over their daily lives.

Destruction of schools and homes

Homes and schools are destroyed by bandits. Responses on this are presented in Figure 7.

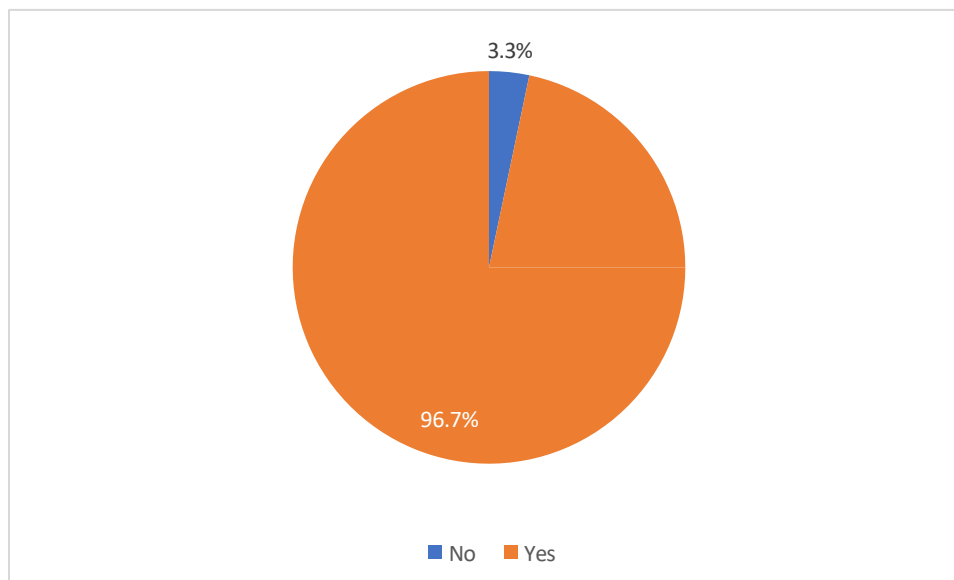


Figure 7: Attack on schools and homes
Source: Author's Survey (2025)

According to Figure 7, 96.7% of the respondents opined that banditry often target schools, resulting in the closure or destruction of educational institutions. The fear surrounding these attacks often lead parents to keep their children at home, significantly impacting their access to education. A disrupted education system not only hampers academic development but also affects social activities associated with schools, such as parent-teacher (PTA) meetings, extracurricular activities, and cultural and sports events. The findings agree with that of Bashir and Mustapha (2022) who reported that banditry have significant impact on education in Katsina State. The KII result also support this finding as the secretary to the district head of Mayanchi stated that;

“Schools have been closed in our community now for a very long time due to the invasion of school environment and kidnapping of school children by bandits for ransom. Parents are afraid of sending their children to school.”

This suggest that the constant fear of kidnapping and violence has a significant psychological impact on both children and their parents. This can lead to limited education opportunities increased stress, anxiety, impede community development and trauma among members of the community.

Disruption of community gathering

Figure 8 present the respondents responses on banditry disrupting community gatherings

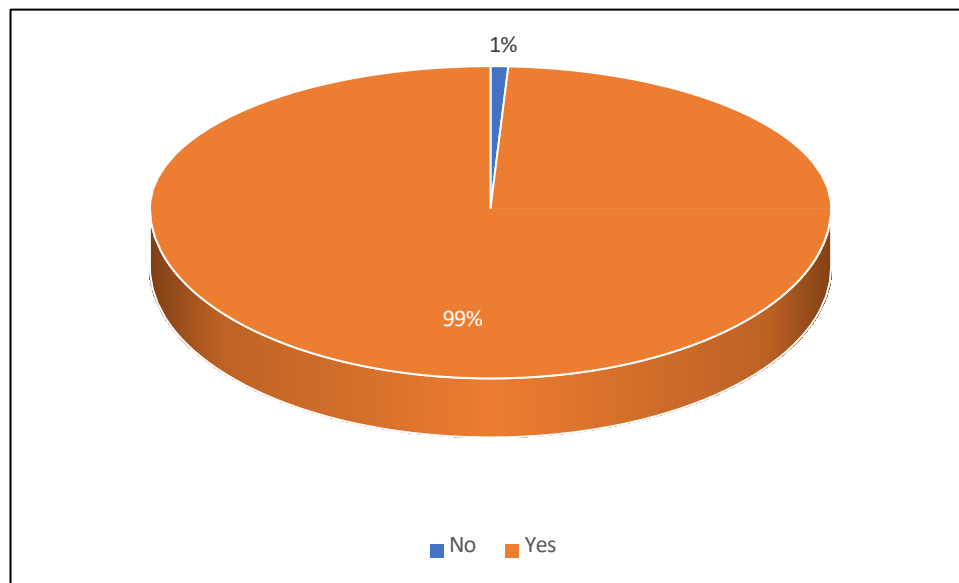


Figure 8: Disruption of community gathering
Source: Author's Survey (2025)

Findings as presented in Figure 8 revealed that 99% of the respondents agreed that banditry create an atmosphere of fear and insecurity, making people reluctant to gather for community events. Celebrations, communal gatherings, and public meetings become scarce as individuals prioritize personal safety. This significantly impacts community cohesion, cultural exchange, and the reinforcement of social ties that are essential for a thriving and connected community. As revealed in the KII, most of the interviewees confirmed that community gatherings are no longer feasible in the area. For example, the youth leader of Dan Sadau ward stated as follows:

“Community gathering and peace is no longer feasible, one cannot sleep with his two eyes closed due to fear of bandits and cattle rustlers, no social activities take place in our community anymore, our only prayer is the government should put an end to this insurgency.”

Banditry has a devastating impact on communities, leading to forced migration, abduction, rape, disruption of cultural and religious activities, loss of livelihood in the local art and craft industry, disruption of schools, and a halt in community gatherings. Respondents are affected directly or indirectly which ranges from violence, killing of people, causing injury to others, burning homes, destroying properties, stealing assets, imposing illegal tolls, destruction of standing crops, kidnapping others.

Discussion of Findings

The results show that respondents were fairly distributed across the study wards, with a male dominance reflecting cultural and household structures, while both genders are affected by insecurity. The age structure indicates a largely youthful population actively involved in

community security, supporting earlier findings by Bashir and Mustapha (2021) and Abubakar (2021). High levels of tertiary education contradict earlier studies such as Babajo (2020), suggesting a shift toward increased literacy. Occupational data reveal a transition toward formal employment, while income patterns align with Bako (2020), indicating generally low earnings. The findings further reveal that banditry significantly disrupts social life, particularly through forced migration. These findings agree with the studies by Bashir and Mustapha (2021), Abubakar (2021), and Bako (2020) who's the findings show that banditry have forced mass migration, disrupted social cohesion, and severely affected income levels, with 98.5% of respondents confirming widespread displacement.

The findings reveal that banditry has severe and multidimensional effects on social activities in Maru LGA, largely driven by fear, insecurity, and violence. Forced migration emerged as a dominant consequence, with an overwhelming majority of respondents indicating displacement from homes and disruption of livelihoods, which aligns with Abubakar (2021) who identified population displacement as a key outcome of banditry in Zamfara State. Similarly, abduction was widely reported, with respondents highlighting frequent kidnappings for ransom, corroborating the findings of Adamu et al. (2021), who observed that fear of abduction significantly limits social participation. The prevalence of rape further underscores the vulnerability of women and girls, supporting earlier work by Olaniyan and Yahaya (2016), which documented sexual violence as a recurring feature of banditry-related crimes.

The study also shows that insecurity has led to widespread disruption of cultural and religious activities, consistent with Kabir and Mohammed (2021), who noted similar

socio-cultural impacts in Gusau. Additionally, the decline of local arts and crafts reflects broader economic and cultural erosion, reinforcing findings by Umaru and Obajobi (2022) on the vulnerability of traditional livelihoods. The destruction of schools and homes and the consequent interruption of education further align with Bashir and Mustapha (2022), who reported significant educational setbacks due to insecurity in northern Nigeria. Finally, the near-total disruption of community gatherings highlights the breakdown of social cohesion and communal life. Vulnerable groups like women, children, and the poor often suffer disproportionately, widening inequalities. Notwithstanding, these findings are consistent with previous empirical studies, confirming that banditry profoundly undermines social stability, economic activities, and community development.

CONCLUSION

The study concludes that banditry has profoundly undermined social life and community stability in Maru Local Government Area. The findings demonstrate that these security challenges are not only economic threats but also major disruptors of social cohesion, cultural practices, and human development. Widespread forced migration, frequent abductions, and incidents of sexual violence have created an atmosphere of fear and insecurity are forcing residents to abandon their homes and limiting participation in everyday social activities. The disruption of cultural and religious events, decline in local arts and crafts, and the destruction of schools and homes further highlight the far-reaching consequences of insecurity on both livelihoods and social structures.

The study also reveals that education and community interactions have been severely affected, with school closures and the breakdown of communal gatherings weakening the social fabric of the area. These findings align with previous empirical studies, confirming that insecurity in rural northern Nigeria has multidimensional impacts on development. The overall persistence of banditry threatens do not only immediate safety but also long-term community resilience and progress.

RECOMMENDATIONS

Addressing these challenges requires coordinated efforts from government, security agencies, and local communities to restore peace, rebuild trust, and promote sustainable development in the affected areas. Hence the need to intensify kinetic operations with intelligence-led, community-supported efforts create control border patrol system by security operatives and disarmament of all individuals in the communities. The governance should address root causes through youth empowerment, poverty reduction, equitable resource management, and strengthened local governance. They should also provide compensation for losses, agricultural inputs, livestock

restocking, and skills programs. Promote alternative livelihoods.

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