

# Effect of Banditry and Kidnapping on Socio-Economic Activities in Zamfara North

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## ABSTRACT

The study examine the effects of banditry and kidnapping on social economic activities in Zamfara North. The major objective of the study is to assess the relationship between banditry and kidnapping on social economic activities in Zamfara North. A survey method of study was adopted, using a sample size of 353 in the four major local Government areas. Data was collected through a closed ended questionnaires which was design in a five linker scale. The data were analyzed using SMART—PLS3model. The hypotheses were tested using bootstrapping and pls-algorithm to run the quality criteria. Queer ladder theory (QLT) was adopted to underpin the study. The study revealed that here is a statistical positive significant relationship between banditry activities and socio-economic activities in Zamfara North. And it equally revealed that there is a statistical positive significant relationship between kidnapping activities and socio-economic activities in Zamfara North. The study recommended that authority should deploy additional law enforcement personnel in areas with high incidences of banditry and kidnapping to deter criminal activities and to develop job creation initiatives, particularly in areas prone to banditry and kidnapping, to provide alternative livelihoods and reduce the economic incentives for engaging in criminal activities

**Keyword;** Banditry, Criminal, Livelihoods. Kidnapping and Social economic

## I. BACKGROUND

Worldwide, ongoing violent crises and conflicts have disrupted the peaceful existence of nations in recent times. These crises and conflicts manifest as protests, uprisings, and organized crimes like banditry and Kidnapping. Banditry is a

form of organized crime committed by individuals or groups known as bandits. These criminals are typically outlawed by the affected nations. Bandits engage in severe crimes such as armed robbery, indiscriminate killings, murder, invasions, rape, property destruction, and burning of houses and properties. Armed banditry has been a pandemic global human phenomenon which has a severe social, political and economic consequence that tends to be threatening the overall developmental efforts of a nations. Kidnapping is a criminal act involving the ambush and capture of individuals against their will, typically for the purpose of demanding ransom. Kidnapping is defined as "the act, instance, or crime of forcibly or fraudulently seizing, confining, abducting, or carrying away a person, often with a ransom demand or to further another crime." This implies that the act is non-consensual. Beyond ransom, kidnapping can be used to make political statements, especially in situations of political rivalry. While this general view of kidnapping exists, different nations have varying legal definitions and punishments for the crime (Okoro, 2019).

Banditry and kidnapping are heinous crime posing a great security challenges to north western part of Nigerian. Security challenges continue to significantly hinder meaningful development in Zamfara State. Insecurity not only threatens the lives and property of citizens but also deters local businesses, scares away foreign investment, and tarnishes the state's image. As an agriculturally dominant region, any disruption that displaces farmers from their lands and deprives them of their livelihood spells trouble for the economy. This is already evident in the current food shortages and high cost of living, which contribute to Zamfara State's poor human

development indicators, making it one of the poorest states in Nigeria (Okafor&Chukwuemeka, 2023).

In Zamfara State, socio-economic activities are crucial to the livelihood and development of its population. Social and economic activities in the state include education, healthcare, community services, farming, livestock rearing, gold mining, local markets, trading of agricultural produce and livestock that are vital factors in explaining the culture and values of people in the area, have been truncated by the activities of armed bandits and kidnapers. The threat of armed banditry and kidnapping has recently become a recurring menace to the peace and survival of people, especially in the Zamfara North (Abdullahi&Mukhtar, 2022). It has become so common that it's no longer garners the necessary attention from sub-national, regional, national and international governments, institutions, and organizations. Only a few cases make the headlines, despite occurring daily and seeming to defy all possible solutions. People are harassed, raped, kidnapped, killed, displaced and have their properties destroyed, with homes set ablaze mostly by Fulani herders (also known as bandits) and a few other miscreants. Currently, no issue concerns most communities in Zamfara North more than armed banditry and kidnapping. People live in constant fear, leading to many communities becoming homeless, restless, despairing, helpless, hopeless, and in a pathetic state. Life in many rural communities has become increasingly uncertain, terrible and frightening.

Zamfara North, is a senatorial district in Zamfara state, Nigeria, has experienced a surge in criminal activities, particularly banditry and kidnapping, over the past decade. These acts of violence have had profound implications on the socio-economic fabric of the region, disrupting livelihoods, instilling fear, and causing significant economic losses. The region, which relies heavily on agriculture and trade, has seen a decline in productivity and commerce, exacerbating poverty and instability. It is against this backdrop that this research work analyses the impact of banditry and kidnapping on socio-economic activities in Zamfara state.

### 1.1 Problem Statement

The African Union (AU) has recognized that security, peace, stability, and good governance are essential for any nation to achieve significant socio-economic development. It is widely believed that there is a strong correlation between adequate

security and overall development (Alemzero, Mohsin, Iqbal &Nadeem, (2021). Despite this understanding, over the past decade, security challenges have significantly hindered meaningful development in many African countries, particularly Nigeria and Zamfara State. Banditry and kidnapping has become a major issue that the Zamfara State government is trying to manage to enhance human security and socio-economic development. This ongoing problem poses serious security challenges to both Zamfara State and Nigeria as a whole. Banditry and kidnapping, as a criminal enterprise, has severely negative impacts on the socio-economic, political, cultural, and psychological aspects of affected communities. High unemployment rate in Zamfara state has exacerbated social unrest and entrenched various social vices (Williams, Onyedinefu&Olorunsogo, 2023). Despite numerous government strategies, measures, and interventions to combat this menace, the problem persists, making it increasingly difficult for the state, affected communities, and the country to mitigate it effectively. The government has introduced various policies and spent billions of Naira to address banditry, yet incidents continue to occur daily in many communities within the state. The rise in banditry and kidnapping in Zamfara North has led to widespread insecurity, hindering socio-economic development. Farmers are unable to cultivate their land, traders fear transporting goods, and businesses face the constant threat of extortion and violence. Perpetuating fear and insecurity throughout the region. These challenges necessitate a comprehensive analysis to explore the effect of banditry and kidnapping on socio-economic activities in Zamfara North.

### 1.2 Research Objectives

The general objective is to explore the effect of banditry and kidnapping on socio-economic activities in Zamfara North, while the specific objectives include;

1. To analyze the relationship between banditry activities and socio-economic activities in Zamfara North.
2. To assess the relationship between kidnapping activities and socio-economic activities in Zamfara North.

### 1.3 Research Questions

1. What are the relationship between banditry activities and socio-economic activities in Zamfara North?

2. What are the relationship between kidnapping activities and socio-economic activities in Zamfara North?

#### 1.4 Hypothesis of the study

The following hypotheses are stated in null form, these include;

1. **H<sub>01</sub>**: There is no statistical positive significant relationship between banditry activities and socio-economic activities in Zamfara North.
2. **H<sub>02</sub>**: There is no statistical positive significant relationship between kidnapping activities and socio-economic activities in Zamfara North.

## II. LITERATURE REVIEW

### 2.1 Banditry in Nigeria

Banditry has been present for many centuries, with philosophers, researchers, and scholars examining it from various perspectives. Some have focused on the plight and vulnerability of individuals facing disadvantages and suffering due to poor government administration, while others have described it based on the specific actions carried out by bandits. Banditry stems from the term "bandit," referring to an unlawful armed group that terrorizes people and confiscates their properties. It is associated with gangs that use small and light weapons to conduct attacks. In this context, banditry refers to criminal activities intentionally carried out for personal gain. Due to the complexity of their activities, Julius & Odemero, (2024) specifically described banditry as the theft of cattle and animals from herders or raids on cattle ranches. Similarly, banditry encompasses criminal acts such as cattle rustling, kidnapping, armed robbery, drug abuse, arson, rape, and the brutal massacre of people in agrarian communities by suspected herdsmen, with retaliatory attacks from survivors. This issue has become a significant national security concern (Kanu, Bazza & Paul 2024).

Madubuegwu, & Abah, (2023) views banditry as the act of raiding and attacking victims by armed groups, using offensive or defensive weapons, either premeditated or not. These semi-organized groups aim to overpower their victims to obtain loot or achieve political objectives. Bandits are typically seen as outlaws, desperate and lawless marauders without a fixed residence or destination, who wander through forests and mountains to evade identification, detection, and arrest. When banditry is linked to rural areas, it refers to groups of rural criminals engaged in illegal activities like village raids, kidnappings, and cattle rustling for

the accumulation of wealth. These bandits are gangs that terrorize and rob local residents or travelers of valuables such as merchandise, money, cattle, camels, and sheep. They operate within and along rural borders, often with the help of local collaborators, including sometimes state agents who are supposed to ensure the safety and security of the people (Eselebor & Kehinde, (2020).

Banditry is described as an "act of robbery and violence in areas where the rule of law has collapsed." It involves organizing armed groups to attack state or social institutions, enterprises, or individuals (Ladan & Matawalli, 2020). According to Nigeria Watch (2011), banditry refers to the occurrence or prevalence of armed robbery or violent crime. It has become a common form of crime and a cause of violence in contemporary societies.

However, 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. Such areas are not generally entirely devoid of the government's control but are governed poorly and differently from larger communities. According to Akinyetun (2022) other factors contributed to the escalating cases of the banditry consists of under-governed areas, weak security architectures, proliferation of small arms and light weapons due to porous borders, incidence of poverty and unemployment, cattle rustling, illegal mining activities in the North West to mention but few.

### 2.2 Kidnapping in Nigeria

The term "kidnapping" is difficult to define with precision, because it varies from one State to another and from one jurisdiction to the others (Dangana, 2021). Asogwa, (2020). also noted that, kidnapping varies from country to country; therefore, the term is uncertain and devoid of any straight jacket definition. They therefore simply defined kidnapping as an unlawful seizure and detention of people by force, against their will. Utit, (2022). defined kidnapping as the forcible seizure, taking away and unlawful detention of a person against his/her will. It is a common offence against the law and the key part is that, it's considered an unwanted act on the part of the victim. Olulowo, Babawale & Anani, (2021) defined kidnapping as forceful or fraudulent seizure of an individual or a group of individuals for economic,

political and religious reasons. According to Yakubu, (2022), kidnapping is a crime of seizing, confining, abducting or carrying away a person by force or fraud often to subject him or her to involuntary servitude in an attempt to demand ransom. In other words, it involves unlawfully seizing and carrying away a person by force or fraud or seizing and detaining a person against his or her will with the intent of carrying that person away at a later time (Okosa, 2022). While Nwadike-Fasugba, (2020) conceptualizes kidnapping as an act of seizing, taking away and keeping a person in custody either by force or fraud. However, it includes snatching and seizing of a person in order to collect a ransom in return or settle some scores of disagreement among people. Aleyomi, & Olajubu, (2024), also defined kidnapping as the “act of seizing and detaining or carrying away a person by unlawful force or by fraud, and often with a demand for ransom. It involves taking a person from their family forcefully without their consent with the motive of holding the person as a hostage and earning a profit from their family”. From the foregoing, the definition of kidnapping has no one best way to describe it, but it is clear that for an act to be deemed kidnapping, it shall involve coercive movement of a victim from one place to another, detention or seizure of that person be it a child or an adult.

From the various definitions and or conceptualizations of kidnapping above, it is easy to point out that all of them seem to be united in agreement on some key facts, that kidnapping is a forceful and criminal act which violates the rights of the victims. However, a more common ground among the definitions is the fact that all of them agree that it is done for the purpose of ransom providing justification that socio-economic condition is the major driver of kidnapping anywhere in the world, without necessarily ruling out other contributory or intervening variables. For this work, kidnaping is viewed as the unlawful.

### 2.3 -Socio Economic Activities

Socio-economic development refers to the overall progress and growth of a society in terms of both social and economic aspects. This progress is usually gauged by various factors including GDP, life expectancy, literacy rates, and employment levels. However, it also takes into account more intangible aspects like personal well-being, freedom of expression, safety, and participation in community activities. In simpler terms, socio-economic development is all about the well-being and prosperity of a community - not just in terms of

money and resources, but also in terms of quality of life and freedom. It's about making sure that everyone has the opportunity to thrive and be safe, while also being able to participate in society and have their voices heard.

According to Mlaabdal, Chygryn, Kwilinski, Muzychuk, & Akimov, (2020), economic development is all about a country's ability to break free from a state of economic stagnation and consistently boost its Gross National Income by 5% to 7% or more annually. It involves implementing programs, policies, and activities geared towards enhancing the economic well-being and overall quality of life for a community. The interpretation of economic development can vary greatly from one society to another, considering the unique set of opportunities, challenges, and priorities each community faces. Therefore, any plans for economic development must take into account the needs and input of the people who reside and work in that community. In essence, economic development is the transformation of a basic, low-income economy into a modern and industrialized one. While the term is sometimes used interchangeably with economic growth, it encompasses not only quantitative but also qualitative improvements in a country's economic landscape.

Williams, (2021) advanced that the main causes of socio-economic development are basically changes in technology and in laws which is one of responsibilities idea embodies all attempts to improve the conditions of human existence in all ramifications. It implies improvement in material wellbeing of all citizens, not the most powerful and rich alone, in a sustainable way such that today's consumption does not imperil the future. Kronenberg & Fuchs, (2021) views socio-economic development as a process of societal advancement, where improvements in the wellbeing of people are generated through strong partnership between all sectors, corporate bodies and other groups in the society. Scholars like Erdin & Ozkaya (2020) opine that development is a combination of social and economic development. In this case, socio-economic development includes the advancement or improvement in the standard of living and the increase in economic life and conditions of the people.

Socio-economic development is a product of development and can be defined as the process of social and economic transformation in a society (Singh, Jyoti, Kumar, & Lenka, 2021). Socio-economic development embraces changes taking place in the social sphere mostly of an economic



nature (Yunus, Biggeri, & Testi, 2021). Williams, (2021) define the concept of social economic growth in four dimensions, which include context of Internet growth. She identified four dimensions of socio-economic development: social wellbeing, economic growth, political wellbeing, and physical environment. Several application areas are identified within these dimensions, i.e., economic productivity, health,

As a result of the intense attacks, the socio-economic activities in the region have experienced a significant decline. Agricultural productivity has been severely affected, as farmers are reluctant to go to their farms due to the insecurity. Academic activities have been repeatedly disrupted, hindering the progress of education in the region. Additionally, market activities have been heavily impacted, as traders are compelled to pay taxes to the bandits before conducting business in the markets, causing economic losses. Moreover, traders are avoiding traveling to purchase goods due to the prevailing insecurity.

#### **2.4 Banditry and kidnapping activities on socio-economic activities**

Zamfara State is an agrarian region that cultivates a variety of food crops and raises livestock such as cattle, goats, sheep, small ruminants, and poultry. While some farmers keep a few dozen chickens in their backyards, the commercial poultry production sector is sizeable but primarily confined to urban areas. According to Valentine, (2023) 28 states in Nigeria reported a total of 18,871,399 head of cattle of various breeds. Of this total, Zamfara State accounted for 3,174,900, representing 16.8% of the national stock. The socio-economic progress in Zamfara State has been significantly undermined by years of banditry and kidnapping. These criminals, driven by a desire for economic gain, target individuals and communities with valuable possessions. Common criminal activities include armed robbery, cattle rustling, sexual violence, and village raids (Mustapha, 2021). Banditry has had a devastating impact on food security, as farmers are often kidnapped, taken to the forest, and held for ransom. This dire situation forces farmers to sell their assets, including their fields, to raise money for their release (Ifedi, & Agu, 2021).

The alarming incidents have instilled panic among farmers, discouraging them from proceeding with their seasonal farming preparations. Many farmers and pastoralists have abandoned their fields and livestock, seeking

refuge in neighboring states or in camps for internally displaced persons, where living conditions are poor. This situation adversely affects the average per capita income and food security, especially since Nigeria already has one of the highest numbers of hungry citizens. Millions, particularly in northern Nigeria, are at risk of dying from famine.

Education, health, economics, employment, and agricultural activities, which are key drivers of socio-economic development, have been negatively impacted by bandit operations in the state. These consequences have placed the state at a disadvantage compared to other states in Nigeria

#### **2.5 Empirical studies**

Numerous studies have explored the impact of banditry and kidnapping on socio-economic development, highlighting that insecurity is a central concern in government policies. This section of the research concentrates on essential characteristics of selected empirical studies that examine the link between banditry and socio-economic development.

Chukwueme, Phinos & Agaba (2019) examined the Impact of Banditry and Kidnapping on Nigeria's Economic Growth in the Fourth Republic: An Analysis, using survey study to generate data. Using multiple regression to run the analyses. The method of estimation used was the Ordinary Least Square method (OLSM) and the regression result indicates that both unemployment and poverty has a significant impact on economic growth.

Chukuigwe and Albert (2015) examined the socio-economic effects of kidnapping on the development of Ogba/Egbema/Ndoni Local Government Areas (LGAs) of Rivers State. A multi-stage sampling procedure was used to select 150 respondents from 10 communities in the study area. Engaging survey study, using both descriptive and inferential statistical tools to analysis data. The inferential tools used are the t-test and Analysis of Variance (ANOVA). The results also show that kidnapping pose serious challenge to socio-economic indices such as loss of lives and property, psychological/emotional trauma, unplanned relocation of people, and financial loss through payment of ransom among others.

Ordu (2015) examines the phenomenon of kidnapping, security challenges and obstacles to the control of hostage taking in Nigeria. The study adopted a qualitative research design. The study administered snowball sampled questionnaire in

twenty randomly selected counties. Data generated from the field survey were analyzed and presented using frequency counts, percentages and tables. Findings of the study showed that poor governance trends as long as there exists absence of provisions of basic amenities; good roads, hospitals, good schools, modern commercial trading centers and good drinking water system are essential ingredients in the governance of the society.

Egwu(2016), reviewed the long term cost implication of insurgency to economic development a study of Zaria metropolis. The result of the research revealed that the result and effects of any uprising affect the socio-economic activities of an economy thereby thwarting its progress. It's therefore recommended that economic opportunities should be made available to the teeming populace via the construction and provision of sustainable social amenities.

Bashir &Mustapha (2022)attempts to examine the impact of armed banditry and kidnapping on socio economic activities, using the case of six local governments in Katsina State. Survey research designed was used and the structured questionnaire was administered to 430 respondents drawn from various communities across the selected local governments in the State. Tables and percentages were used to analysis the result. 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 the people living in the state; it also affects other socio-economic activities in the region.

Ofoma&Onwe, (2023) investigates the impact of banditry on socio-economic development in the North West geopolitical region of Nigeria. The research focuses on various acts of violence committed by criminal groups such as kidnapping, cattle theft, and village attacks, and presents evidence that these activities have a damaging impact on socio-economic indices in the region. The study results show that banditry causes a decline in the average per capita income of the community, undermines human dignity among women, and disrupts food security. The findings emphasize the importance of security in the socio-economic development of a region, and the need for serious efforts to address the problem of banditry in order to achieve sustainable progress and prosperity

## 2.6 Theoretical Framework

This research adopt queer ladder theory (QLT), this theoretical perspective has since

evolved into a widely adopted framework in contemporary crime studies. The basic assumptions of QLT can be highlighted thus:

- i. Organized crime is an instrumental behavior; it is a means to an end.
- ii. It is an instrument of social climbing and/or socio-economic advancement
- iii. It is a means to accumulate wealth and build power.

This theory suggests that organized crime flourishes in environments where the government's ability to enforce laws and prevent crime is weak, public corruption is widespread, and legitimate livelihood opportunities are scarce (Mbiri, 2017; Okoli&Orinya, 2013). In such situations, the incentive to engage in crime is high, while the deterrence is low. Essentially, the benefits of committing crimes outweigh the costs and risks, providing ample justification and motivation for criminal activities and enterprises (Okoli&Orinya, 2013). For integrating Queer Ladder Theory with the study of the effects of banditry and kidnapping on socio-economic activities in Zamfara State, it underscores the heightened risks and challenges faced by individuals. It emphasizes the need for targeted support systems, robust legal protections, and inclusive policies to address both the general insecurity and the specific vulnerabilities of these individuals, thereby promoting their socio-economic development and overall well-being.

## III. METHODOLOGY

### 3.1 Research Design

This survey research study involves using primary data or information directly from the source. The focus of the study is on all adult men and women living in Zamfara North, an area known for its complex challenges. To gather data, a method called multi-stage cluster sampling is being used to select participants for the study. Zamfara North is comprised of four local governments: Kaura Namoda, Shinkafi, Zurmi, and BirninMagaji. Due to the serious issues of banditry and kidnapping in the area, all four local governments are included in the study. The total population of the study area is nearly 900,000 people, with Zurmi having around 294,000 residents, Shinkafi approximately 136,000 residents, Kaura Namoda about 285,000 residents, and BirninMagaji around 184,000 residents. In each of these areas, specific neighborhoods are being selected for the survey based on factors such as accessibility, safety concerns, and any other restrictions that may affect access to participants.

To ensure we get the most accurate results, we need to have a large group of people in our study. Krejcie and Morgan (1970) have laid out some very detailed guidelines for determining the right sample size. According to their recommendations, if the population we're studying is 75,000 people, we should aim to have a sample of 382 individuals. For a population of 1,000,000, the sample size should be 384. So, in our study, we will need to have 384 participants selected from the different areas within the four Local Government areas.

The survey questionnaire was designed in a five-point Likert scale form. A pilot test was conducted in the study settings to assess the understanding of the instrument. Based on the pilot test feedback, the questionnaires were modified and updated to align with the study objectives. The researcher handed out 384 surveys, and 353 were returned, which is a really high rate of 92%, considering the chaotic environment we were in. Data collected were coded and tabulated, using descriptive statistics and structural equation modeling (PLS-SEM) to conduct the analysis.

Multiple Regression model  

$$SE = \beta_0 + \beta_1 BT + \beta_2 KP + \mu \quad (BT, KP) \dots \dots \dots (1)$$

$$SE = \beta_0 + \beta_1 BT + \beta_2 KP + \mu \dots \dots \dots (2)$$
 Where  
 SE= Social Economics  
 BT= Banditry  
 KP= Kidnapping

#### IV. ANALYSIS

##### 4.1 Quality Criteria

To ensure the quality of a Structural Equation Model in this study, a variety of criteria including reliability and validity of constructs, Outer Loadings, R Square and path coefficients. These criteria help ensure that the model is both statistically sound and theoretically meaningful.

Table 1

Construct Reliability and Validity

	<b>Cronbach's Alpha</b>	<b>rho_A</b>	<b>Composite Reliability</b>	<b>Average Variance Extracted (AVE)</b>
<b>Banditry</b>	<b>0.892</b>	<b>0.904</b>	<b>0.921</b>	<b>0.700</b>
<b>Social Economics</b>	<b>0.933</b>	<b>0.941</b>	<b>0.946</b>	<b>0.713</b>
<b>kidnapping</b>	<b>0.848</b>	<b>0.850</b>	<b>0.897</b>	<b>0.686</b>

Source: Systemisation of Smart-PLS output (2024)

Based on the data above in table 1, the quality of the constructs (Banditry, Kidnapping and Social Economics) in terms of their reliability and validity in a Structural Equation Model (SEM) is clearly express and discuss.

Cronbach's Alpha is a reliability measure where threshold values not less than 0.70 are generally considered acceptable, and values above 0.80 are considered good. The data indicate Banditry at 0.892, Kidnapping at 0.848, and Social Economics at 0.933. All three constructs have Cronbach's Alpha values well above 0.70, indicating good reliability.

Rho\_A is a measure of the internal consistency of a set of indicators that are supposed to measure a latent construct. Threshold values not less than 0.70 are generally considered acceptable, and values above 0.80 are considered good. The data indicate Banditry at 0.904, Kidnapping at

0.850, and Social Economics at 0.941. All the Rho\_A values are above 0.70, reinforcing the reliability of the constructs and consequently indicating good internal consistency.

Composite Reliability (CR) is a measuring instruments that measured both internal consistency and reliability of the construct, with a threshold values not less than 0.70 are generally considered acceptable. This data indicate Banditry at 0.921, Kidnapping at 0.897 and Social Economics at 0.946. All values of Composite Reliability are above 0.70, indicating that the constructs (Banditry, Social Economics, and Kidnapping) exhibit good to very high reliability. This means that the indicators for each construct consistently measure the same underlying concept, providing confidence in the reliability of the measurements.

The constructs (Banditry, Social Economics, and Kidnapping) are reliable and valid

based on the data generated. This means they are consistently measured and appropriately reflect the

underlying theoretical constructs, making them suitable and reliable for further analysis.

**Table 2**

**Outer Loadings**

	<b>Banditry</b>	<b>Social Economics</b>	<b>kidnapping</b>
<b>BT1</b>	<b>0.915</b>		
<b>BT2</b>	<b>0.745</b>		
<b>BT3</b>	<b>0.815</b>		
<b>BT4</b>	<b>0.820</b>		
<b>BT5</b>	<b>0.879</b>		
<b>KP1</b>			<b>0.802</b>
<b>KP2</b>			<b>0.852</b>
<b>KP3</b>			<b>0.815</b>
<b>KP4</b>			<b>0.843</b>
<b>SE1</b>		<b>0.851</b>	
<b>SE2</b>		<b>0.747</b>	
<b>SE3</b>		<b>0.862</b>	
<b>SE4</b>		<b>0.857</b>	
<b>SE5</b>		<b>0.889</b>	

Source: Systemisation of Smart-PLS output (2024)

Table 2 above represent the correlation between an observed variable and its corresponding latent construct. Higher loadings indicate that the observed variable is a good indicator of the latent construct. For the Banditry Construct, all indicators have high loadings (above 0.7), indicating they are strong measures of the Banditry construct. BT1 (0.915) has the highest loading, suggesting it is the most representative of this construct. The Kidnapping construct also has strong indicators with all loadings above 0.8. KP2 (0.852) is slightly

more representative compared to the other indicators. Similar to the Banditry construct, the Social Economics indicators have high loadings, with SE5 (0.889) being the most representative of the construct.

These results suggest that the measurement model is reliable, with each construct being well-defined by its respective indicators. This indicates that the underlying latent constructs of Banditry, Social Economics, and Kidnapping are accurately captured by the observed variables.

**Table 3**

**R Square**

	<b>R Square</b>	<b>R Square Adjusted</b>
<b>Social Economics</b>	0.820	0.819

Source: Systemisation of Smart-PLS output (2024)

R<sup>2</sup> (R-Square) in table 3 is the coefficient of determination, representing the proportion of variance in the dependent variable that is predictable from the independent variables. An R<sup>2</sup> value of 0.820 indicates that 82% of the variability in the Social Economics construct is explained by the predictors included in the model.

This is a high value, suggesting a very strong explanatory power of the model.

The R<sup>2</sup> Adjusted value of 0.819 is very close to the R<sup>2</sup> value. This minimal difference suggests that the number of predictors in the model is appropriate and that the model is not over fitted. It confirms that the predictors are



effectively explaining the variance in Social Economics without being overly complex. The result reflected a highly effective model with excellent explanatory power for the Social

Economics construct, indicating that the underlying predictors are strong and the model is well-constructed.

Table 4

Path Coefficients

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
<b>Banditry -&gt; Social Economics</b>	0.815	0.817	0.050	16.191	<b>0.003</b>
<b>kidnapping -&gt; Social Economics</b>	0.707	0.705	0.060	14.773	<b>0.007</b>

Source: Systemisation of Smart-PLS output (2024)

The result in Table 4 above, showcase the statistical relationship between banditry and kidnapping and their impact on social economics. The Original Sample values (O) represent the estimated effect sizes of banditry and kidnapping on social economics from the original data. Both values of 0.815 and 0.707 are relatively high, indicating a strong positive relationship where increases in banditry and kidnapping are associated with increases in social economic measures. The Sample Mean (M) values of 0.817 and 0.705 are very close to the Original Sample values, which suggests that the estimates are consistent and stable across different samples. This consistency reinforces the reliability of the observed relationships. The Standard Deviation (STDEV) values of 0.050 and 0.060 indicate the variability of the sample estimates. The low STDEV values for both relationships suggest that there is little variability around the mean estimates. This low variability means the estimates are precise and not widely spread out, indicating a robust finding. The T Statistics are calculated as the absolute value of the Original Sample divided by the Standard Deviation. High T values of 16.191 and 14.773 indicate that the observed effects are many standard deviations away from zero, which suggests that these effects are not likely due to random chance. Both T-values are substantially high, which provides strong evidence against the null hypothesis. The P Values indicate the probability that the observed results are due to random chance. Typically, a P-value below 0.05 is considered statistically significant. Both P-values here are well below this threshold, suggesting that the effects of banditry and kidnapping on social economics are statistically significant and therefore the study reject the null hypotheses and support the alternative hypothesis.

4.2 Discussion of findings

The result shows a strong positive relationship between banditry and social economics, with an effect size of 0.815. This relationship is statistically significant, with a T-value of 16.191 and a P-value of 0.003. The low standard deviation of 0.050 suggests that the effect estimate is precise. The implication is that as banditry increases, social economic measures (which could include factors like economic stability, education, health, employment rates, and overall economic growth) are significantly impacted. The null hypothesis is rejected, and the alternative hypothesis that there is a statistically significant positive relationship between prevalent banditry activities and socio-economic activities in Zamfara State is accepted. This study aligns with the findings of Sani, Akudo, &Umoh, (2023), Sanchi, (2022) and Abdulyakeen&Mumuni, (2024), which conclude that banditry activities are the principal architecture of problems such as unemployment, education, and health care issues among citizens.

Similarly, kidnapping has a strong positive relationship with social economics, with an effect size of 0.707. The T-value of 14.773 and P-value of 0.007 further confirm the statistical significance of this relationship. The standard deviation of 0.060, while slightly higher than that for banditry, still indicates a reliable estimate. This suggests that increases in kidnapping incidents are significantly associated with changes in social economic measures. Therefore, the null hypothesis is rejected, and it is accepted that there is a statistically significant positive relationship between kidnapping activities and socio-economic activities in Zamfara State. This study aligns with the findings of John &Olorunsogo, (2024),

Enyinnaya&Olomojobi (2022), and Sani, Akudo&Umoh, (2023), who affirmed that banditry and kidnapping are major disruptions to socio-economic activities through their attacks on innocent communities.

## V. CONCLUSION

The results shows a statistical significant and reliably confirmed that banditry and kidnapping are criminal activities that influencing socio-economic conditions. Vandalization and destruction of life and social economic activities such as education, healthcare, farming, commerce, trading, agriculture, and livestock rearing. Displacement of communities, creating widespread anxiety and tension in the area.

However, this study revealed and concludes that banditry and kidnapping are criminal activities that are jointly carried out on soft target by few individuals, who sees it as a source for livelihood and economic gain.

## 5.1 RECOMMENDATION

Based on the findings and conclusion of this study, actionable recommendations is required to address the effect of banditry and kidnapping on social economics. These are:

1. Strengthen Law Enforcement and Security Measures: Deploy additional law enforcement personnel in areas with high incidences of banditry and kidnapping and take control of ungoverned forestin Zamfara north, to deter criminal activities. Implement community policing strategies to build trust and synergy between the police and local communities, encouraging residents to report crimes and cooperate with law enforcement.
2. Enhance Economic Opportunities: Develop job creation initiatives, particularly in areas prone to banditry and kidnapping, to provide alternative livelihoods and reduce the economic incentives for engaging in criminal activities. Invest in vocational training and education programs to equip individuals with skills that can lead to stable employment opportunities.

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