



Effect of armed banditry on personal security among rural dwellers in Niger State, Nigeria

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International Journal of Social Science, Management, Peace and Conflict Research, 11(01), 139-155
Publication history: Received on November 14; Revised November 19; Accepted November 24, 2025

Abstract

This study examined how armed banditry affects personal security among rural residents in Niger State, Nigeria, as part of a broader investigation into human security. Using a cross-sectional, mixed-methods approach, data were obtained from 400 structured questionnaires and 15 semi-structured interviews. The findings from the qualitative study reveal that banditry poses a serious threat to personal safety. Many individuals reported experiences of violence, including the killing or abduction of loved ones, constant fear of attacks, and widespread trauma. These conditions have led residents living in the State to deep psychological distress as banditry significantly disrupts personal security. The erosion of personal security is compounded by the inadequacy of formal government responses. Most affected communities have resorted to organizing local vigilante groups and self-help security measures to safeguard themselves, due to limited or delayed intervention by state forces. Despite their efforts, these community-led initiatives often lack the resources and coordination needed for effective protection. The study highlights the need for a more robust and coordinated security framework that prioritizes the protection of rural dwellers. It recommends increased government presence in high-risk areas, improved surveillance, and stronger collaboration between formal security agencies and community structures. These measures are essential to restoring trust, reducing trauma, and ensuring the personal safety of rural populations. Addressing the threat of armed banditry requires not only reactive security policies but also proactive strategies that empower and protect vulnerable communities in the long term.

Keywords: Armed Banditry, Human Security, Personal Security, Rural Dwellers

Introduction

Banditry, a form of organized armed crime involving robbery, kidnapping, and violent attacks, has become a global menace, undermining human security and socio-economic development (Dami, 2021). While its manifestations vary across regions, the underlying drivers often include poverty, unemployment, weak governance, and the proliferation of small arms (Brigid et al., 2022). In Africa, banditry has evolved into a complex security challenge, particularly in countries like Nigeria, Mali, Burkina Faso, and the Democratic Republic of Congo, where porous borders, political instability, and ethnic conflicts exacerbate the crisis (Ojo et al., 2023).

In Nigeria, banditry has reached alarming proportions, particularly in the northwest and north-central regions. Niger State, situated in the north-central geopolitical zone, has become one of the most affected areas, with bandits frequently attacking rural communities, displacing thousands, and disrupting livelihoods (Amata, 2022). The state's vast ungoverned spaces, coupled with inadequate security presence, have made it a haven

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for criminal gangs who engage in mass abductions, cattle rustling, and extortion (Lawal, 2022). The severity of the situation is evident in reports indicating that 18 out of Niger State's 25 local government areas (LGAs) are under constant siege, with devastating consequences for human security (Mosadomi, 2022).

Human security, a concept popularized by the United Nations Development Programme (UNDP), emphasizes the protection of individuals from threats to their survival, dignity, and well-being (Paleri, 2022). It encompasses multiple dimensions, including food security, economic security, community security, and personal security. While previous studies have explored banditry's impact on food and economic security, the effect on personal security, defined as the safety of individuals from physical violence, abduction, and psychological harm, remains under-researched, particularly in Niger State.

Personal security is fundamental to human existence, as it ensures that individuals can live without fear of violence or coercion (Lucinescu, 2021). However, in conflict-prone regions like Niger State, banditry has eroded this security, leaving rural dwellers in perpetual fear. Women, children, and the elderly are particularly vulnerable, facing heightened risks of abduction, sexual violence, and forced displacement (Eyinnaya & Olomjobi, 2022). The psychological trauma inflicted by these attacks further compounds the crisis, leading to long-term mental health challenges and social disintegration (Nnam et al., 2020).

Statement of the Problem

Banditry in Nigeria has taken a severe toll on rural communities, with Niger State being one of the worst-hit regions. Attacks by armed gangs have led to mass killings, kidnappings, and the destruction of property, creating a climate of fear and instability (Usman & Singh, 2021). The September 2019 coordinated attacks in Shiroro, Rafi, and Munya LGAs, which resulted in 80 deaths and the displacement of over 1,000 people, exemplify the gravity of the situation (Mosadomi, 2022). Despite these alarming trends, existing studies on banditry in Nigeria have predominantly focused on the northwest (Zamfara, Katsina, Kaduna) and northeast (Borno, Yobe) regions, with limited empirical attention given to Niger State (Adeniyi et al., 2023; Umaru et al., 2023).

The absence of context-specific research on Niger State creates a critical knowledge gap, as the dynamics of banditry in the region differ from those in other parts of Nigeria. Unlike the jihadist-driven insurgency in the northeast, banditry in Niger State is largely fueled by economic deprivation, ethnic tensions, and competition over land and resources (Odalonu, 2023). Furthermore, the state's proximity to Abuja, Nigeria's capital, has made it a strategic corridor for criminal networks, further complicating security efforts (Ofoma, 2023).

The impact of banditry on personal security is particularly concerning. Rural dwellers, who rely on farming and livestock rearing, are frequently targeted, leading to forced migration and loss of livelihoods (Nwozor et al., 2019). The psychological toll is equally devastating, with survivors experiencing post-traumatic stress disorder (PTSD), depression, and anxiety (Nnam et al., 2020). Despite these challenges, government responses have been largely reactive, focusing on military operations rather than addressing root causes such as poverty, unemployment, and weak governance (Eyinnaya & Olomjobi, 2022). Given these gaps, this study seeks to examine the effect of banditry on personal security among rural dwellers in Niger State, Nigeria.

Despite the growing body of literature on armed banditry and its impact on human security (Ugbomah et al., 2022; Vande, 2023; Mikail et al., 2025), most existing studies have focused broadly on national or regional security implications (Madubuegwu & Abah, 2023; Olapeju & Peter, 2021; Tukur & Abdullahi, 2023) or on economic outcomes such as food security (Audu & Adamu, 2021; Ladan & Matawalli, 2021; Olaoye & Ojo, 2023). Other studies have centered on specific occupational groups, like cattle herders (Julius & Odemero, 2024), or sectors such as education (Tukur & Abdullahi, 2023) and agriculture (Umaru et al., 2023). However, there remains a significant empirical gap in examining the direct effects of armed banditry on personal security among rural dwellers at the subnational level, particularly in Niger State. Moreover, few studies adopt a mixed-methods design that integrates both quantitative (questionnaire-based) and qualitative (interview-based) evidence to capture the lived experiences of rural populations. This study addresses these gaps and offers an original contribution to scholarship on local security dynamics.

Hypothesis of the Study

To achieve the objective of this study, following null hypothesis was tested;

H₀₁: Armed banditry has no significant impact on personal security among rural dwellers in Niger State, Nigeria.

This research contributes to the broader discourse on human security by providing empirical evidence on how banditry affects personal safety in Niger State. The findings inform policymakers, security agencies, and humanitarian organizations in designing targeted interventions to protect vulnerable populations. Additionally, the study adds to the limited academic literature on banditry in north-central Nigeria, offering insights that can guide future research.

Literature Review

Personal Security

Personal security, a core element of human security, refers to the protection of individuals from physical harm and threats arising from various sources, including the state, criminal groups, and societal conflicts. Globally, personal security is central to peace and stability, as violence, whether from terrorism, organized crime, or human trafficking, poses transnational threats (Tarai, 2024). It also intersects with human rights, where repression and abuse by state or non-state actors undermine safety and civil liberties (Dawood, 2022).

Locally, personal security is shaped by socioeconomic factors, governance systems, and cultural norms. Yusuf and Ojewale (2023) highlight how rising urban and rural violence affects community security, while Obete (2021) emphasizes the specific threat posed by armed banditry in Nigeria. In rural areas, such as those in Niger State, personal security is increasingly compromised by criminal activities, often resulting in displacement, trauma, and loss of livelihoods.

Orhero (2020) defines personal security as protection from physical violence, ethnic tensions, domestic abuse, and state threats, stressing the vulnerability of women and children. Tarai (2024) adds that both mental and physical threats, from conflict or abuse, should be considered. Abdulrasheed (2021) links the rise in banditry to increased gender-based violence and insecurity in rural Nigeria, with devastating effects on personal safety and psychological health.

Personal security is not isolated; it impacts economic, political, and health dimensions of human well-being. Threats such as poverty, hunger, and unemployment also erode safety and stability (Orhero, 2020). Ensuring personal security requires multifaceted interventions: development programs to tackle root causes, improved policing, legal protections, and community resilience mechanisms. Ultimately, as Dawood (2022) and Yusuf and Ojewale (2023) stress, personal security is foundational to national security and societal stability. In Niger State, where banditry is rampant, a targeted focus on personal security is essential for restoring community trust, safeguarding rural livelihoods, and upholding the dignity and rights of individuals.

Armed Banditry

Armed banditry has emerged as a critical threat to human security in northern Nigeria, particularly affecting rural communities in Niger State. Scholars have conceptualized banditry in various ways, with Ugbomah et al. (2022) defining it as organized violent crime involving armed robbery, kidnapping, and cattle rustling, while Okoli and Nwangwu (2023) emphasize its coercive nature and links to terrorism. These criminal activities directly undermine personal security - the protection of individuals from physical violence and psychological harm (Orhero, 2020).

The phenomenon is driven by complex, interrelated factors. Economic deprivation and unemployment push vulnerable youth into criminality (Eyinnaya & Olomjobi, 2022), while Nigeria's porous borders facilitate the proliferation of small arms (Kanu & Agbo, 2022). Farmer-herder conflicts over dwindling resources and weak governance structures further exacerbate insecurity (Yahaya, 2019). The consequences are severe and multifaceted, including mass displacement, destruction of livelihoods, and profound psychological trauma (Abdullahi, 2019). Rural communities in Niger State experience particularly acute impacts, with frequent kidnappings, sexual violence, and constant fear eroding social cohesion (Igbini, 2022).

Banditry manifests in different forms, including economic banditry (predatory crimes for material gain), social banditry (crimes framed as resistance to marginalization), religious banditry (violence justified by extremist ideologies), and political banditry (violence tied to power struggles) (Bello et al., 2022). In Niger State, economic banditry predominates, with criminal networks engaging in kidnapping for ransom and cattle rustling as lucrative enterprises (Nwozor et al., 2023).

The crisis demands comprehensive solutions that address both symptoms and root causes. Effective responses must combine security sector reforms with poverty alleviation programs and improved governance (Tarai, 2024). This study examines banditry's specific impact on personal security in Niger State, testing the hypothesis that these criminal activities significantly impair rural dwellers' safety and wellbeing. The findings aim to inform more targeted interventions to protect vulnerable populations and restore stability in affected communities.

Empirical Review

Umaru (2020) investigated the threats posed by rural banditry to human and food security in Niger State, Nigeria. Employing a descriptive survey method, the study surveyed 90 respondents from the three most affected local government areas. Primary data was collected through questionnaires and in-depth interviews, while secondary data was sourced from various sources. The routine activity theory was utilized to understand rural banditry in the context of Niger State. The findings revealed that kidnapping for ransom, mining activities, and land grabbing were major causes of rural banditry, leading to significant losses of lives, farmland, and psychological distress among residents. The study recommended deploying sophisticated detection equipment in rural areas and providing security forces with advanced weaponry to combat bandits effectively.

Audu and Adamu (2021) examined the effects of armed banditry on food security in Katsina State, Nigeria, focusing on the period from 2015 to 2019. The study utilized both survey and documentary methods, with data collected from 400 respondents through structured questionnaires and in-depth interviews with 9 key

informants. The Queer Ladder Theory (QLT) served as the theoretical framework, and data analysis employed descriptive statistical tools. The study revealed that armed banditry in Katsina State has disrupted farming activities, reducing agricultural productivity and significant implications for food security.

Ladan and Matawalli (2021) investigated the impacts of banditry on food security in Katsina State, Nigeria, and highlighted recent government efforts to address banditry to improve food security. The study utilized focus group discussions involving participants from local government areas affected by banditry in Katsina State. Data was collected through structured questionnaires, and qualitative analysis was employed to interpret the findings. The findings of the study revealed that banditry has had significant negative impacts on food security in Katsina State, including the killing and kidnapping of farmers, displacement of farmers from their farmlands, seizure of farmlands, cattle rustling, destruction of grain silos, and disruption of local trade routes. Despite ongoing government efforts to tackle banditry, the desired objectives have not been achieved, indicating the need for decisive measures to improve food security in the region.

Olapeju and Peter (2021) evaluated the impact of banditry on Nigeria's security, focusing on the Northwest region during the Fourth Republic. The study employed a descriptive method and relied on secondary sources of data. The Queer Ladder Theory (QLT) and Frustration-Aggression Theory were utilised as explicatory frameworks to analyse the driving factors and impacts of banditry. The findings of the study revealed that Banditry in Nigeria's Northwest region has led to various security challenges, including kidnapping, loss of lives, displacement of populations, disruption of socio-economic activities, and heightened uncertainty. The study identifies factors such as governance gaps, high unemployment rates, weak security systems, porous borders, and arms proliferation as key drivers of banditry. Despite efforts to combat banditry, the region faces security threats, necessitating proactive strategies such as job creation and border security measures.

Ugbomah et al. (2022) investigated the threat of banditry on human security in Nigeria, specifically examining a significant relationship between banditry and the threat to human security. Employing a survey research design, data was collected using structured questionnaires and analysed through Pearson's product-moment correlation coefficient. The findings revealed a significant relationship between banditry and the threat to human security in Nigeria, indicating that banditry poses a considerable risk to the safety and well-being of individuals in the country.

Eyinnaya and Olomjobi (2022) examined the challenges of banditry and kidnapping in Kaduna and Zamfara States, Nigeria. Through survey research, the study found that internal security significantly affected banditry and kidnapping activities in the states. Despite government counterinsurgency measures, these criminal activities persisted, posing significant threats to lives, properties, and socioeconomic stability. This highlights

the need for more effective security strategies to combat banditry and kidnapping in the affected regions, enhancing internal security and promoting peace and development.

Madubuegwu and Abah (2023) explored the dynamics and threats of armed banditry to national security in Nigeria, focusing on the North-West region. Using a qualitative design and documentary sources, the study analyzed data from 2011 to 2021, covering a region with over 50 million people, largely rural farmers and pastoralists. The independent variable was armed banditry, proxied by killings, abductions, displacement, and theft, while the dependent variable was national security, inferred from internal displacement, loss of livelihoods, and educational disruption. Their findings revealed over 10,000 active bandits, 50,000 deaths, 210,354 displacements, and over 34,000 hectares of farmland lost. The study concluded that banditry significantly undermines personal and national security and recommended inter-agency collaboration and a national security summit to address the escalating insecurity in rural North-West Nigeria.

Vande (2023) examined the implications of banditry for human security and its broader implications for national security and peacebuilding in Nigeria. Secondary data was utilized, and the study adopted human needs theory as the analytical framework. The causes of banditry and its impacts on national security were analysed, focusing on conflict reduction strategies and peacebuilding initiatives. The findings of the study revealed that Banditry in Nigeria manifested through various forms of violence, poses a significant threat to human security, including loss of life and property, forced displacement, sexual and gender-based violence, and proliferation of small arms and light weapons. Militarized responses to banditry have shown shortcomings, highlighting the importance of dialogue and conflict management mechanisms in addressing the threats effectively.

Umaru et al. (2023) evaluated the threats of armed banditry on both human and food security in the Shiroro Local Government Area of Niger State, Nigeria. The study employed the Routine Activity Theory as its theoretical framework and utilised a descriptive survey design, incorporating both quantitative and qualitative methods. Data was collected through triangulation approaches, including surveys and interviews. The findings of the study revealed that armed banditry in the Shiroro Local Government Area has resulted in a distressing percentage of human casualties, along with significant disruptions to food security. Incidents of violence have led to a loss of farmland livestock, closure of markets and businesses, and forced displacement, highlighting severe repercussions on both human and food security.

John et al. (2023) examined the rise of armed banditry in Nigeria, specifically focusing on its impact on human security in the Northwest Geopolitical Zone. The study utilised both quantitative and qualitative methods. Primary data was collected through structured questionnaires administered to 600 respondents from

five local governments in four states. Secondary data from textbooks, journals, newspapers, and internet sources was analysed descriptively. Statistical analysis, including chi-square tests, was employed to test hypotheses. The findings indicate that armed banditry significantly affects human security in the Northwest Geopolitical Zone, driven by factors such as youth unemployment, political interests, porous international borders, and poverty. Moreover, the military deployment by the Federal Government has not effectively countered armed banditry and has instead led to the dispersal of bandits to previously unaffected areas. The surge in banditry poses far-reaching negative implications for human security in Nigeria.

Olaoye and Ojo (2023) investigated the impact of armed banditry on food security in Igangan, Ibarapa North Local Government in Oyo State, Nigeria. The study employed a survey research method, gathering data from 201 farmers and four stakeholders. Data analysis included statistical tests such as chi-square to examine the relationship between armed banditry and food security. The study revealed that armed banditry in Igangan has led to poor food availability and shortage, with significant implications for food security. Institutional coordination has played a vital role in addressing the issue, but challenges such as cattle rustling and raiding of farm produce persist, impacting food availability negatively.

Tukur and Abdullahi (2023) explored the impact of armed banditry on secondary school education in Zamfara State, Nigeria. Utilizing a mixed-methods approach, the study reveals significant effects of banditry on educational development, including disruptions to classroom activities, declining enrolment rates, and deteriorating infrastructure. The findings underscore the urgent need for government intervention to secure learning environments and mitigate the adverse effects of insecurity on educational outcomes. The research highlights the immediate effects of insecurity on educational outcomes.

Julius and Odemero (2024) examined the effect of banditry-related insecurity on the livelihoods of cattle herders in Katsina State, Nigeria. Using primary data from 200 randomly selected herders, the study employed descriptive statistics and multiple regression analysis. The independent variable was banditry insecurity (proxied by cattle rustling, theft, kidnapping, and illegal taxation), while the dependent variable was livelihood capital (proxied by income, savings, and herd size). The study found that the probability of attack was 20%, and all insecurity indicators had a significant ($p < 0.05$), negative effect on livelihood assets. Key causes of banditry included farmer-herder conflicts (100%), unemployment (93.5%), and corruption (93%). The study, conducted in 2023, concluded that banditry has devastating economic effects on rural herders and recommended a disarmament and rehabilitation approach for addressing banditry-related insecurity in Northern Nigeria.

Mikail et al. (2025) assessed the impact of rural banditry on human security in Northern Nigeria using qualitative content analysis. The study focused on drivers and effects of banditry, with unemployment (44%) identified as the most influential factor, followed by ethno-religious conflict (23%) and greed (18%). The independent variable was rural banditry, proxied by cattle rustling, robbery, and insecurity, while the dependent variable was human security, reflected in safety, livelihoods, and intergroup relations. The population covered rural Northern Nigeria, though no specific sample was used due to the qualitative design. The study revealed that banditry severely disrupts rural life, affecting both economic and social stability. It concluded that community-based policing and local intelligence gathering are crucial for addressing insecurity and recommended grassroots-level interventions for sustainable peace and personal security.

Theoretical Framework

Relative Deprivation Theory

Relative Deprivation Theory, originally developed by Samuel Stouffer in 1949, explains how individuals and groups assess their conditions not in absolute terms but by comparing themselves to others (Pan & Yang, 2023). When individuals perceive a gap between their expectations and reality, especially in comparison to a reference group, they may experience feelings of deprivation, frustration, and injustice (Dubé-Simard, 2022; Kasi & Saha, 2023). The theory distinguishes between individual-based deprivation and group-based deprivation, highlighting the social and contextual basis of perceived inequalities (Akinyetun, 2020). These perceptions often lead to resentment, protest, or even violence.

In the context of Niger State, Relative Deprivation Theory provides a compelling lens to understand the effect of armed banditry on personal security among rural dwellers. Widespread poverty, political exclusion, and resource inequality can generate economic, social, religious, and political grievances that fuel banditry. For instance, economic banditry through extortion or theft may reflect rural dwellers' perceived marginalization from national wealth (Oketa, 2023). Social banditry, such as community vigilantism, may emerge as a rebellious response to perceived injustice (Kanu & Agbo, 2022), while religious banditry driven by ideological extremism threatens already fragile communal relations (Vande, 2023). Political banditry, involving violence or electoral manipulation, may result from long-standing distrust in governance and perceived political neglect (Ameh & Aliyu, 2023; Nweke, 2022). These multiple forms of deprivation lead to deteriorating personal security, especially in rural communities already lacking adequate protection and infrastructure. Relative Deprivation Theory helps explain how these layered grievances escalate into security threats. However, critics argue that the theory may oversimplify individual motives and fail to explain why some deprived groups remain nonviolent (Ejiofor, 2022; Grasso et al., 2019). By integrating interviews and

survey data, the study deepened understanding of how deprivation influences security at the individual and community levels and inform targeted policy interventions to address root causes of rural insecurity.

Methodology

A mixed-method cross-sectional design was adopted, integrating both quantitative and qualitative approaches to comprehensively investigate how armed banditry affects personal security. Quantitative methods enabled numerical assessment of the extent and patterns of personal insecurity, while qualitative methods provided deeper insights into lived experiences, community narratives, and perceptions. This design ensures triangulation of data and strengthens the robustness and validity of the study's findings.

The study population included household heads and police personnel across four local government areas (LGAs) in Niger State most affected by armed banditry: Mashegu, Munya, Rafi, and Shiroro, with a combined population of 828,300. Using Taro Yamane's formula for determining sample size at a 5% margin of error, a total sample of 400 respondents was obtained and proportionally distributed across the LGA.

Table 1: Population and Sample size of the Selected Community

SN	Area	Population	Sample	%
1	Mashegu	254,100	123	30.68
2	Munyan	217,600	105	26.27
3	Rafi	200,700	97	24.23
4	Shiroro	155,900	75	18.82
	Total	828,300	400	100.00

Source: Authors Field Compilation (2024).

The Taro Yamane's sampling method was done as shown below:

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

Where S = sample size sought

N = population size

e = level of significance (0.05)

Therefore, the sample sought is

$$\text{i.e } S = \frac{6,783,300}{1 + 6,783,300(0.05)^2} = \frac{6,783,300}{16959.250} = 400$$

Hence a sample size of 400 was calculated. See Table 1 for the distribution of the sample of 400 across the four most prone local government area.

A random sampling technique was used to select five vulnerable communities per LGA, from which 50 participants were drawn per community, combining household heads and local police personnel. This ensured a fair representation of those directly affected by armed banditry and responsible for rural security enforcement. Quantitative data was gathered using a structured questionnaire targeting armed banditry and its influence on personal security. The questionnaire consisted of three sections: demographic information, experiences with banditry, and perceptions of personal security, measured using a 5-point Likert scale ranging from “Strongly Disagree” to “Strongly Agree.”

Qualitative data was obtained through semi-structured interviews with 15 key informants (at least 3 per LGA). These included community leaders, security agents, and residents who had firsthand experience or knowledge of the personal safety implications of armed banditry. Interviews were guided by an interview protocol to ensure consistency while allowing for the exploration of rich personal narratives and contextual nuances. Field assistants proficient in local languages were trained and employed to facilitate both the administration of questionnaires and interviews, building rapport and improving the accuracy and reliability of responses.

Personal security was measured using four adapted items from Kiang et al. (2014), focusing on residents’ sense of physical safety, fear of attack, confidence in local security agencies, and psychological effects such as anxiety and fear. Armed banditry was measured using four items adapted from existing research (e.g., Bello et al., 2022), including perceived frequency of attacks, loss of lives and property, and fear of displacement. Quantitative data was analysed using multiple regression analysis via SPSS, assessing the influence of armed banditry on personal security. Preliminary analysis included data cleaning, computation of descriptive statistics (means, standard deviations, frequencies), and assumption testing for regression analysis. For qualitative data, thematic analysis was employed. Interview transcripts were coded and analysed for recurring themes relating to perceptions of safety, trust in security institutions, community protection efforts, and emotional/psychological consequences of armed banditry. Coding was iterative and comparative across different respondents and locations, enabling the identification of shared experiences and divergent views.

Results

The study recorded a high response rate, with 352 out of 400 questionnaires returned (88%), of which 344 (86%) were valid for analysis. This strong response underscores the engagement of participants and supports the reliability of the data gathered for examining the effect of armed banditry on personal security in rural Niger State.

Hypothesis Testing

Simple regression analysis was used to test the hypothesis that armed banditry significantly affects personal security.

H₀₁: Armed banditry has no significant impact on personal security among rural dwellers in Niger State, Nigeria.

Table 2: Model Summary (Personal Security)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.611 ^a	.374	.372	.36413

a. Predictors: (Constant), Armed Banditry

The model summary in Table 2 indicates that armed banditry explains 37.4% of the variance in personal security ($R^2 = .374$, Adjusted $R^2 = .372$). The R value of .611 suggests a strong negative relationship between armed banditry and personal security. The standard error of the estimate (.364) indicates that the model provides a reasonably accurate prediction of personal security levels based on armed banditry.

Table 3: ANOVA^a (Personal Security)

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	27.056	1	27.056	204.051	.000 ^b
	Residual	45.347	342	.133		
	Total	72.402	343			

a. Dependent Variable: Personal Security

b. Predictors: (Constant), Armed Banditry

The ANOVA results in Table 3 show that the regression model is statistically significant, $F(1, 342) = 204.051$, $p < .001$. This indicates that armed banditry significantly predicts personal security among rural dwellers in Niger State. The large F-value and low p-value suggest that the model is a good fit for the data, supporting the rejection of the null hypothesis.

Table 4: Coefficients^a (Personal Security)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.681	.112		32.738	.000
	Armed Banditry	-.406	.028	-.611	-14.285	.000

a. Dependent Variable: Personal Security

The regression coefficients in Table 4 reveal a significant negative relationship between armed banditry and personal security ($B = -.406$, $\beta = -.611$, $t = -14.285$, $p < .001$). A 1% increase in armed banditry is associated with a 0.406% decrease in personal security. The constant ($B = 3.681$, $p < .001$) indicates the baseline level of personal security when armed banditry is absent. Given the significant results, the null hypothesis (H_{01}) is rejected, confirming that armed banditry significantly impacts personal security.

Discussion of findings

This study sought to examine the effect of banditry on personal security among rural dwellers in Niger State, Nigeria. Qualitative themes include loss of loved ones, trauma, and displacement, while quantitative findings confirm a significant negative relationship between banditry and personal security, highlighting the psychological and physical threats to individuals. The significant negative impact of banditry on personal security, as revealed by both qualitative and quantitative findings, is justified by the practical realities faced by individuals in rural Niger State. Banditry directly threatens lives through killings, kidnappings, and sexual violence, as participants reported losing loved ones and experiencing trauma. Displacement further exacerbates vulnerability, forcing families to flee their homes and live in unsafe conditions. Quantitatively, the significant negative relationship between banditry and personal security confirms these threats, reflecting the pervasive fear and psychological toll on individuals. These findings align with the context of rural areas where banditry creates an environment of constant danger, undermining individuals' sense of safety and well-being. The lack of effective protection mechanisms leaves rural dwellers exposed to physical harm and emotional distress, severely impacting their personal security.

The findings of this study, which reveal that banditry significantly undermines personal security through loss of loved ones, trauma, and displacement, align with several empirical studies. Umaru, Bello, and Okwuwa (2023) reported significant human casualties and psychological distress caused by banditry in Niger State. Similarly, Vande (2023) highlighted the threats of banditry, including loss of life and forced displacement. John et al. (2023) also found that armed banditry significantly affects human security, driven by factors like poverty and unemployment. However, Olaoye and Ojo (2023) focused on Oyo State, indicating regional variations. The theoretical justification lies in the frustration-aggression theory and relative deprivation theory, which explain how socio-economic grievances and lack of opportunities drive banditry, further exacerbating personal insecurity. These theories underscore the need for addressing root causes to mitigate banditry's impact on personal security.

Conclusion and Recommendation

This study examined the effect of armed banditry on personal security among rural dwellers in Niger State, Nigeria. Findings revealed that banditry leads to fear, trauma, displacement, and constant threats to life,

contributing to both psychological and physical distress. Personal security is severely undermined as victims suffer the loss of loved ones and live in persistent insecurity. Community members increasingly rely on self-help security measures due to ineffective government intervention. The study highlights the urgent need for coordinated strategies and institutional support to restore personal safety and promote long-term peace in the region.

A key recommendation is to establish military outposts in border regions vulnerable to banditry, rather than concentrating security forces in urban centers. This approach would facilitate quicker responses to attacks and improve monitoring, thereby discouraging criminal activities. Furthermore, expanding mobile telecommunication infrastructure in remote areas would support timely reporting of security threats. Enhancing network coverage and positioning security personnel nearer to at-risk rural communities would minimize response delays and allow for swifter intervention during emergencies. Collectively, these actions would strengthen personal safety and reduce the exposure of rural dwellers to insecurity.

This study advances knowledge by offering empirical evidence on how armed banditry undermines personal security among rural dwellers in Niger State, Nigeria. It moves beyond prior crime-focused research by adopting a comprehensive human security framework that considers economic stability, service access, and communal resilience. Through a mixed-methods approach, the study reveals the unique vulnerabilities and coping strategies of affected communities. It also provides actionable policy recommendations to improve security governance and social support systems. For future research, emphasis should be placed on the psychological impacts of banditry, the role of technology in local security, and the influence of displacement on rural livelihoods.

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